

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales · Charity number 1051711

Details

Other names AGE CONCERN HILLINGDON, AGE UK HILLINGDON

Status Registered

Legal form Charitable company

Company number [03136052](#)

Registered 1996-01-04

Register [View on the Charity Commission register](#)

Contact

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Chapel Court
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Website www.ageukhnb.org.uk

Activities

Objects: 3.1 The objects of the Charity are to promote the following purposes for the benefit of the public and/or older people within the Area of Benefit:3.1.1 preventing or relieving the poverty of older people;3.1.2 advancing education;3.1.3 preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);3.1.4 promoting equality and diversity;3.1.5 promoting the human rights of older people in accordance with the Universal Declaration of Human Rights;3.1.6 assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and3.1.7 such other charitable purposes (which may be wider than for the benefit of older people) as the Charity Trustees may from time to time decide only where the engagement of such activities promotes outcomes that are directly or indirectly beneficial and/or aligned to any one or more of the activities and purposes set out in Articles 3.1.1 to 3.1.6;the outcome of this being the promotion of the well-being of older people.

Activities: AGE UK HILLINGDON, HARROW AND BRENT EXISTS TO PROMOTE THE RELIEF OF OLDER PEOPLE LIVING IN THE LONDON BOROUGH OF HILLINGDON, HARROW AND BRENT AND THE SURROUNDING AREAS. WE DO THIS BY PROVIDING A RANGE OF SERVICES INCLUDING

ADVICE AND INFORMATION, HOSPITAL AND GP SUPPORT SERVICES, PRACTICAL HOME SUPPORT SERVICES , AS WELL AS CLUBS, GROUPS AND HEALTHY LIFESTYLE ACTIVITIES.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- **Area of benefit:** LONDON BOROUGH OF HILLINGDON
- Brent
- Buckinghamshire
- Harrow
- Hillingdon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,930,452	£3,009,164	£1,456,630	92
2024-03-31	£3,665,781	£3,510,600	£1,527,989	109
2023-03-31	£3,907,527	£3,876,311	£1,360,296	117
2022-03-31	£2,967,787	£3,129,657	£1,328,982	113
2021-03-31	£3,317,479	£2,935,929	£1,489,251	112

Trustees

Name	Role	Appointed
Mr Neil Frankln	Chair	2013-10-31
CHRISTINE BEATTY		
Carolina Castillo		2021-05-26
Dr Christopher Jenner		2023-01-15
Dr Kalpa Kharicha		2022-11-22
Ekanjali Dhillon		2025-02-26
Natasha Spence		2021-05-26
Peter Slavid		2021-03-10
ROGER CALVERLEY		
Sadaf Zehra Dhalabhoy		2025-04-23

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales - Charity number 1051711

Accounts



Company number: 03136052

Charity number: 1051711

Age UK Hillingdon, Harrow and Brent

Report and financial statements
For the year ended 31 March 2025

Age UK Hillingdon, Harrow and Brent

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Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2025

Company number 03136052
Country of incorporation England & Wales

Charity number 1051711
Country of registration England & Wales

Registered office and operational address Unit 3 Chapel Court
126 Church Road
HAYES
UB3 2LW

Age UK Hillingdon, Harrow and Brent also trades under the names: Age UK Hillingdon, Age UK Harrow, Age UK Brent and Age UK North West London.

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Neil Franklin	Chair
Carolina Castillo	Vice-chair
Roger Calverley	Treasurer
Christine Beatty	
Heather Du Pille	
Peter Slavid	
Natasha Spence	
Kalpa Kharicha	
Christopher Jenner	
Ekanjali Dhillon	Appointed 26 February 2025
Sadaf Dhalabhoy	Appointed 23 April 2025

Honorary President The Mayor of Hillingdon

Key management personnel	Julian Lloyd	Chief Executive & Company Secretary
	Samantha MacKenzie	Director of Resources
	Elizabeth Tack	Director of Services (until 31 October 2024)
	Janice Johnson	Director of Services (9 December 2024 to 24 April 2025)
	Dawn Sines	Director of services (since 28 July 2025)

Bankers CAF Bank Ltd,
25 Kings Hill Avenue, West Malling,
Kent, ME19 4JO

Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2025

Santander Bank
Bridle Road
Bootle
Merseyside, L30 4GB

Solicitors Stephens Scown LLP
Curzon House,
Southernhay West,
Exeter, Devon
EX1 1RS

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

The trustees present their report and the audited financial statements for the year ended 31 March 2025.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our Mission, Vision, Values and Aims

Our Mission

Together, we provide crucial support for older people and their carers and drive improvements across Hillingdon, Harrow and Brent.

Our Vision

For every older person in Hillingdon, Harrow and Brent to feel included and valued

Our Values

The foundations of how we behave and interact as we deliver our mission

- **Caring** about what we do, the needs of older people being representative and grounded in the community
- **Respect** for the choices of older people
- **Valuing** equality and diversity and promoting inclusion
- **Accessible, Responsive and Enabling** in our approach
- **Professional** in our approach
- **Accountable** to all our stakeholders
- **Collaborative** with all our stakeholders
- **Impactful** in mission, delivery and voice
- **Ambitious** in creativity, service and design

Our Aims

Empowering, Enabling and Supporting

Our aims for the older people in Hillingdon, Harrow and Brent are to:

- Increase the number of older people benefitting from our services
- Reduce isolation for older people and particularly older people living alone
- Improve the quality of life for older people using our services, as evidenced by reporting that they are better able to:
 - Look after their home and keep safe

Trustees' annual report

For the year ended 31 March 2025

- Look after themselves and retain their independence
- Maintain their health and wellbeing
- Keep in touch with people and life
- Manage their money
- Increase our net contribution to Hillingdon, Harrow and Brent.

Strategic Objectives

To enable us to grow, have a sustainable future and achieve our aims we have set a number of strategic objectives.

These are to:

1. Provide services to older people in our area so they feel informed, valued, connected and empowered
2. Reduce the number of older people living in poverty and experiencing health inequalities
3. Use our resources, particularly technology, to improve productivity, reach and impact
4. Pursue strategic alliances to develop and enhance service provision, income generation and influence
5. Diversify and grow our income
6. Promote the work of the charity
7. Develop, support and value our staff and volunteers
8. Consolidate our position in preparation for a longer-term strategy

The three-year strategy set out above was developed and signed off by the board of Trustees and is set to cover the period 2025–2027.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

ACTIVITIES:

1) Information, advice and signposting services

The provision of **impartial and free Information, Advice and signposting** is a core requirement of the Age UK Network Agreement and the cornerstone service of Age UK Hillingdon, Harrow and Brent. We provide general information, advice and casework surgeries from 7 locations, along with a digital and phone-based service available 5 days a week, plus a national telephone helpline that is available 365 days a year.

Alongside our generalist Information and Advice service, our team provided a range of specialist casework services.

The **Welfare Benefits** and **Financial Health Check** services aim to make sure older people in Hillingdon are claiming all the benefits to which they may be entitled.

Our **Housing Advice** service provides information, advice and practical support to older people, who are thinking about moving or who just wished to remain independent in their own home. We provide specific support for those in private rented accommodation who may have insecure tenancies or poor support from landlords. Funding from Age UK for our **Home Sweet Home** project commenced in August 2024 enabling us to extend housing advice to residents of Harrow and Brent.

Our **Warm Homes** and our **Energy Advice** services help older residents keep their homes warm and put in place measures to reduce expenditure on utility bills. This work enhanced through funding from **Cadent** from September 2024 to provide energy efficiency advice to Harrow residents.

In partnership with a number of local solicitors, we are able to provide a free or discounted **Will Writing Service** to those over the age of 55.

Social Prescribing/Wellbeing

Social prescribing is when health professionals refer patients to support in the community, in order to improve their health and wellbeing.

In Harrow we deliver a Social Prescribing Link worker service on behalf of Harrow Collaborative Primary Care Networks (PCN).

2) Social Contact

Community Services

One third of older people in Hillingdon, Harrow and Brent live alone, rising to over 50% of older people aged 80 and over. Our aim is to reduce loneliness and isolation by providing a range of services that offer friendship, access to services and support, as well as an opportunity to participate in new activities that can improve mental and physical well-being.

Our Social Wellbeing Team provides a range of group ageing well and 1-1 support services as well as activity sessions from our Townfield Community Centre.

Our range of **groups and clubs** provide a valuable opportunity for older people to socialise and take part in activities. We support group activities across all three boroughs, from small social or special interest groups (such as our **Vinyl Club**), through to more substantial groups such as our **Carib Club** and our **Knitting Clubs** which can have attendances of over 30 older people. In February 2025 we launched our **Harrow Warm Hub**, providing a warm space for older residents in Harrow where we provide advice sessions and an opportunity for older residents to socialise.

Our **Community Support Service** volunteers help to reduce loneliness and promote independence by providing telephone befriending and our Good Neighbours project. This service utilises volunteers to support those who have lost confidence to re-engage with services provided by Age UK HHB and others.

3) Supporting good health outcomes

Hospital services

Age UK HHB has been providing support to older people in Hillingdon Hospital for the last 20 years. We provide support, information and advice to **older people in A&E** and, if they are not admitted to hospital, our support workers escort the patient home and ensure they are safe. This support aims to ensure elderly patients fully recover their confidence and independence to help avoid re-admissions to hospital. We also have **Take Home and Settle Service** that supports older people who are discharged from hospital. Our staff will accompany a patient home and take on any tasks necessary to ensure they are settled safely and best placed to complete recuperation.

We deliver a **discharge support service for Northwick Park Hospital**, in partnership with Harrow Carers, supporting residents of Harrow and Brent who are discharged home.

We also work in partnership with Age UK Buckinghamshire to provide a **Discharge Support Service to residents of Buckinghamshire**. This service combines the discharge expertise of Age UK HHB with the local knowledge and integration of Age UK Bucks to best support the older residents of Buckinghamshire.

The provision of discharge services across the wider geography ensures we can support older people across borough boundaries, a factor that traditionally challenges local service provision.

Hospitals are under unprecedented pressure and a very high proportion of hospital patients are older residents. As such we feel this is an important area of work where we are able to work in **partnership with the NHS** helping to reduce pressure on scarce resources whilst supporting good health outcomes for older residents.

Our physio led, free **Falls Prevention Service** is a key element of the Hillingdon Falls Prevention service. Members of our team visit people at home to carry out a risk assessment to identify any

potential risks and offer advice on how to prevent further falls. Aids and adaptations are recommended and a programme of exercise is introduced and supported, in order to help build confidence.

Charged for services

Our **Help at Home** is a chargeable service that supports older people to live independently and safely in their home of choice by giving a hand with shopping (including internet shopping), housework, laundry and a variety of other small tasks. We will also provide welfare visits, support for those living with dementia, accompanied walks and decluttering services. The service offers great flexibility in order to support and promote independence.

Our **Trusted Traders Service** provide a wider range of professional services to older people across the region, at affordable prices, by local, reputable tradespeople. This service is an important mechanism to provide access to tradespeople who are vetted by Age UK HHB and helps us in the fight against Rogue Traders.

Our **Homeshare** service is operated in partnership with Two Generations <https://twogenerations.co.uk> designed to help reduce isolation and improve wellbeing. It enables two unrelated people to share a home for mutual benefit. An older person with a spare room (Householder) is carefully matched with a person who is in need of low-cost accommodation (Sharer). In return for accommodation the Sharer gives the Householder 10 hours of their time each week as a combination of practical support and companionship.

Age UK HHB provides paid for support to establish a **Lasting Power of Attorney**. This service is based upon a model developed by Age UK. We are operating the service in partnership with Age UK Ealing, Age UK Hammersmith and Fulham, Age UK Hounslow, Age UK Kensington and Chelsea and Age UK Westminster to support older residents of Northwest London to set up a Lasting Power of Attorney at an affordable price. The service is delivered at cost as we believe a Lasting Power of Attorney is in the best interests of older people. Any profits generated through this service will contribute towards the work of Age UK partners supporting older residents of Northwest London.

4) Income generation activities

We operate 2 charity shops in Hillingdon – one in Ruislip and one in Kings Hill.

We run a number of fundraising events and activities through the year. Our 'Big Knit' campaign in partnership with Innocent Smoothies is supported by our knitting groups who raise hundreds of pounds each year through knitting hats. We also benefit from donations and occasional legacies from older residents who would like to contribute to the work that we do.

All income generated from fundraising activities support our ability to deliver activities in line with our charitable objectives as detailed above.

ACHIEVEMENTS AND PERFORMANCE:

The board reviews performance of service delivery against contractual and business planning targets. Detailed traffic light reports are reviewed on a quarterly basis any areas of underperformance are highlighted and remedial actions agreed. For the year 2024/25 there were only occasional dips in performance usually through staffing vacancies, but these dips smoothed through the course of the year and our target outcomes and outputs were met or exceeded. Highlights set out below:

1) Information and advice services

- We had a total of **5,432** older people supported through our information and advice services with **19,981** recorded client contacts
- Through welfare benefits and warm and well, we supported people with successful claims that generated **£2,052,485.40** of additional income for older people.

Social Prescribing Services

- Our Harrow Social prescribing service recorded **2,750** contacts supporting **401** residents

Main reasons for referrals were:

- Mental Health
- Social Isolation
- Carer
- Dealing with Chronic Illness
- Low Self-Esteem/Confidence

2) Social Contact

Community Services

- An average of **25** older people were supported through our befriending service through the course of the year.
- **601 tasks** were carried out for older people through our good neighbour scheme
- We saw **151** people attending Townfield, Active Ageing and Harrow groups. We recorded **3,488** attendances at groups.

3) Supporting Good Health Outcomes

Hospital Services

Hillingdon Hospital

- Our A&E team supported **9,449 older people** in the emergency department at Hillingdon
- Out Take Home and Settle team supported **3,746 older people** on hospital wards
- We escorted **598 older people** home to complete a safe discharge

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2025

- We provided **1,219 follow up welfare calls** and **125 follow up visits**.

Northwick Park

- **1,058 older people** were supported/escorted home to either Harrow or Brent with **1,189 follow up welfare calls**

Buckinghamshire (Stoke Mandeville and Wexham Park)

- **1,395 older people** were supported home following discharge

Hillingdon Falls

- Our Falls prevention team conducted **605 visits** to **136 older people** at risk of falling.

Charged for services

- Our Help at Home Service supported **400 older people**
- We undertook **12,506 jobs** through the course of the year delivering a **wide range of support from social contact through to practical tasks like cleaning and shopping or accompanying to appointments**
- Our Homeshare service is delivered in partnership with Two Generations we have been getting a steady stream of enquiries from sharers and householders. **4 successful shares** were supported through 2024/25
- We had **27 local traders** registered with our Trusted Traders service and took **614 enquiries** from older people seeking support from a vetted local tradesperson
- We supported **106 older people** to complete **Lasting Powers of Attorney**, ensuring they are well prepared for any change in circumstances
- **110 older people** were supported to write a **Will** through provision of a free or subsidised Will writing service.

PERFORMANCE AGAINST STRATEGIC OBJECTIVES:

1. **Provide services to older people in our area so they feel informed, valued, connected and empowered**

As detailed above, information and advice is the cornerstone of our support for older people. Performance data demonstrates we have strong reach and impact in this area. We have greatest capacity through commissioned service provision in Hillingdon. We have been successful in securing funding from a range of grant sources to provide Information and Advice in Harrow and Brent where we work closely with other advice providers. We are fully integrated with the Age UK National Helpline which provides additional capacity, enabling us to offer support for extended hours across all three boroughs. Information and Advice is often the entry point for older residents into Age UK HHB, where our skilled advisors will assess need and guide residents to services that best meet their identified needs.

2. Reduce the number of older people living in poverty and experiencing health inequalities

Eligibility criteria for all services ensure we are targeting those whose needs are greatest. Much of our community service provision is targeted at reducing isolation which impacts on a significant proportion of older people. Our hospital services are geared towards supporting those who are most frail and vulnerable and at risk of losing independence. Our social prescribing services support older people living with long-term conditions, particularly targeting those who are not managing their conditions well. Our information and advice services prioritise those on low incomes, living in deprivation and/or in poor housing with the objective of improving quality of life. We are working proactively with NHS and Local Authorities to reduce health inequalities which are often exacerbated by many of the underlying determinants of poor health and wellbeing. We continue to focus our energies on supporting those older people in greatest need.

3. Use our resources, particularly technology, to improve productivity, reach and impact

We embrace technology to improve service provision, efficiency and to enable us to effectively capture and evidence impact which is important for our Trustees and our funders. As an early adopter of the National Age UK Salesforce project, we have a modern, embedded and continuously improving Client Record System. 95% of our services are now completely paper free. We utilise digital scheduling and rotas for service provision, Salesforce applications on mobile phones and Voice over Internet phone. Our staff have smartphones and we are an early adopter of AI technology to automate note taking and wider applications across the charity. We have worked with Third Sector Together and Brunel University to pilot a new Impact Framework commissioned by NHS North West London which provides validated impact measures for our health and local authority commissioned services.

4. Pursue strategic alliances to develop and enhance service provision, income generation and influence

We have been successful at nurturing and building on strategic alliances in all three boroughs. Age UK HHB continue to play a leading role within H4All/Third Sector Together NWL (a third sector partnership based in Hillingdon). We are on the board of Harrow Together (a third sector consortium in Harrow) and through this partnership we deliver a number of services including Information and Advice (through the SWISH partnership) and Social Prescribing (with 2 VCS partners). In partnership with Harrow Carers we provide a Discharge Support Service from Northwick Park Hospital that supports older residents in Harrow and Brent. Age UK HHB is working collaboratively with Age UK partners across Northwest London and is represented on the leadership of 3ST, a third sector collaborative that operates across the North West London region in line with NHS commissioning structures. We work in partnership with Age UK Buckinghamshire to deliver hospital discharge services in Buckinghamshire. We have developed a Lasting Power of Attorney service with 5 Age UK partners, delivering a service across Northwest London. During 2024/25 we built the Hillingdon Advice Partnership with Bell Farm, Nucleus and DASH – this partnership went on to successfully secure funding to deliver advice services in Hillingdon under a seven year contract commencing in 2025.

5. Diversify and grow our income

2024/25 has been a challenging year for Age UK HHB with a very difficult external environment that has seen wide reaching service and funding cuts. Despite this we have retained most of our income streams and been successful in securing our advice services in Hillingdon which were retendered along with a new contract delivering dementia services in partnership with Age UK Buckinghamshire.

Our three main areas of income are NHS contracts, Local Authority contracts and grants and our paid for services. We have seen a small reduction in NHS contracted income, offset by a slight growth in local authority contracted income. A key challenge with contractual income is the lack of inflationary uplifts despite rising delivery costs.

Grant funding has always been competitive, but in recent years all grant funding bodies have reported significant increase in funding applications which reduces the proportion of charities and projects that can be funded. Against this backdrop we secured a three-year extension of funding from Mercers, two projects funded through grants administered by Age UK and a new programme supporting older people to recuperate post hospital discharge funded through the Rayne Foundation.

There remains much uncertainty, particularly with NHS funding (due to the restructuring of NHS) which means that many of our NHS contracts are being extended for short-term periods.

Our Help at Home service remains our most developed paid for service which accounts for around 20% of our turnover. We utilise technology and partnership working with Age UK Kensington and Chelsea to optimise efficiency and ensure that the service operates on a cost neutral basis offering value for money to older customers.

Additionally we operate a number of smaller scale ventures which have potential to develop and grow – our Lasting Power of Attorney, Homeshare and Trusted Trader services.

6. Promote the work of the charity

Over recent years the profile of Age UK HHB has grown to become recognised as the leading charity supporting older people across the region, particularly amongst decision makers within the local authorities, NHS and voluntary sector.

We have secured regular articles in the Local Authority newspapers which are distributed to every household. We have also stepped up our social media presence with regular X and Instagram feeds, updated Facebook and LinkedIn pages and we have invested time in revamping and updating our website to promote the work of our organisation.

We are proactive in outreach, attending public events across all three boroughs, providing talks, presentations, stalls etc

Age UK HHB is the lead third sector agent for older people with each of the 3 local authorities. We hold positions within each of the local care partnerships at borough level and also hold a seat on the leadership team of 3ST and have positions on key NHS boards representing the third sector across Northwest London.

Our work, particularly around collaboration, partnership and integration has been recognised by NHS England, Age UK and London partners, and we have presented at a range of national forums.

We have approved a marketing strategy and will invest in our marketing to further promote our work during 2025/26.

7. Develop, support and value our staff and volunteers.

All staff and volunteers receive a tailored induction programme when joining Age UK HHB. Every member of staff and volunteer has clear objectives and a development plan which are appraised annually and reviewed regularly through 1-1 supervision.

We provide regular team meetings for all staff and volunteers and on an annual basis provide larger events for staff and volunteers. We also produce staff and volunteer newsletters on a regular basis.

Our staff and volunteers contributed to the development of our new 3-year strategy which was developed during 2024 through a series of workshop and consultation exercises. Staff and volunteers contribute towards the annual review of our strategy and were engaged at our Staff and Volunteer away days during 2024/25. We survey our staff and volunteers on an annual basis and develop an action plan based upon the findings.

We currently hold Investors in People Silver Award which is reviewed annually. Our assessor commended Age UK HHB and recommended us for an Investors in People award.

We undertook an independent pay review in 2022/23 to ensure a fair pay structure that is in line with our sector and salaries are reviewed on an annual basis by the board of Trustees who endeavour to ensure salaries keep pace with inflation. We maintain our commitment to the London Living Wage.

At the end of March 2025 we had 90 staff and 127 volunteers. Our volunteers contributed an estimated 19,812 hours of their time during the year. Based on the London Living Wage, this equates to a value of £274,396 a vital contribution to delivering our services and achieving our goals.

8. Consolidate our position in preparation for a longer-term strategy

In recognition of the current challenging climate we are focusing on securing and retaining existing income streams and services.

We are continuing to explore opportunities to grow and diversify our services, but acknowledging that such opportunities are few and far between currently.

Our strategy to retain existing services is focused around optimising our performance and impact data, evidencing value for money and outcomes.

During 2024/25 we put together two substantial tenders for existing and new services that were successful. Energies during 2025/26 will be focused on successful mobilisation of these services.

The board approved a three year strategy due to the current political and economic uncertainty, recognising the need for continual review of our priorities within the context of evolving external factors.

Beneficiaries of our services

Age UK Hillingdon, Harrow and Brent supports older people living within the London boroughs of Hillingdon, Harrow, Brent and surrounding areas.

We also support informal carers and families of older people as this provides indirect benefit to their older relatives and friends.

We support older people generally from the age of 50 upwards. As a charity we are committed to supporting all older people, but we will prioritise those who are in greatest need.

It should be noted that some of our services are only available to older people above a certain age or whom meet particular eligibility criteria in line with contractual or grant specifications agreed with the funding body.

Furthermore, some of our contracted services benefit adults under the age of 50, though where this is the case we work with partners who have the relevant skills and experience to support this wider cohort.

Financial review

Income

Total income was £2,930,453 (2024: £3,665,781) a decrease of £735,328 (20%) on previous year. The reduction in income was due to difficult external environment that has seen wide reaching service and funding cuts. In addition, there was also a decrease in donations and legacies income.

Income breaks down as follows:

Income	2024-25	2023-24	Change	Change
	£	£	£	%
Information & Advice	596,254	745,154	(148,900)	-20%
Social Contact	290,142	408,213	(118,071)	-29%
Practical Home Services	1,679,500	1,969,285	(289,785)	-15%
Voluntary income	97,787	270,213	(172,426)	-64%
Trading income	266,769	272,916	(6,147)	-2%
Total	2,930,453	3,665,781	(735,328)	-20%

Expenditure

Total expenditure was £3,009,163 (2024: £3,510,600), a decrease of £501,437 (14%). Expenditure breaks down as follows:

Expenditure	2024-25	2023-24	Change	Change
	£	£	£	%
Information & Advice	644,901	763,786	(118,885)	-16%
Social Contact	325,917	440,244	(114,327)	-26%
Practical Home Services	1,783,496	2,044,799	(261,303)	-13%
Raising funds	254,850	261,771	(6,921)	-3%
Total	3,009,163	3,510,600	(501,437)	-14%

Total reserves have decreased from £1,527,988 to £1,456,632. Reserves are analysed as follows:

Reserves	2024-25	2023-24	Change	Change
	£	£	£	%
Restricted reserves	20,415	14,515	5,900	41%
Designated reserves	202,372	274,487	(72,116)	-26%
General reserves	1,233,845	1,238,987	(5,142)	0%
Total reserves	1,456,632	1,527,988	(71,356)	-5%

Net surplus for the year

The Charity reported a deficit of £71,356 for the year ended 31 March 2025 (2024: surplus £167,692).

Results	2024-25	2023-24	Change	Change
	£	£	£	%
Reserves brought forward	1,527,988	1,360,296		
Result for the year	(71,356)	167,692		
Reserves carried forward	1,456,632	1,527,988	(71,356)	-5%

Investment Policy

Funds may be invested at the Trustees' discretion. The trustees take a cautious approach to investments and hold a higher interest account with CAF Bank, which is classified as cash on the balance sheet and has instant access. This investment is low risk, but does not provide adequate protection against inflation.

During 2024/25, the Board of Trustees resolved and invested £121,310 of reserves into a managed fund portfolio. The Finance Sub-committee is tasked with monitoring the performance of this fund.

Principal risks and uncertainties

The Trustees maintain a register of key risks and supporting mitigation plans that are regularly reviewed at Board meetings. Policies, systems and procedures are established to mitigate those risks identified in the risk register and implement procedures to minimise and manage any potential impact on the charity should those risks materialise.

Risk management priorities for 2024/25 were focused on the re-procurement of Hillingdon services, securing extensions to other contracted services and managing rising costs within finite contractual envelopes. Cost-of-living pressures and significant numbers of older people impacted by fuel poverty alongside growing health inequalities are leading to increased demands on all our services. With the economic climate, we are seeing pressures building on local authority and NHS budgets, fundraising income and our retail operations. Having secured the Hillingdon contract along with a new contract to deliver Dementia services in Buckinghamshire, our focus for 25/26 is bedding in new partnerships along with successful mobilisation of these services.

Reserves policy and going concern

For the purposes of determining the level of reserves calculations have been done to reflect:

- the costs that would arise from the shutdown of Age UK Hillingdon, Harrow and Brent as a going concern with an orderly wind down;
- possible loss of income arising from lower demand for paid for services;
- planned investment in infrastructure projects held as designated funds.

The following elements have been evaluated to calculate the minimum reserves calculation for Age UK Hillingdon Harrow and Brent:

1. Statutory redundancy costs for employees in services where grants or contracts will be up for renewal in 2024–2025.
2. Remaining terms of leases until first opportunity to break, less their estimated resale market value. A cautious approach has been taken this year given the current situation with the retail property market.
3. Pension liability for defined benefit schemes becoming due in the event of closure of Age UK Hillingdon, Harrow and Brent.
4. A fund to cover potential loss of income from charity shop trading, fundraising events and donations.
5. A fund to cover potential loss of income from Help at Home clients, to cover essential staff costs at risk if demand declines.
6. Designated legacy and grant funds.

This calculation results in a total target reserves position of £944,697. Total free reserves as at 31 March 2025 are £1,199,659. Trustees feel the required reserves calculation is reasonable, and that actual reserves are sufficient to ensure the organisation can meet planned service delivery obligations in 2025/26 and all liabilities in the event key funded services need to be wound down.

Trustees acknowledge that the sum required needs to be reviewed on an annual basis to recalculate the liabilities.

The Trustees believe that Age UK Hillingdon, Harrow and Brent is well placed to manage its financing and other operational risks satisfactorily and have a reasonable expectation that Age UK HHB will have adequate resources to continue in operation for the foreseeable future and meet its liabilities as they fall due. They therefore consider it appropriate to adopt the going concern basis of accounting in preparing the financial statements.

Fundraising

Age UK HHB is committed to responsible fundraising and is a member of, and registered with, the Fundraising Regulator and adheres to its policies. We continue to engage with local community and companies as well as seeking funds from, and partnerships with national organisations to promote and support the various activities of the charity.

Age UK HHB have committed to good fundraising practice and have committed to follow the code of fundraising practice. No complaints were received during the year in relation to fundraising practice.

Key activities included our Big Knit campaign, support for Age UK raffles and drives for stock for our retail shops. We continued to nurture and develop corporate partnerships in the boroughs. We received in kind support from staff volunteering their time and energy from a number of local companies.

Plans for the future

Our focus for the year ahead will be mobilising and embedding new services to enable us to meet the growing demand for our services. We continue to see very high numbers of older people who are experiencing isolation and are in greater need of our support. This has been compounded by cost of living and fuel poverty which are impacting those older residents who are in greatest need. As such, we are experiencing high demand and capacity pressures. We are focussing on securing sufficient resource to meet demand and will continue to explore any new funding opportunities.

Age UK and the wider network have agreed a shared strategy and a new network agreement that we signed in 2025. Our new strategy aligns with the shared network strategy and going forward we expect to further strengthen our collaboration with Age UK and local Age UK partners.

Pressure on Local Authority and NHS budgets place risks on current services and future opportunities and a number of our current statutory funded services are at risk and due for retender/renegotiation.

Most of our income streams are unlikely to rise in line with the inflationary pressures on our costs. As such we are putting in place plans to further reduce overheads and back-office costs to ensure we minimise any impact on service delivery. Alongside these mitigating actions, we will continue to build out, looking for further opportunities to grow and diversify our income streams, in partnership wherever possible.

Structure, governance and management

Age UK Hillingdon, Harrow and Brent is a Charitable Company limited by guarantee, not having share capital. The company was incorporated on 8 December 1995 and registered as a charity on 4 January 1996.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. The articles of association were updated in 2018 following the merger of Age UK Hillingdon with Age UK Brent and Age UK Harrow.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Trustees have agreed to contribute £1 in the event of the charity winding up.

The Board of Trustees

The Board of Trustees comprises

- Honorary Officers of the charity: Chair, Vice Chair and Treasurer
- Persons elected by the members at an Annual General Meeting

Honorary Officers serve for a period of 3 years from the date of their election and are eligible for re-election.

The Board of Trustees normally meet 6 times a year in person with 5 shorter online meetings and is responsible for managing the affairs of Age UK Hillingdon, Harrow and Brent. Whilst decisions on policy and strategy are made by the Board, day to day management and decision making are delegated to the Chief Executive who works closely with members of the Senior Management Team.

Appointment of trustees

Whilst trustees are elected at the Annual General Meeting, they are subject to the Organisation's policy and procedures of recruitment, induction and training.

Trustees are recruited from a wide variety of sources including open advertisement and personal recommendation. There is considerable endeavour to ensure that there is a balance of skills, gender and cultural background represented and that Trustees are representative of older people in Hillingdon, Harrow and Brent generally.

Potential trustees are invited to visit the administrative office for an informal discussion with the Chief Executive (and/or Chair) and are offered the opportunity to attend a Board Meeting as an observer. The Board is able to co-opt members between Annual Meetings.

Trustee induction and training

All trustees attend an Age UK HHB induction day alongside new staff and volunteers to support basic orientation within the charity. Trustees are provided with a comprehensive Trustee Induction programme.

All new trustees are encouraged to take charge of their own training programme tailored to their own needs and having particular regard to the responsibilities of charity trustees.

Related parties and relationships with other organisations

Age UK Hillingdon, Harrow and Brent is an independent charity, responsible for its own policy, direction and funding. We are a signed up member of the Age UK Network through the 'Age UK Network Agreement'. This agreement is signed by all members of the Age UK Federation who are signed up to a shared strategy and committed to working together to improve the lives of older people across the nations. We have agreed to the obligations of the Network Agreement and will comply with the Charity Commission accredited standards of service delivery known as the Age UK Organisational Quality Standards.

Age UK Hillingdon, Harrow and Brent contributes to the Network in a number of ways, including participating in regional meetings and networks, raising policy issues that may benefit from work at national level and sharing best practice.

During 2024/25, Age UK Hillingdon, Harrow and Brent continued to work with 4 other Hillingdon based charities to manage Third Sector Together NWL, a Charitable Incorporated Organisation (CIO). The aim of this CIO is to secure and deliver contracts for Wellbeing Services that will be delivered by Third Sector Together NWL member organisations. Age UK Hillingdon, Harrow and Brent is represented on the Board of Trustees of 3ST CIO by a Trustee nominated by the Age UK Hillingdon, Harrow and Brent Board of Trustees.

Age UK Hillingdon, Harrow and Brent are an associate member of **Harrow Together (HT)**, a Charity based in Harrow whose aim is to secure and deliver contracts for the third sector in the borough. In October 2019, Age UK HHB CEO was appointed to the board of Trustees. Age UK HHB is a delivery partner for the Harrow Social Prescribing partnership and a delivery partner for SWISH (information and advice). Age UK HHB CEO is a representative for HT on the local Integrated Care Partnership Executive.

Age UK HHB led is lead partner along with Age UK Bucks for delivery of hospital discharge services in Buckinghamshire.

Age UK HHB is lead partner along with Harrow Carers for delivery of hospital discharge services across Harrow and Brent.

Age UK HHB CEO is one of the 10 members on the leadership team for **3ST** a collaboration of third sector organisations formed to engage with the NHS North West London Integrated Care System.

During 2023 H4All reconstituted to become 3ST and one Trustee of Age UK HHB is a Trustee on the board. H4All is no longer a legal entity, but describes the voluntary sector partnership based in Hillingdon.

Remuneration policy for key management personnel

When advertising for key management posts, pay and remuneration levels are benchmarked against existing staff and with relation to comparable roles advertised across the Age UK London network. Any changes to pay and remuneration for existing key management personnel are consistent with those offered to other staff in Age UK Hillingdon, Harrow and Brent. All pay decisions for key management are considered and signed off by the Board of Trustees.

During 2022/23 we undertook an independent pay review benchmarking all staff salaries externally and internally. We addressed anomalies, introduced a new salary scale structure.

Relationships with stakeholders

The Directors delegate responsibility for managing stakeholder relations to the CEO who provides regular update reports to the board.

Key stakeholders include:

Local Authorities of Hillingdon, Harrow and Brent

Age UK HHB is represented on key strategic groups in all three boroughs. We are recognised as the leading local charity supporting older people in all three boroughs and have supporters both within the members and the executive teams of each local authority.

NHS

We are engaged in the integration and transformation of NHS services across the three boroughs and have positioned ourselves to effectively influence emerging new NHS commissioning structures. We have services that work alongside GP practises as well as our hospital-based services. We are a member of the Integrated Care Partnerships in Harrow, Hillingdon and Brent. We have played a key role in mobilising the third sector to secure representation on the Integrated Care System covering North West London.

Supporters

During 2024/25 we developed a marketing strategy to improve supporter engagement across all communication channels. This strategy has been implemented through the course of 2024/25.

Service users

Receive regular feedback opportunities and consultation exercises. These included workshops and groups to contribute to developing our 3-year strategy. We also run consultation exercises when considering new service developments for Age UK HHB or on behalf of our statutory partners.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age UK Hillingdon, Harrow & Brent for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice 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 operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 10 (2024: 9). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 26 November 2025 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Opinion

We have audited the financial statements of Age UK Hillingdon, Harrow & Brent (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Hillingdon, Harrow & Brent'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 Hillingdon, Harrow and Brent

Other Information

The other information comprises the information included in the trustees' 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 are set out below.

Capability of the audit in detecting irregularities

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

- We enquired of management, and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

Date: 16 December 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

Age UK Hillingdon, Harrow and Brent

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations and legacies	2	91,537	6,250	97,787	265,460	4,753	270,213
Charitable activities							
Advice & Information	3	523,651	72,602	596,253	695,254	49,900	745,154
Social Contact	3	262,203	27,938	290,141	357,913	50,300	408,213
Practical Home Support	3	1,675,006	4,495	1,679,501	1,933,140	36,145	1,969,285
Other trading activities	4	266,770	-	266,770	272,916	-	272,916
Total income		2,819,167	111,285	2,930,452	3,524,683	141,098	3,665,781
Expenditure on:							
Raising funds	5a	254,849	-	254,849	261,771	-	261,771
Charitable activities							
Advice & Information	5a	572,298	72,602	644,900	713,885	49,901	763,786
Social contact	5a	297,631	28,287	325,918	380,813	59,431	440,244
Practical Home support	5a	1,779,002	4,495	1,783,497	2,009,737	35,062	2,044,799
Total expenditure		2,903,780	105,384	3,009,164	3,366,206	144,394	3,510,600
Net income / (expenditure) before net gains / (losses) on investments		(84,613)	5,901	(78,712)	158,477	(3,296)	155,181
Net gains / (losses) on investments		7,354	-	7,354	12,511	-	12,511
Net income / (expenditure) for the year	6	(77,259)	5,901	(71,358)	170,988	(3,296)	167,692
Net movement in funds		(77,259)	5,901	(71,358)	170,988	(3,296)	167,692
Reconciliation of funds:							
Total funds brought forward		1,513,474	14,514	1,527,988	1,342,486	17,810	1,360,296
Total funds carried forward		1,436,215	20,415	1,456,630	1,513,474	14,514	1,527,988

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Age UK Hillingdon, Harrow and Brent

Balance sheet

Company no. 03136052

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets:					
Tangible assets	11		34,185		36,486
Investments	12		752,986		624,322
			<u>787,171</u>		<u>660,809</u>
Current assets:					
Debtors	13	309,618		227,953	
Cash at bank and in hand		715,958		1,022,878	
		<u>1,025,576</u>		<u>1,250,831</u>	
Liabilities:					
Creditors: amounts falling due within one year	14	356,117		383,651	
			<u>669,459</u>		<u>867,179</u>
Net current assets			<u>669,459</u>		<u>867,179</u>
Total net assets			<u><u>1,456,630</u></u>		<u><u>1,527,988</u></u>
The funds of the charity:					
Restricted income funds	17a		20,415		14,514
Unrestricted income funds:					
Designated funds		202,372		274,487	
General funds		1,233,843		1,238,987	
		<u>1,436,215</u>		<u>1,513,474</u>	
Total unrestricted funds			<u>1,436,215</u>		<u>1,513,474</u>
Total charity funds			<u><u>1,456,630</u></u>		<u><u>1,527,988</u></u>

Approved by the trustees on 26 November 2025 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Statement of cash flows

For the year ended 31 March 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Net (expenditure)/income for the reporting period (as per the statement of financial activities)		(71,358)		167,692	
Depreciation charges		3,901		3,734	
(Gains)/losses on investments		(7,354)		(12,511)	
(Profit)/loss on the disposal of fixed assets		-		-	
(Increase)/decrease in debtors		(81,665)		485,818	
Increase/(decrease) in creditors		(27,534)		(390,588)	
Net cash (used in)/ provided by operating activities		(184,010)		254,145	
Cash flows from investing activities:					
Purchase of investments		(121,310)		(585,000)	
Purchase of fixed assets		(1,600)		-	
Net cash (used in) /provided by investing activities		(122,910)		(585,000)	
Change in cash and cash equivalents in the year					
Cash and cash equivalents at the beginning of the year		1,022,878		1,353,733	
Change in cash and cash equivalents due to exchange rate movements		-		-	
Cash and cash equivalents at the end of the year		715,958		1,022,878	

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

Age UK Hillingdon, Harrow and Brent is a charitable company limited by guarantee and is incorporated in England and Wales. The charity's working name is Age UK HHB.

The registered office address is Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

As at the date of writing this report, the principal identified financial risks relate to the sustainability of certain significant funding streams, following changes to local government and NHSB procurement processes. The potential increase in costs due to high inflation continues to impact the charity's services. In the light of these considerations, the trustees have reviewed financial projections to November 2026 and are confident that the charity can manage these risks and can continue to trade as a going concern.

The charity has taken account of the risks that may affect its service delivery and its financial outlook and has made provision through its reserves calculation to ensure that these risks can be managed.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charity by its Charity Shops and the costs of a Community Fundraiser
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

● Advice and Information	30%
● Social Contact	19%
● Practical Home Support	45%
● Other Trading activity (Charity shops & Fundraising)	6%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

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

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000 and the asset is expected to be productive for more than 12 months. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Motor Vehicles	4 years
● Fixtures and fittings	4 years
● Computer equipment	4 years
● Leasehold improvements	25 years or the life of the lease

l) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

m) Debtors

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

n) Cash at bank and in hand

Cash at bank and cash 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.

o) Creditors and provisions

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

p) 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.

q) Pensions: Defined benefit plan

Age UK Hillingdon, Harrow and Brent participates in The Pensions Trust – Growth Plan scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is no longer available for current employees. The scheme is a defined benefit scheme in the UK. Due to the way the scheme is set up, it is not possible for the company to obtain sufficient information to enable it to account for its liabilities under the scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

Further information about the scheme, with details of the actuarial valuation and the potential liability for Age UK Hillingdon Harrow and Brent is provided in note 20 to these accounts.

r) Pensions: Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Donations	10,863	6,250	17,113	14,297	-	14,297
Legacies	36,079	-	36,079	207,960	4,753	212,713
Age UK Partnership	7,500	-	7,500	10,000	-	10,000
Age UK London (Lottery)	-	-	-	3,616	-	3,616
Age UK – Big Knit Campaign	287	-	287	-	-	-
Gift Aid	1,123	-	1,123	968	-	968
Other	35,685	-	35,685	28,619	-	28,619
	91,537	6,250	97,787	265,460	4,753	270,213

At 31 March 2025 the charity was one of beneficiaries of a legacy comprising a property.

The value of the legacy to be realised in late 2025 (between £80,000 and £100,000), and its use is unrestricted for the benefit of Hillingdon, Harrow and Brent residents.

Notes to the financial statements

For the year ended 31 March 2025

3 Income from charitable activities

			2025			2024
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Information & Advice						
Third Sector Together NWL– Safely Homes Project	59,990	–	59,990	36,348	–	36,348
Harrow Together	50,189	–	50,189	20,715	–	20,715
Harrow Collaborative Network	37,594	–	37,594	36,192	–	36,192
London Borough of Brent	–	–	–	217,623	–	217,623
London Borough of Hillingdon	347,915	–	347,915	300,124	–	300,124
Age UK Warm Homes Funding	17,963	–	17,963	13,400	–	13,400
Royal Brompton and Harefield Hospital	–	–	–	30,852	–	30,852
The Charity of Sir Richard Whittington (The Mercers)	–	35,894	35,894	–	37,401	37,401
Age UK– Emanuel Hospital Foundation	–	9,375	9,375	–	12,500	12,500
Age UK – Cost of Living	–	–	–	40,000	–	40,000
Age UK – Home Sweet Home	–	27,333	27,333	–	–	–
Age UK – support grant	10,000	–	10,000	–	–	–
Sub-total for Advice & Information	523,651	72,602	596,253	695,254	49,901	745,154
Social Contact						
City Bridge Foundation	–	27,938	27,938	–	36,125	36,125
Third Sector Together NWL– Safely Homes Project	27,438	–	27,438	17,951	–	17,951
Embassy of Ireland	–	–	–	–	14,175	14,175
London Borough of Hillingdon	199,876	–	199,876	299,876	–	299,876
Room Hire	14,985	–	14,985	14,208	–	14,208
Clubs income	2,230	–	2,230	14,085	–	14,085
Home Share Fees	657	–	657	804	–	804
OpenAge– Brent Digital	12,844	–	12,844	8,450	–	8,450
Other	4,173	–	4,173	2,540	–	2,540
Sub-total for Social Contact	262,203	27,938	290,141	357,913	50,300	408,213
Practical Home Services						
Charges	555,841	–	555,841	554,576	–	554,576
Harrow Community Action	–	–	–	36,968	–	36,968
Third Sector Together NWL	221,230	–	221,230	318,286	–	318,286
NHS NWL ICB	556,570	–	556,570	608,853	–	608,853
Buckinghamshire Council	279,657	–	279,657	279,657	–	279,657
London Borough of Hillingdon	34,208	–	34,208	34,300	–	34,300
London Borough of Ealing	–	–	–	15,000	–	15,000
Garfield Weston	–	4,495	4,495	–	17,982	17,982
London Borough of Brent	–	–	–	48,000	–	48,000
London Borough of Harrow	27,500	–	27,500	27,500	–	27,500
Age UK	–	–	–	10,000	–	10,000
Donation	–	–	–	–	18,163	18,163
Other	–	–	–	–	–	–
Sub-total for Practical Home Services	1,675,006	4,495	1,679,501	1,933,140	36,145	1,969,285
Total income from charitable activities	2,460,860	105,035	2,565,895	2,986,307	136,345	3,122,653

Total government funding from Grants and Contracts in 2025 was £1,445,726 (2024: £1,830,933).

4 Income from other trading activities

			2025			2024
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Charity Shops	254,184	–	254,184	260,462	–	260,462
Donations	2,392	–	2,392	1,718	–	1,718
Gift Aid	10,194	–	10,194	10,735	–	10,735
	266,770	–	266,770	272,916	–	272,916

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2025

5a Analysis of expenditure (current year)

	Charitable activities						2025 Total £	2024 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	74,014	401,238	169,655	1,066,919	-	380,425	2,092,251	2,425,517
Other staff costs	820	1,007	3,421	8,090	-	6,616	19,954	12,648
Premises	92,241	13,583	26,748	15,852	-	3,271	151,695	179,141
Direct costs of service delivery	8,328	30,433	3,030	409,158	-	3,382	454,331	596,641
Shared costs of service delivery	5,520	7,844	6,244	12,595	-	18,362	50,565	47,397
Operating costs	35,903	24,587	11,370	20,478	-	83,861	176,199	160,333
Marketing	-	-	-	-	-	1,022	1,022	-
Shops purchases	2,221	-	-	-	-	-	2,221	4,889
Strategic development	-	-	-	-	8,162	-	8,162	-
Audit & Accountancy	-	-	-	-	14,850	-	14,850	14,150
AGM & Trustee meetings	-	-	-	-	-	-	-	12
Irrecoverable VAT	-	-	-	-	-	24,152	24,152	34,690
Bank charges & penalties	2,561	-	17	1,092	3,375	2,816	9,861	9,979
Legal costs	-	-	-	-	-	-	-	14,300
Other governance costs	-	-	-	-	-	-	-	7,170
Depreciation	-	-	167	-	-	3,734	3,901	3,734
	221,608	478,692	220,652	1,534,184	26,387	527,641	3,009,164	3,510,600
Support costs	31,658	158,292	100,252	237,439	-	(527,641)	-	-
Governance costs	1,583	7,916	5,014	11,874	(26,387)	-	-	-
Total expenditure 2025	254,849	644,900	325,918	1,783,497	-	-	3,009,164	
Total expenditure 2024	261,771	763,786	440,244	2,044,799	-	-		3,510,600

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2025

5b Analysis of expenditure (previous year)

	Charitable activities						2024 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £	
Staff costs (Note 7)	76,603	413,241	257,009	1,272,375	-	406,289	2,425,517
Other staff costs	-	505	2,976	3,826	-	5,341	12,648
Premises	94,174	16,731	28,400	23,141	-	16,696	179,141
Direct costs of service delivery	5,661	128,857	20,983	438,617	-	2,522	596,641
Shared costs of service delivery	5,395	5,883	3,954	6,588	-	25,576	47,397
Operating costs	36,539	17,605	12,277	24,362	-	69,550	160,333
Shops purchases	4,889	-	-	-	-	-	4,889
Strategic development	-	-	-	-	-	-	-
Audit & Accountancy	-	-	-	-	14,150	-	14,150
AGM & Trustee meetings	-	-	-	-	12	-	12
Irrecoverable VAT	-	-	-	-	-	34,690	34,690
Bank charges & penalties	2,321	18	45	4,470	6	3,120	9,979
Legal costs	-	-	-	-	14,300	-	14,300
Other governance costs	-	-	-	-	7,170	-	7,170
Depreciation	-	-	-	-	-	3,734	3,734
	225,582	582,840	325,645	1,773,379	35,638	567,517	3,510,600
Support costs	34,051	170,255	107,828	255,383	-	(567,517)	-
Governance costs	2,138	10,691	6,771	16,037	(35,638)	-	-
Total expenditure 2024	261,771	763,786	440,244	2,044,799	-	-	3,510,600

Notes to the financial statements

For the year ended 31 March 2025

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	3,900	3,734
Operating lease rentals payable: Property	87,500	91,643
Auditor's remuneration for audit work (excluding VAT):	13,600	12,950
Auditor's remuneration for tax return	1,250	1,200
	<u>13,600</u>	<u>12,950</u>

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

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,850,174	2,116,354
Redundancy and termination costs	1,337	33,376
Social security costs	152,398	171,430
Defined contribution pension schemes	84,428	95,332
Other forms of employee benefits	3,914	9,024
	<u>2,092,251</u>	<u>2,425,517</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2025 No.	2024 No.
£70,000 – £79,999	–	–
£80,000 – £89,999	1	1
	<u>1</u>	<u>1</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £213,543 (2024: £248,608).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2025: £nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 92 (2024: 109).

	2025 No.	2024 No.
Chief Officer	1	1
Administration and support	9	10
Advice and information	13	14
Social Contact	6	9
Practical Home support	57	69
Charity shops and other services	6	6
	<u>92</u>	<u>109</u>

Notes to the financial statements

For the year ended 31 March 2025

9 Related party transactions

There are no related party transactions to disclose for 2025 (2024: none).

Mr Roger Calverley, Trustee, is also a Trustee for Third Sector Together NWL. Any work for Third Sector Together NWL is on an arm's length basis.

Income received from Third Sector Together NWL covered the cost of staff seconded to the charity to support the broader Health & Wellbeing aims of Age UK Hillingdon, Harrow & Brent, along with the costs of services provided to Third Sector Together NWL. Services provided include the costs of finance and procurement support. The total income received from Third Sector Together NWL in 2025 was £603,840 (2024: £708,737).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

Cost	Leasehold Improvements & Townfield £	Fixtures and fittings £	Computer equipment £	Total £
At the start of the year	114,284	-	68,432	182,716
Additions in year	-	1,600	-	1,600
At the end of the year	<u>114,284</u>	<u>1,600</u>	<u>68,432</u>	<u>184,316</u>
Depreciation				
At the start of the year	78,318		67,912	146,230
Charge for the year	3,474	167	260	3,901
At the end of the year	<u>81,792</u>	<u>167</u>	<u>68,172</u>	<u>150,131</u>
Net book value				
At the end of the year	<u>32,492</u>	<u>1,433</u>	<u>260</u>	<u>34,185</u>
At the start of the year	<u>35,966</u>	<u>-</u>	<u>520</u>	<u>36,486</u>

All of the above assets are used for charitable purposes.

12 Listed investments

	2025 £	2024 £
Fair value at the start of the year	624,322	26,811
Additions	121,310	585,000
Net gain / (loss) on change in fair value	7,354	12,511
Fair value at the end of the year	<u>752,986</u>	<u>624,322</u>
Investments comprise:		
	2025 £	2024 £
Shares listed on the London Stock Exchange	752,986	624,322
	<u>752,986</u>	<u>624,322</u>

Age UK Hillingdon, Harrow and Brent has a dormant trading subsidiary, Age UK Hillingdon Services Ltd, company number 07472681.

Notes to the financial statements

For the year ended 31 March 2025

13 Debtors

	2025 £	2024 £
Trade debtors	236,378	102,096
Other debtors	3,575	9,292
Prepayments	32,404	33,272
Accrued income	37,261	83,293
VAT recoverable	-	-
	309,618	227,953

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	137,601	92,659
Taxation and social security	70,248	38,325
Other creditors	1,317	1,338
Accruals	72,432	152,571
Deferred income (note 15)	54,612	80,358
Pension Fund	19,907	18,400
	356,117	383,651

15 Deferred income

Deferred income comprises income received in advance of delivery.

	2025 £	2024 £
Balance at the beginning of the year	80,358	313,421
Amount released to income in the year	(80,358)	(313,421)
Net value of income deferred in the year	54,612	80,358
Balance at the end of the year	54,612	80,358

16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	34,185	-	-	34,185
Investments	752,986	-	-	752,986
Net current assets	446,672	202,372	20,415	669,459
Net assets at 31 March 2025	1,233,843	202,372	20,415	1,456,630

16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	36,486	-	-	36,486
Investments	624,322	-	-	624,322
Net current assets	578,178	274,487	14,514	867,179
Net assets at 31 March 2024	1,238,987	274,487	14,514	1,527,988

Notes to the financial statements

For the year ended 31 March 2025

17a Movements in funds (current year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds:					
Donations and legacies	4,752	6,250		-	11,002
Charitable activities					
Advice & Information	-	72,602	(72,602)	-	-
Social contact	8,679	27,938	(28,287)	-	8,330
Practical Home support	1,083	4,495	(4,495)	-	1,083
Total restricted funds	14,514	111,285	(105,384)	-	20,415
Unrestricted funds:					
Designated funds:					
Social contact	169,191	-	(24,981)	-	144,210
Development Fund	105,297	-	(47,135)	-	58,162
Total designated funds	274,488	-	(72,116)	-	202,372
General funds	1,238,986	2,826,521	(2,831,664)	-	1,233,843
Total unrestricted funds	1,513,474	2,826,521	(2,903,780)	-	1,436,215
Total funds	1,527,988	2,937,806	(3,009,164)	-	1,456,630

The narrative to explain the purpose of each fund is given at the foot of the note below.

17b Movements in funds (prior year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
Restricted funds:					
Donations and legacies	-	4,753	-	-	4,753
Charitable activities					
Advice & Information	-	49,901	(49,901)	-	-
Social contact	17,810	50,300	(59,431)	-	8,679
Practical Home support	-	36,145	(35,062)	-	1,083
Total restricted funds	17,810	141,098	(144,394)	-	14,514
Unrestricted funds:					
Designated funds:					
Social contact	201,861	-	(32,670)	-	169,191
Development Fund	153,408	-	(48,111)	-	105,297
Total designated funds	355,269	-	(80,781)	-	274,488
General funds	987,217	3,537,194	(3,285,425)	-	1,238,986
Total unrestricted funds	1,342,486	3,537,194	(3,366,206)	-	1,513,474
Total funds	1,360,296	3,678,292	(3,510,600)	-	1,527,988

17 Movements in funds (continued)

Purposes of restricted funds

Donations and legacies

Legacy income received for the use of or to buy or maintain transport or to benefit any afternoon clubs for entertainment and outings for all members. Restricted donation received to fund premises improvement.

Advice and Information

The Mercers' Company: To provide housing advice to vulnerable older renters in Brent and Harrow.

Age UK– Emanuel Hospital Foundation– to support and provide the delivery of Information and Advice Services to older residents in Hillingdon Harrow and Brent

Social Contact:

City Bridge Foundation: to support work with Londoners living with dementia.

Mary Province Fund: to assist older people living in Harrow who are experiencing financial hardship.

Practical Home support:

Garfield Weston Foundation– Volunteering Development Project (Harrow).

Purposes of designated funds

Social Contact:

A significant legacy was received from a Harrow resident, and was designated for the five year development of a befriending programme in Harrow.

Development Fund:

The balance of the above legacy to be used to support the capacity and capability of the Charity to support its expansion over the next year.

18 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2025 £	2024 £
Less than one year	92,667	86,375
One to five years	374,500	68,833
	467,167	155,208

19 Clients' money

The charity acts as agents for clients to hold money on their behalf to spend on shopping and the use of the services the charity offers to the public. All expenditure carried out is requested by the client or authorised persons.

The balance held as at the 31 March 2025 in respect of clients' funds totals £1,056 owed to charity (2024: £878 owed to clients).

During the year £21,162 (2024: £27,074) was received by the charity from clients and money paid out was £23,095 (2024: £26,191).

Notes to the financial statements

For the year ended 31 March 2025

20 Pensions

SCHEME: TPT Retirement Solutions – The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2025 £	2024 £	2023 £
Present value of provision	75	31	65

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 2025 £	Period Ending 2024 £
Provision at start of period	31	65
Unwinding of the discount factor (interest expense)	1	3
Deficit contribution paid	(31)	(37)
Remeasurements – impact of any change in assumptions	–	–
Remeasurements – amendments to the contribution schedule	74	–
Provision at end of period	75	31

Notes to the financial statements

For the year ended 31 March 2025

20 Pensions (continued)

INCOME AND EXPENDITURE IMPACT

	Period Ending	Period Ending
	2025	2024
	£	£
Interest expense	1	3
Remeasurements – impact of any change in assumptions	–	–
Remeasurements – amendments to the contribution schedule	74	–

ASSUMPTIONS

	2025	2024	2023
	% per annum	% per annum	% per annum
Rate of discount	<u>4.84</u>	<u>5.31</u>	<u>5.52</u>

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	2025	2024	2023
	£	£	£
Year 1	27	31	37
Year 2	27	–	31
Year 3	27	–	–
Year 4	–	–	–
Year 5	–	–	–
Year 6	–	–	–

The company recognises a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

21 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales - Charity number 1051711

Accounts



Company number: 03136052

Charity number: 1051711

Age UK Hillingdon, Harrow and Brent

Report and financial statements

For the year ended 31 March 2024

Age UK Hillingdon, Harrow and Brent

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Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2024

Company number 03136052
Country of incorporation England & Wales

Charity number 1051711
Country of registration England & Wales

Registered office and operational address
Unit 3 Chapel
Court 126
Church Road
HAYES
UB3 2LW

Age UK Hillingdon, Harrow and Brent also trades under the names: Age UK Hillingdon, Age UK Harrow, Age UK Brent and Age UK North West London.

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Neil Franklin	Chair
Carolina Castillo	Vice-chair
Roger Calverley	Treasurer
Christine Beatty	
Tony Burch	(Resigned 22 November 2023)
Heather Du Pille	
Peter Slavid	
Natasha Spence	
Kalpa Kharicha	
Christopher Jenner	

Honorary President The Mayor of Hillingdon

Key management personnel
Julian Lloyd Chief Executive & Company Secretary
Samantha MacKenzie Director of Resources
Elizabeth Tack Director of Services (until 31 October 2024)

Bankers
CAF Bank Ltd,
25 Kings Hill Avenue, West Malling,
Kent, ME19 4JO

Santander Bank
Bridle Road
Bootle
Merseyside, L30 4GB

Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2024

Solicitors Hunters Law LLP
9 New Square, Lincoln's Inn
London
WC2A 3QN

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

The trustees present their report and the audited financial statements for the year ended 31 March 2024.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our Mission, Vision, Values and Aims

Our Mission

To make later life better in Hillingdon, Harrow and Brent.

Our Vision

To create a community where everyone can love later life.

We want to be seen and acknowledged as:

- A quality and trusted provider of services;
- Innovative and responsive;
- Representative of and grounded in the community; and
- Accessible and proactive in the use of technology.

Our Values

- Caring about what we do, the needs of older people being representative and grounded in the community
- Respect for the choices of older people
- Valuing diversity of different ethnicities, gender, ages, experiences and cultural backgrounds
- Accessible, Responsive and Enabling in our approach
- Professional in our approach
- Accountable to all our stakeholders.

Our Aims

Empowering, Enabling and Supporting

Our aims for the older people in Hillingdon, Harrow and Brent are to:

- Increase the number of older people benefitting from our services
- Reduce isolation for older people and particularly older people living alone
- Improve the quality of life for older people using our services, as evidenced by reporting that they are better able to:
 - Look after their home and keep safe

- Look after themselves and retain their independence
- Maintain their health and wellbeing
- Keep in touch with people and life
- Manage their money
- Increase our net contribution to Hillingdon, Harrow and Brent.

Strategic Objectives

To enable us to grow, have a sustainable future and achieve our aims we have set a number of strategic objectives.

These are to:

1. Provide Information and Advice services to all old people in our area.
2. Target services and interventions to the greatest need.
3. To pursue strategic alliances to develop service provision and improve efficiency
4. Diversify our income.
5. Promote the work of the charity.
6. Measure our performance.
7. Develop, support and value our staff and volunteers.

The five-year strategy set out above was developed and signed off by the board of Trustees and is set to cover the period 2020–2025.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

ACTIVITIES:

1) Information, advice and outreach services

The provision of **impartial and free Information and Advice** is a core requirement of the Age UK Brand Partnership Agreement and the cornerstone service of Age UK Hillingdon, Harrow and Brent. We provide general information, advice and casework surgeries from 7 locations, along with a digital and phone-based service available 5 days a week, plus a national telephone helpline that is available 365 days a year.

Alongside our generalist Information and Advice service, our team provided a range of specialist casework services.

The **Welfare Benefits** and **Financial Health Check** services aim to make sure older people in Hillingdon are claiming all the benefits to which they may be entitled.

Our **Housing Advice** service provides information, advice and practical support to older people, who are thinking about moving or who just wished to remain independent in their own home. We provide specific support for those in private rented accommodation who may have insecure tenancies or poor support from landlords.

In partnership with a number of local solicitors, we are able to provide a free or discounted **Will Writing Service** to those over the age of 55.

Social Prescribing/Wellbeing

Social prescribing is when health professionals refer patients to support in the community, in order to improve their health and wellbeing. We deliver social prescribing/wellbeing in partnership with other local charities in both Hillingdon (through Third Sector Together NWL) and Harrow (through Harrow Together). In both boroughs our teams work very closely with GPs in primary care and support older people with a view to helping them deal with wider health determinants. This might mean finding initiatives that help to reduce isolation or support with practical issues such as benefits or housing advice.

In Hillingdon, through our Third Sector Together NWL partnership, our core wellbeing team provides social prescribing services for residents over the age of 18. In addition the team provides:

- a) A high-intensity user service – by working intensively with the top 50 users of emergency health services, Third Sector Together NWL is actively addressing all the many social and psychological issues that cause individuals to over-use A&E and 999 services. This cohort accounts for £7 million of the annual health and care spend so by providing alternative sources of support, Third Sector Together NWL is reducing their usage of, and dependence on, more costly frontline services.

- b) Active case management to the next cohort of around 4,000 high consumers of health services. This group of the population account for around 50% of the annual health spend and, through close and careful active management, Third Sector Together NWL is also promoting more appropriate use of these resources.

In Harrow, in partnership with local charities, we deliver a Social Prescribing Link worker service on behalf of the 3 of the 5 Primary Care Networks (PCNs). We are also funded via London Borough Harrow to provide light touch oversight of the service along with a focus on developing community services for prescribers to access.

2) Social Contact

Community Services

One third of older people in Hillingdon, Harrow and Brent live alone, rising to over 50% of older people aged 80 and over. Our aim is to reduce loneliness and isolation by providing a range of services that offer friendship, access to services and support, as well as an opportunity to participate in new activities that can improve mental and physical well-being.

Our Social Wellbeing Team provides a range of group ageing well and 1-1 support services as well as activity sessions from our Townfield Community Centre.

Our range of **groups and clubs** provide a valuable opportunity for older people to socialise and take part in activities. We support group activities across all three boroughs, from small social or special interest groups (such as our **Cognitive Stimulation Therapy groups** for people living with dementia), through to more substantial groups such as our **Faite Irish Club** and our **Interactive Older Peoples club** which can have attendances of over 80 older people.

Our **Community Support Service** volunteers help to reduce loneliness and promote independence by providing telephone befriending and our Good Neighbours project. This service provided vital support through the lockdowns ensuring older people had access to food and medicines. Post pandemic we are utilising volunteers to support those who have lost confidence to re-engage with services provided by Age UK HHB and others.

3) Practical Home Services

Hospital services

Age UK HHB has been providing support to older people in Hillingdon Hospital for the last 20 years. We provide support, information and advice to **older people in A&E** and, if they are not admitted to hospital, our support workers escort the patient home and ensure they are safe. This support aims to ensure elderly patients fully recover their confidence and independence to help avoid re-admissions to hospital. We also have **Take Home and Settle Service** that supports older people who are discharged from hospital. Our staff will accompany a patient home and take on any tasks necessary to ensure they are settled safely and best placed to complete recuperation.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2024

We deliver a **discharge support service for Northwick Park Hospital**, in partnership with Harrow Carers, supporting residents of Harrow and Brent who are discharged home.

We also work in partnership with Age UK Buckinghamshire to provide a **Discharge Support Service to residents of Buckinghamshire**. This service combines the discharge expertise of Age UK HHB with the local knowledge and integration of Age UK Bucks to better support the older residents of Buckinghamshire.

The provision of discharge services across the wider geography ensures we can support older people across borough boundaries, a factor that traditionally challenges local service provision.

Hospitals are under unprecedented pressure post-pandemic and a very high proportion of hospital patients are older residents. As such we feel this is an important area of work where we are able to work in **partnership with the NHS** helping to reduce pressure on scarce resources whilst supporting good health outcomes for older residents.

Our free **Falls Prevention Service** is a key element of the Hillingdon Falls Prevention service. Members of our team visit people at home to carry out a risk assessment to identify any potential risks and offer advice on how to prevent further falls. Aids and adaptations are recommended and a programme of exercise is introduced and supported, in order to help build confidence.

In Harrow, during 2023/24 we ran a project supporting older residents on **Orthopaedic Waiting Lists**. This programme supported older patients to liaise with surgical units, to maintain exercise and diet to be 'operation ready' and supported with admission and discharge logistics.

Charged for services

Our **Help at Home** is a chargeable service that supports older people to live independently and safely in their home of choice by giving a hand with shopping (including internet shopping), housework, laundry and a variety of other small tasks.

Our **Trusted Traders Service** provide a wider range of professional services to older people across the region, at affordable prices, by local, reputable tradespeople. This service is an important mechanism to provide access to tradespeople who are vetted by Age UK HHB and helps us in the fight against Rogue Traders.

Our **Homeshare** service is operated in partnership with Two Generations <https://twogenerations.co.uk> designed to help reduce isolation and improve wellbeing. It enables two unrelated people to share a home for mutual benefit. An older person with a spare room (Householder) is carefully matched with a person who is in need of low-cost accommodation (Sharer). In return for accommodation the Sharer gives the Householder 10 hours of their time each week as a combination of practical support and companionship.

Age UK HHB provides paid for support to establish a **Lasting Power of Attorney**. This service is based upon a model developed by Age UK. We are operating the service in partnership with Age UK Ealing, Age UK Hammersmith and Fulham, Age UK Hounslow, Age UK Kensington and Chelsea and Age UK Westminster to support older residents of North West London to set up a Lasting Power of Attorney at an affordable price. The service is delivered at cost as we believe a Lasting Power of Attorney is in the best interests of older people. Any profits generated through this service will contribute towards the work of Age UK partners supporting older residents of North West London.

4) Income generation activities

We operate 2 charity shops in Hillingdon – one in Ruislip and one in Kings Hill. In 2021 we entered into partnership with Harlington Hospice and Michael Sobell Hospice to combine our retail operations with a view to consolidating our management costs and optimising income generation for the 3 charities through economies of scale. We now operate a group of 9 shops across the partnership and have seen improved performance for all 3 partners on post vs pre pandemic profitability.

Profits generated from these enterprises support our ability to deliver activities in line with our charitable objectives as detailed above.

ACHIEVEMENTS AND PERFORMANCE:

The board reviews performance of service delivery against contractual and business planning targets. Detailed traffic light reports are reviewed on a quarterly basis any areas of underperformance are highlighted and remedial actions agreed. For the year 2023/24 there were only occasional dips in performance usually through staffing vacancies, but these dips smoothed through the course of the year and our target outcomes and outputs were met or exceeded. Highlights set out below:

1) Information and advice services

- We had a total of **16,036** recorded client contacts for older people seeking information and advice
- Through welfare benefits and warm and well, we supported people with successful claims that generated **£1,787,044** of additional income for older people.

Social Prescribing Services

- Our Harrow Social prescribing service (delivered in partnership through Harrow Together) received **1003** referrals during 2023/24

Main reasons for referrals were:

- Mental Health
 - Social Isolation
 - Carer
 - Dealing with Chronic Illness
 - Low Self-Esteem/Confidence
-
- Our Hillingdon Wellbeing and CCT services (we are a delivery partner within Third Sector Together NWL) supported **1,288** clients
16,816 client contacts were made by the wellbeing team
 - We saw strong improvement in wellbeing through MYCaW® and ONS 4 outcome measure tools

2) Social Contact

Community Services

- An average of **82** older people were supported through our befriending service through the course of the year.
- **569 tasks** were carried out for older people through our good neighbour scheme
- We saw **438** people attending Failte, Interactive and Active Ageing groups. We recorded **7,348** attendances at groups.
- **263** people benefited from Cognitive Stimulation Therapy and Dementia Support

3) Practical Home Services

Hospital Services

Hillingdon Hospital

- Our A&E team supported **10,274 older people** in the emergency department at Hillingdon
- Out Take Home and Settle team supported **2,955 older people** on hospital wards

And escorted/followed up at home **687 older people**

Northwick Park

- **1,182 older people** were supported/escorted home to either Harrow or Brent

Buckinghamshire (Stoke Mandeville and Wexham Park)

- **1,568 older people** were supported home following discharge

Hillingdon Falls

- Our Falls prevention team conducted 738 visits to **178** older people at risk of falling.

Charged for services

- Our Help at Home Service supported **365 older people**
- We undertook **13,688 jobs** through the course of the year delivering a **wide range of support from social contact through to practical tasks like cleaning and shopping or accompanying to appointments**
- Our Homeshare service is delivered in partnership with Two Generations we have been getting a steady stream of enquiries from sharers and householders. 5 successful shares were supported through 2023/24
- We had **20 local traders** registered with our Trusted Traders service and took **888 enquiries** from older people seeking support from a vetted local tradesperson
- We supported **99 older people** to complete **Lasting Powers of Attorney**, ensuring they are well prepared for any change in circumstances
- **123 older people** were supported to write a **Will** through provision of a free or subsidised Will writing service.

PERFORMANCE AGAINST STRATEGIC OBJECTIVES:

1. Provide Information and Advice services to all old people in our area.

As detailed above, information and advice is the cornerstone of our support for older people. Performance data demonstrates we have strong reach and impact in this area. We have greatest capacity through commissioned service provision in Hillingdon. We supplement contracted Information and Advice funding in Harrow and Brent with fundraised income, but aim to develop capacity in these boroughs. We are fully integrated with the Age UK National Helpline which provides additional capacity, enabling us to offer support for extended hours across all three boroughs.

2. Target services and interventions to the greatest need.

Eligibility criteria for all services ensure we are targeting those whose needs are greatest. Much of our community service provision is targeted at reducing isolation which impacts on a significant proportion of older people. Our hospital services are geared towards supporting those who are most frail and vulnerable and at risk of losing independence. Our social prescribing services support older people living with long-term conditions, particularly targeting those who are not managing their conditions well. Our information and advice services prioritise those on low incomes or in poor housing with the objective of improving quality of life. We are working proactively with NHS and Local Authorities to reduce health inequalities deprivation which are often exacerbated by many of the underlying determinants of poor health and wellbeing. We continue to focus our energies on supporting those older people in greatest need.

3. To pursue strategic alliances to develop service provision and improve efficiency

We have been successful at nurturing and building on strategic alliances in all three boroughs. Age UK HHB continue to play a leading role within Third Sector Together NWL (a third sector partnership based in Hillingdon). We are on the board of Harrow Together (a third sector consortium in Harrow) and through this partnership we deliver a number of services including Information and Advice (through the SWISH partnership), Social Prescribing (with 2 VCS partners), we delivered a pilot project to support people on NHS waiting lists in partnership with Young Harrow Foundation. In partnership with Harrow Carers we provide a Discharge Support Service from Northwick Park Hospital that supports older residents in Harrow and Brent. Age UK HHB is working collaboratively with Age UK partners across North West London and is represented on the leadership of 3ST, a third sector collaborative that operates across the North West London region in line with new NHS commissioning frameworks. We work in partnership with Age UK Buckinghamshire to deliver hospital discharge services in Buckinghamshire. We have developed a Lasting Power of Attorney service with 5 Age UK partners, delivering a service across North West London.

4. Diversify our income.

2023/24 has been a successful year for Age UK HHB. We have retained most of our income streams and been successful in securing a number of short-term grants and legacies

Our three main areas of income are NHS contracts, Local Authority contracts and grants and our paid for services. We lost the Brent Gateway contract due to a change of commissioning emphasis in the borough, but have been successful in other ventures that have balanced this loss and improved our diversification.

Our Hillingdon grant remains our largest single source of statutory income – 2023/24 is the last year of grant funding before Hillingdon moves to a procurement model. We will be prioritising efforts to secure funding through the new process to enable us to continue to provide strong levels of support to Hillingdon residents.

There remains much uncertainty with much of our contractual income being extended for short-term periods without inflationary uplifts. Our levels of contract risk are higher than in previous years, but the spread of income offers a level of mitigation to this uncertainty.

The focus for our paid for services during 2023/24 was to build in efficiencies and improvements to our Help at Home model to ensure it adequately covers a proportion of our overhead costs. We identified a number of processes that could be streamlined and automated, so reducing on staff and administrative time. We have recently outsourced management support to Age UK K&C, so sharing management and administrative costs across the 2 organisations. As such, despite increased salary costs, we have been able to maintain a break even financial position for this service offering excellent value for money to older residents.

Performance of Charity retail remains strong, though we have leases that are coming up for renewal in the next financial year. We continue to explore opportunities to grow and diversify our retail operations.

This year we developed a marketing strategy and began to implement this with a view to further building our profile locally and supporting our fundraising activity.

5. Promote the work of the charity.

Over recent years the profile of Age UK HHB has grown to become recognised as the leading charity supporting older people across the region, particularly amongst decision makers within the local authorities, NHS and voluntary sector.

We have secured regular articles in the Local Authority newspapers which are distributed to every household. We have also stepped up our social media presence with regular X feeds, an updated Facebook page and we have invested time in revamping and updating our website to promote the work of our organisation.

We are proactive in outreach, attending public events across all three boroughs, providing talks, presentations, stalls etc

Age UK HHB is the lead third sector agent for older people with each of the 3 local authorities. We hold positions within each of the local care partnerships at borough level and also hold a seat on the leadership team of 3ST and have positions on key NHS boards representing the third sector across North West London.

Our work, particularly around collaboration, partnership and integration has been recognised by NHS England, Age UK and London partners, and we have presented at a range of national forums.

We have approved a marketing strategy and will invest in our marketing to further promote our work during 2024/25.

6. Measure our performance.

We report regularly to grant officers and commissioners against all of our statutory and Trust funded services. Furthermore, we provide organisation wide reporting to our board of Trustees on a quarterly basis. We report on all services, operational, retail and fundraising activities, measuring performance trends against historic data.

We record impact measures across the majority of our services in order to measure outcomes as well as outputs, using externally validated tools.

We use Salesforce as our primary client record system as part of a national programme sponsored by Age UK. This system is fully embedded and enables us to capture data more systematically with high quality and granular reporting functionality.

7. Develop, support and value our staff and volunteers.

All staff and volunteers receive a tailored induction programme when joining Age UK HHB. Every member of staff and volunteer has clear objectives and a development plan which are appraised annually and reviewed regularly through 1-1 supervision.

We provide regular team meetings for all staff and volunteers and on an annual basis provide larger events for staff and volunteers. We also produce staff and volunteer bulletins on a regular basis.

Our staff and volunteers contributed to the development of our 5-year strategy which was developed during 2019/20 through a series of workshop and consultation exercises. Staff and volunteers contribute towards the annual review of our strategy and were engaged at our Staff and Volunteer away days during 2023/24. We survey our staff and volunteers on an annual basis and develop an action plan based upon the findings.

We successfully completed our Investors in People audit culminating in an upgraded Silver Award made in April 2023. Our assessor commended Age UK HHB and recommended us for an Investors in People award.

We undertook an independent pay review in 2022/23 to ensure a fair pay structure that is in line with our sector and salaries are reviewed on an annual basis by the board of Trustees who endeavour to ensure salaries keep pace with inflation. We maintain our commitment to the London Living Wage.

At the end of March 2024 we had 97 staff and 184 volunteers. Our volunteers contributed an estimated 28,600 hours of their time during the year. Based on the London Living Wage, this equates to a value of £376,090 a vital contribution to delivering our services and achieving our goals.

Beneficiaries of our services

Age UK Hillingdon, Harrow and Brent supports older people living within the London boroughs of Hillingdon, Harrow, Brent and surrounding areas.

We also support informal carers and families of older people as this provides indirect benefit to their older relatives and friends.

We support older people generally from the age of 50 upwards. As a charity we are committed to supporting all older people, but we will prioritise those who are in greatest need.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2024

It should be noted that some of our services are only available to older people above a certain age or whom meet particular eligibility criteria in line with contractual or grant specifications agreed with the funding body.

Financial review

Income

Total income was £3,665,781 (2023: £3,907,527) a decrease of £241,746 (6%) on previous year. The reduction in income was primarily due to end of I&A Brent Gateway project and lower Social Contact services funding. On the contrary, the donations and legacies income received in 2024 was £270,213 (2023: £191,927), higher by £78,286 on previous year. Income breaks down as follows:

Income	2023-24	2022-23	Change
	£	£	£
Information & Advice	745,154	1,042,037	(296,883)
Social Contact	408,213	487,265	(79,052)
Practical Home Services	1,969,285	1,927,922	41,363
Voluntary income	270,213	191,927	78,286
Trading income	272,916	258,376	14,540
Total	3,665,781	3,907,527	(241,746)

Expenditure

Total expenditure was £3,510,600 (2023: £3,876,311), a decrease of £365,711 (9%). Expenditure breaks down as follows:

Expenditure	2023-24	2022-23	Change	Change
	£	£	£	%
Information & Advice	763,786	1,063,955	300,169	-28%
Social Contact	440,244	506,592	-66,348	-13%
Practical Home Services	2,044,799	1,983,225	61,574	3%
Raising funds	261,771	322,539	-60,768	-19%
Total	3,510,600	3,876,311	365,711	-9%

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2024

Total reserves have increased from £1,360,297 to £1,527,988. Reserves are analysed as follows:

Reserves	2023-24	2022-23	Change	Change
	£	£	£	%
Restricted reserves	14,515	17,810	-3,295	-19%
Designated reserves	274,487	355,269	-80,782	-23%
Free reserves	1,238,987	987,218	251,769	26%
Total reserves	1,527,988	1,360,297	167,691	12%

Net surplus for the year

The Charity reported a surplus of £167,692 for the year ended 31 March 2024 (2023: Surplus £31,314).

Results	2023-24	2022-23	Change	Change
		£	£	%
Reserves brought forward	1,360,296	1,328,982	31,314	2%
Result for the year	167,692	31,314	136,378	
Reserves carried forward	1,527,988	1,360,296	167,692	12%

Investment Policy

Funds may be invested at the Trustees' discretion. The trustees take a cautious approach to investments and hold a higher interest account with CAF Bank, which is classified as cash on the balance sheet and has instant access. This investment is low risk, but does not provide adequate protection against inflation.

During 2023/24, the Board of Trustees resolved and invested £500k of reserves into a managed fund portfolio.

Principal risks and uncertainties

The Trustees maintain a register of key risks and supporting mitigation plans that are regularly reviewed at Board meetings. Policies, systems and procedures are established to mitigate those risks identified in the risk register and implement procedures to minimise and manage any potential impact on the charity should those risks materialise.

Risk management priorities for 2024/25 are focused on the re-procurement of Hillingdon services, securing extensions to other contracted services and managing rising costs within finite contractual envelopes. Cost-of-living pressures and significant numbers of older people impacted by fuel poverty alongside growing health inequalities are leading to increased demands on all our services. With the economic climate, we are seeing pressures building on local authority and NHS budgets, fundraising income and our retail operations. A number of our larger statutory contracts are due for renewal which brings a risk of reduction or loss of funding. We are in a strong position to bid and retain these contracts. London Borough Hillingdon (our largest grant funder) are moving from grant funding to a procurement model in line with other London local authorities. The transition is being phased through 2023–2025 and the local authority has stated a commitment to avoid destabilising the sector. As such, whilst we might anticipate changes to service provision, we are in a position to influence future funding priorities. We are scenario planning for contraction of the charity, but we have a strong track record in competitive processes, and where successful, contracted income will be secured for a number of years, so offering greater security going forward.

Reserves policy and going concern

For the purposes of determining the level of reserves calculations have been done to reflect:

- the costs that would arise from the shutdown of Age UK Hillingdon, Harrow and Brent as a going concern with an orderly wind down;
- possible loss of income arising from lower demand for paid for services;
- planned investment in infrastructure projects held as designated funds.

The following elements have been evaluated to calculate the minimum reserves calculation for Age UK Hillingdon Harrow and Brent:

1. Statutory redundancy costs for employees in services where grants or contracts will be up for renewal in 2024–2025.
2. Remaining terms of leases until first opportunity to break, less their estimated resale market value. A cautious approach has been taken this year given the current situation with the retail property market.
3. Pension liability for defined benefit schemes becoming due in the event of closure of Age UK Hillingdon, Harrow and Brent.
4. A fund to cover potential loss of income from charity shop trading, fundraising events and donations.
5. A fund to cover potential loss of income from Help at Home clients, to cover essential staff costs at risk if demand declines.
6. Designated legacy and grant funds.

This calculation results in a total target reserves position of £980,470. Total reserves at 31 March 2024 are £ 1,527,988, that includes restricted funds of £14,515 and designated funds of £274,487 (social contact and development fund).

Trustees feel the required reserves calculation is reasonable, and that actual reserves are sufficient to ensure the organisation can meet planned service delivery obligations in 2024/25 and all liabilities in the event key funded services need to be wound down.

Trustees acknowledge that the sum required needs to be reviewed on an annual basis to recalculate the liabilities.

The Trustees believe that Age UK Hillingdon, Harrow and Brent is well placed to manage its financing and other operational risks satisfactorily and have a reasonable expectation that Age UK HHB will have adequate resources to continue in operation for the foreseeable future and meet its liabilities as they fall due. They therefore consider it appropriate to adopt the going concern basis of accounting in preparing the financial statements.

COVID

There are legacies of the pandemic that affect older people.

- Many remain anxious about catching Covid
- Behaviours have become entrenched for some which has reduced independence
- Some have lost confidence and are not leaving their home
- Some have reduced activity and have consequently lost strength and mobility
- Some older people have not been vaccinated
- Many older people are isolated as a result of factors above

We have taken learning from the pandemic. Whilst all services have returned to business as usual, we have modified the way that we deliver services to ensure we target resources most effectively and to those most in need. For example, we are able to provide more Information and Advice over the phone and internet, but still provide face to face appointments for those who are only able to be supported in this way.

Our workforce is also working in a more flexible way. We have introduced hybrid working policies for staff and we are reviewing our use of premises in line with the new ways of working.

Fundraising

Age UK HHB is committed to responsible fundraising and is a member of, and registered with, the fundraising regulator and adheres to its policies. We continue to engage with local community and companies as well as seeking funds from, and partnerships with national organisations to promote and support the various activities of the charity.

Age UK HHB have committed to good fundraising practice and have committed to follow the code of fundraising practice. No complaints were received during the year in relation to fundraising practice.

Key activities included our Big Knit campaign, support for Age UK raffles and drives for stock for our retail shops. We continued to nurture and develop corporate partnerships in the boroughs. We received support from Big Shot Golf who named us as their charity of the year. We received in kind support from staff volunteering their time and energy from Big Shot Golf, Giff Gaff, Cisco.

Plans for the future

Our focus for the year ahead will be securing existing and new funds to enable us to meet the growing demand for our services. We continue to see very high numbers of older people who are experiencing isolation and are in greater need of our support. This has been compounded by cost of living and fuel poverty which are impacting those older residents who are in greatest need. As such, we are experiencing high demand and capacity pressures. We are focussing on securing sufficient resource to meet demand.

Our current 5 year strategy ends in 2025. Our board will be gathering views from staff, volunteers and older residents to help formulate our new 5 year strategy with a view to launch this in 2025.

Age UK and the wider network are developing a shared strategy and renewing our network agreements. Review and renewal of our strategy will be informed by the development of this contextual framework from our federation of charities which is due to be published and agreed by the end of 2024.

Pressure on Local Authority and NHS budgets place risks on current services and future opportunities and much of our current statutory funding is at risk and due for retender/renegotiation.

Most of our income streams are unlikely to rise in line with the inflationary pressures on our costs. As such we are putting in place plans to further reduce overheads and back-office costs to ensure we minimise any impact on service delivery. Alongside these mitigating actions, we will continue to build out, looking for further opportunities to grow and diversify our income streams, in partnership wherever possible.

Structure, governance and management

Age UK Hillingdon, Harrow and Brent is a Charitable Company limited by guarantee, not having share capital. The company was incorporated on 8 December 1995 and registered as a charity on 4 January 1996.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. The articles of association were updated in 2018 following the merger of Age UK Hillingdon with Age UK Brent and Age UK Harrow.

Trustees' annual report

For the year ended 31 March 2024

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Trustees have agreed to contribute £1 in the event of the charity winding up.

The Board of Trustees

The Board of Trustees comprises

- Honorary Officers of the charity: Chair, Vice Chair and Treasurer
- persons elected by the members at an Annual General Meeting

Honorary Officers serve for a period of 3 years from the date of their election and are eligible for re-election.

The Board of Trustees normally meet 6 times a year in person with 5 shorter online meetings and is responsible for managing the affairs of Age UK Hillingdon, Harrow and Brent. Whilst decisions on policy and strategy are made by the Board, day to day management and decision making are delegated to the Chief Executive who works closely with members of the Senior Management Team.

Appointment of trustees

Whilst trustees are elected at the Annual General Meeting, they are subject to the Organisation's policy and procedures of recruitment, induction and training.

Trustees are recruited from a wide variety of sources including open advertisement and personal recommendation. There is considerable endeavour to ensure that there is a balance of skills, gender and cultural background represented and that Trustees are representative of older people in Hillingdon, Harrow and Brent generally.

Potential trustees are invited to visit the administrative office for an informal discussion with the Chief Executive (and/or Chair) and are offered the opportunity to attend a Board Meeting as an observer. The Board is able to co-opt members between Annual Meetings.

Trustee induction and training

All trustees attend an Age UK HHB induction day alongside new staff and volunteers to support basic orientation within the charity. Trustees are provided with a comprehensive Trustee Induction programme.

All new trustees are encouraged to take charge of their own training programme tailored to their own needs and having particular regard to the responsibilities of charity trustees.

Related parties and relationships with other organisations

Age UK Hillingdon, Harrow and Brent is an independent charity, responsible for its own policy, direction and funding. We are a subscribing member of a network of charities sharing similar objectives called the Age England Association. To be accepted for membership of this Association the Charity has to sign up to a Brand Partnership Agreement that describes the obligations of Association members and it also has to comply with the Association's Charity Commission accredited standards of service delivery known as the Age UK Organisational Quality Standards. Age UK Hillingdon, Harrow and Brent contributes to the Association in a number of ways, including participating in regional meetings and networks, raising policy issues that may benefit from work at national level and sharing best practice.

During 2023/24, Age UK Hillingdon, Harrow and Brent continued to work with 4 other Hillingdon based charities to manage Third Sector Together NWL, a Charitable Incorporated Organisation (CIO). The aim of this CIO is to secure and deliver contracts for Wellbeing Services that will be delivered by Third Sector Together NWL member organisations. To support this activity, **Third Sector Together NWL** has also developed shared back-office services that help reduce costs and improve H4All members' efficiency. Age UK Hillingdon, Harrow and Brent is represented on the Board of Trustees of the H4All CIO by a Trustee nominated by the Age UK Hillingdon, Harrow and Brent Board of Trustees and by the CEO who is also a Trustee.

Age UK Hillingdon, Harrow and Brent are an associate member of **Harrow Together (HT)**, a Charity based in Harrow whose aim is to secure and deliver contracts for the third sector in the borough. In October 2019, Age UK HHB CEO was appointed to the board of Trustees. Age UK HHB is a delivery partner for the Harrow Social Prescribing partnership and a delivery partner for SWISH (information and advice). Age UK HHB CEO is a representative for HT on the local Integrated Care Partnership Executive.

Age UK HHB led is lead partner along with Age UK Bucks for delivery of hospital discharge services in Buckinghamshire.

Age UK HHB is lead partner along with Harrow Carers for delivery of hospital discharge services across Harrow and Brent.

Age UK HHB CEO is one of the 10 members on the leadership team for **3ST** a collaboration of third sector organisations formed to engage with the NHS North West London Integrated Care System. During 2023 H4All reconstituted to become 3ST and CEO and one Trustee of Age UK HHB are Trustees on the board. H4All is no longer a legal entity, but describes the voluntary sector partnership based in Hillingdon.

Remuneration policy for key management personnel

When advertising for key management posts, pay and remuneration levels are benchmarked against existing staff and with relation to comparable roles advertised across the Age UK London network. Any changes to pay and remuneration for existing key management personnel are consistent with those offered to other staff in Age UK Hillingdon, Harrow and Brent. All pay decisions for key management are considered and signed off by the Board of Trustees.

During 2022/23 we undertook an independent pay review benchmarking all staff salaries externally and internally. We addressed anomalies, introduced a new salary scale structure.

Relationships with stakeholders

The Directors delegate responsibility for managing stakeholder relations to the CEO who provides regular update reports to the board.

Key stakeholders include:

Local Authorities of Hillingdon, Harrow and Brent

Age UK HHB is represented on key strategic groups in all three boroughs. We are recognised as the leading local charity supporting older people in all three boroughs and have supporters both within the members and the executive teams of each local authority.

NHS

We are engaged in the integration and transformation of NHS services across the three boroughs and have positioned ourselves to effectively influence emerging new NHS commissioning structures. We have services that work alongside GP practices as well as our hospital-based services. We are a member of the Integrated Care Partnerships in Harrow, Hillingdon and Brent. We have played a key role in mobilising the third sector to secure representation on the new Integrated Care System covering North West London.

Supporters

During 2023/24 we developed a marketing strategy to improve supporter engagement across all communication channels. This strategy will be implemented through the course of 2024/25.

Service users

Receive regular feedback opportunities and consultation exercises. These included workshops and groups to contribute to developing our 5-year strategy. We also run consultation exercises when considering new service developments for Age UK HHB or on behalf of our statutory partners.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age UK Hillingdon, Harrow & Brent for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice 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 operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2024 was 9 (2023: 10). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 27 November 2024 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Opinion

We have audited the financial statements of Age UK Hillingdon, Harrow & Brent (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Hillingdon, Harrow & Brent'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 Hillingdon, Harrow and Brent

Other Information

The other information comprises the information included in the trustees' 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 are set out below.

Capability of the audit in detecting irregularities

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

- We enquired of management, and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

Date: 18 December 2024

for and on behalf of Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

Age UK Hillingdon, Harrow and Brent

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Income from:							
Donations and legacies	2	265,460	4,753	270,213	191,927	-	191,927
Charitable activities							
Advice & Information	3	695,254	49,901	745,154	1,007,177	34,860	1,042,037
Social Contact	3	357,913	50,300	408,213	338,317	148,948	487,265
Practical Home Support	3	1,933,140	36,145	1,969,285	1,891,595	36,327	1,927,922
Other trading activities	4	272,916	-	272,916	239,614	18,762	258,376
Total income		3,524,683	141,098	3,665,781	3,668,630	238,897	3,907,527
Expenditure on:							
Raising funds	5a	261,771	-	261,771	303,777	18,762	322,539
Charitable activities							
Advice & Information	5a	713,885	49,901	763,786	1,027,999	35,956	1,063,955
Social contact	5a	380,813	59,431	440,244	350,962	155,630	506,592
Practical Home support	5a	2,009,737	35,062	2,044,799	1,946,898	36,327	1,983,225
Total expenditure		3,366,206	144,394	3,510,600	3,629,636	246,675	3,876,311
Net income / (expenditure) before net gains / (losses) on investments		158,477	(3,296)	155,181	38,994	(7,778)	31,216
Net gains / (losses) on investments		12,511	-	12,511	98	-	98
Net income / (expenditure) for the year	6	170,988	(3,296)	167,692	39,092	(7,778)	31,314
Transfers between funds		-	-	-	-	-	-
Net movement in funds		170,988	(3,296)	167,692	39,092	(7,778)	31,314
Reconciliation of funds:							
Total funds brought forward		1,342,486	17,810	1,360,296	1,303,394	25,588	1,328,982
Total funds carried forward		1,513,474	14,514	1,527,988	1,342,486	17,810	1,360,296

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Age UK Hillingdon, Harrow and Brent

Balance sheet

Company no. 3136052

As at 31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets:					
Tangible assets	11		36,486		40,220
Investments	12		624,322		26,811
			<u>660,809</u>		<u>67,031</u>
Current assets:					
Debtors	13	227,953		713,771	
Cash at bank and in hand		1,022,878		1,353,733	
		<u>1,250,831</u>		<u>2,067,504</u>	
Liabilities:					
Creditors: amounts falling due within one year	14	383,651		774,239	
			<u>867,179</u>		<u>1,293,265</u>
Net current assets			<u>867,179</u>		<u>1,293,265</u>
Total net assets			<u><u>1,527,988</u></u>		<u><u>1,360,296</u></u>
The funds of the charity:					
Restricted income funds	17a		14,515		17,810
Unrestricted income funds:					
Designated funds		274,487		355,269	
General funds		1,238,987		987,217	
		<u>1,513,474</u>		<u>1,342,486</u>	
Total unrestricted funds			<u>1,513,474</u>		<u>1,342,486</u>
Total charity funds			<u><u>1,527,988</u></u>		<u><u>1,360,296</u></u>

Approved by the trustees on 27 November 2024 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Statement of cash flows

For the year ended 31 March 2024

	Note	2024 £	£	2023 £	£
Cash flows from operating activities					
Net (expenditure)/ income for the reporting period (as per the statement of financial activities)		167,692		31,314	
Depreciation charges		3,734		3,734	
Investing activities		-			
(Gains)/losses on investments		(12,511)		(98)	
(Profit)/loss on the disposal of fixed assets		-		-	
(Increase)/decrease in debtors		485,818		(414,580)	
Increase/(decrease) in creditors		(390,588)		232,309	
Net cash (used in)/ provided by operating activities		254,145		(147,321)	
Cash flows from investing activities:					
Investing activities		(585,000)		(1,040)	
(Increase)/decrease in stocks		-		-	
Net cash (used in) /provided by investing activities		(585,000)		(1,040)	
Change in cash and cash equivalents in the year		(330,855)		(148,361)	
Cash and cash equivalents at the beginning of the year		1,353,733		1,502,093	
Change in cash and cash equivalents due to exchange rate movements		-		-	
Cash and cash equivalents at the end of the year		1,022,878		1,353,733	

1 Accounting policies

a) Statutory information

Age UK Hillingdon, Harrow and Brent is a charitable company limited by guarantee and is incorporated in England and Wales. The charity's working name is Age UK HHB.

The registered office address is Unit 3 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

As at the date of writing this report, the principal identified financial risks relate to the sustainability of certain significant funding streams, following changes to local government and NHSB procurement processes. The potential increase in costs due to high inflation continues to impact the charity's services. In the light of these considerations, the trustees have reviewed financial projections to March 2026 and are confident that the charity can manage these risks and can continue to trade as a going concern.

The charity has taken account of the risks that may affect its service delivery and its financial outlook and has made provision through its reserves calculation to ensure that these risks can be managed.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

1 Accounting policies (continued)

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

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

- **Costs of raising funds relate to the costs incurred by the charity by its Charity Shops and the costs of a Community Fundraiser.**
- **Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs**
- Other expenditure represents those items not falling into any other heading

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

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

- | | |
|--|-----|
| ● Advice and Information | 30% |
| ● Social Contact | 19% |
| ● Practical Home Support | 45% |
| ● Other Trading activity (Charity shops & Fundraising) | 6% |

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

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

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000 and the asset is expected to be productive for more than 12 months. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- | | |
|--------------------------|-----------------------------------|
| ● Motor Vehicles | 4 years |
| ● Fixtures and fittings | 4 years |
| ● Computer equipment | 4 years |
| ● Leasehold improvements | 25 years or the life of the lease |

l) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies (continued)

m) Debtors

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

n) Cash at bank and in hand

Cash at bank and cash 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.

o) Creditors and provisions

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

p) 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.

q) Pensions: Defined benefit plan

Age UK Hillingdon, Harrow and Brent participates in The Pensions Trust – Growth Plan scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is no longer available for current employees. The scheme is a defined benefit scheme in the UK. Due to the way the scheme is set up, it is not possible for the company to obtain sufficient information to enable it to account for its liabilities under the scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

Further information about the scheme, with details of the actuarial valuation and the potential liability for Age UK Hillingdon Harrow and Brent is provided in note 20 to these accounts.

r) Pensions: Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Donations	14,297	–	14,297	31,198	–	31,198
Legacies	207,960	4,753	212,713	140,387	–	140,387
Age UK Partnership	10,000	–	10,000	10,000	–	10,000
Age UK London (Lottery)	3,616	–	3,616	–	–	–
Gift Aid	968	–	968	1,068	–	1,068
Other	28,619	–	28,619	9,274	–	9,274
	265,460	4,753	270,213	191,927	–	191,927

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2024

3 Income from charitable activities

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Information & Advice						
Citizens Advice Bureau Brent	-	-	-	19,495	-	19,495
Third Sector Together NWL- Safely Homes Pr	36,348	-	36,348	10,439	-	10,439
Harrow Together	20,715	-	20,715	60,789	-	60,789
Harrow Collaborative Network	36,192	-	36,192	19,979	-	19,979
Harrow Mencap	-	-	-	5,500	-	5,500
London Borough of Brent	217,623	-	217,623	519,252	-	519,252
London Borough of Hillingdon	300,124	-	300,124	308,838	-	308,838
Age UK Warm Homes Funding	13,400	-	13,400	13,400	-	13,400
Royal Brompton and Harefield Hospital	30,852	-	30,852	49,485	-	49,485
The Charity of Sir Richard Whittington (The Mercer)s	-	37,401	37,401	-	34,860	34,860
Age UK- Emanuel Hospital Foundation	-	12,500	12,500	-	-	-
Age UK - Cost of Living	40,000	-	40,000	-	-	-
Sub-total for Advice & Information	695,254	49,901	745,154	1,007,177	34,860	1,042,037
Social Contact						
Age UK Partnership - Digital Programme	-	-	-	2,043	11,461	13,504
City Bridge Foundation	-	36,125	36,125	-	21,145	21,145
Third Sector Together NWL- Safely Homes Pr	17,951	-	17,951	27,223	-	27,223
Embassy of Ireland	-	14,175	14,175	-	9,342	9,342
A P Taylor	-	-	-	-	2,000	2,000
London Borough of Hillingdon	299,876	-	299,876	273,558	105,000	378,558
Room Hire	14,208	-	14,208	14,799	-	14,799
Clubs income	14,085	-	14,085	11,323	-	11,323
Home Share Fees	804	-	804	9,371	-	9,371
OpenAge- Brent Digital	8,450	-	8,450	-	-	-
Other	2,540	-	2,540	-	-	-
Sub-total for Social Contact	357,913	50,300	408,213	338,317	148,948	487,265
Practical Home Services						
Charges	554,576	-	554,576	463,850	-	463,850
Harrow Community Action	36,968	-	36,968	312,557	-	312,557
Third Sector Together NWL	318,286	-	318,286	361,724	-	361,724
NHS NWL ICB	608,853	-	608,853	414,890	-	414,890
Buckinghamshire Council	279,657	-	279,657	284,431	-	284,431
London Borough of Hillingdon	34,300	-	34,300	29,000	-	29,000
London Borough of Ealing	15,000	-	15,000	22,500	-	22,500
Garfield Weston	-	17,982	17,982	-	-	-
London Borough of Brent	48,000	-	48,000	-	-	-
London Borough of Harrow	27,500	-	27,500	-	-	-
Age UK	10,000	-	10,000	-	-	-
Donation	-	18,163	18,163	-	36,327	36,327
Other	-	-	-	2,643	-	2,643
Sub-total for Practical Home Services	1,933,140	36,145	1,969,285	1,891,595	36,327	1,927,922
Total income from charitable activities	2,986,307	136,345	3,122,653	3,237,089	220,135	3,457,224

Total government funding from Grants and Contracts in 2024 was £1,830,933 (2023: £1,973,382).

4 Income from other trading activities

	Unrestricted £	Restricted £	2024 Total £	Unrestricted £	Restricted £	2023 Total £
Charity Shops	260,462	-	260,462	239,614	-	239,614
Kick start grant	-	-	-	-	18,762	18,762
Donations	1,718	-	1,718	-	-	-
Gift Aid	10,735	-	10,735	-	-	-
	<u>272,916</u>	<u>-</u>	<u>272,916</u>	<u>239,614</u>	<u>18,762</u>	<u>258,376</u>

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2024

5a Analysis of expenditure (current year)

	Charitable activities						2024 Total £	2023 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	76,603	413,241	257,009	1,272,375	-	406,289	2,425,517	2,418,583
Other staff costs	-	505	2,976	3,826	-	5,341	12,648	22,962
Premises	94,174	16,731	28,400	23,141	-	16,696	179,141	181,426
Direct costs of service delivery	5,661	128,857	20,983	438,617	-	2,522	596,641	857,747
Shared costs of service delivery	5,395	5,883	3,954	6,588	-	25,576	47,397	151,095
Operating costs	36,539	17,605	12,277	24,362	-	69,550	160,333	135,555
Shops purchases	4,889	-	-	-	-	-	4,889	3,465
Strategic development	-	-	-	-	-	-	-	5,900
Audit & Accountancy	-	-	-	-	14,150	-	14,150	12,100
AGM & Trustee meetings	-	-	-	-	12	-	12	232
Irrecoverable VAT	-	-	-	-	-	34,690	34,690	54,608
Bank charges & penalties	2,321	18	45	4,470	6	3,120	9,979	7,455
Legal Costs	-	-	-	-	14,300	-	14,300	6,192
Other governance costs	-	-	-	-	7,170	-	7,170	15,257
Depreciation	-	-	-	-	-	3,734	3,734	3,734
	225,582	582,840	325,645	1,773,379	35,638	567,517	3,510,600	3,876,311
Support costs	34,051	170,255	107,828	255,383	-	(567,517)	-	
Governance costs	2,138	10,691	6,771	16,037	(35,638)	-	-	-
Total expenditure 2024	261,771	763,786	440,244	2,044,799	-	-	3,510,600	
Total expenditure 2023	322,539	1,063,955	506,592	1,983,225	-	-		3,876,311

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2024

5b Analysis of expenditure (prior year)

	Charitable activities						2023 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £	
Staff costs (Note 7)	114,536	467,938	291,340	1,238,100	-	306,669	2,418,583
Other staff costs	753	3,095	5,895	7,065	-	6,154	22,962
Premises	91,502	28,709	22,260	9,039	-	29,916	181,426
Direct costs of service delivery	16,085	357,738	52,268	428,278	-	3,378	857,747
Shared costs of service delivery	53,457	17,457	13,612	25,580	-	40,989	151,095
Operating costs	6,033	19,986	14,188	21,049	-	74,299	135,555
Marketing	-	-	-	-	-	-	-
Shops purchases	3,306	-	-	159	-	-	3,465
Strategic development	-	-	-	-	5,900	-	5,900
Audit & Accountancy	-	-	-	-	12,100	-	12,100
AGM & Trustee meetings	-	-	-	-	232	-	232
Irrecoverable VAT	-	-	-	-	-	54,608	54,608
Bank charges & penalties	3,071	54	10	489	-	3,831	7,455
Legal Costs	-	-	-	-	6,192	-	6,192
Sundry expenses	-	-	-	-	-	-	-
Other governance costs	-	-	-	-	15,257	-	15,257
Depreciation	-	-	-	-	-	3,734	3,734
	288,743	894,977	399,573	1,729,759	39,681	523,578	3,876,311
Support costs	31,415	157,073	99,480	235,610	-	(523,578)	-
Governance costs	2,381	11,905	7,539	17,856	(39,681)	-	-
Total expenditure 2023	322,539	1,063,955	506,592	1,983,225	-	-	3,876,311

Notes to the financial statements

For the year ended 31 March 2024

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2024 £	2023 £
Depreciation	3,734	3,734
Operating lease rentals payable: Property	91,643	96,400
Auditor's remuneration for audit work (excluding VAT):	12,950	12,100
Auditor's remuneration for tax return	1,200	1,200
	<u>1,200</u>	<u>1,200</u>

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

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	2,116,354	2,137,832
Redundancy and termination costs	33,376	5,626
Social security costs	171,430	174,741
Defined contribution pension schemes	95,332	92,438
Other forms of employee benefits	9,024	7,946
	<u>2,425,517</u>	<u>2,418,583</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2024 No.	2023 No.
£70,000 – £79,999	–	1
£80,000 – £89,999	1	–
	<u>1</u>	<u>–</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £248,608 (2023: £233,893).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 109 (2023: 117).

	2024 No.	2023 No.
Chief Officer	1	1
Administration and support	10	9
Advice and information	14	17
Social Contact	9	9
Practical Home support	69	73
Charity shops and other services	6	8
	<u>109</u>	<u>117</u>

9 Related party transactions

There are no related party transactions to disclose for 2024 (2023: none).

Mr Roger Calverley, trustee, and Mr Julian Lloyd, CEO, are also trustees for Third Sector Together NWL. Any work for Third Sector Together NWL is on an arm's length basis.

Income received from Third Sector Together NWL covered the cost of staff seconded to the charity to support the broader Health & Wellbeing aims of Age UK Hillingdon, Harrow & Brent, along with the costs of services provided to Third Sector Together NWL. Services provided include the costs of finance and procurement support. The total income received from Third Sector Together NWL in 2024 was £708,737 (2023: £731,906).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

Cost	Leasehold Improvements & Townfield £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
At the start of the year	114,284	4,668	68,432	29,870	217,254
Additions in year	-	-	-	-	-
At the end of the year	<u>114,284</u>	<u>4,668</u>	<u>68,432</u>	<u>29,870</u>	<u>217,254</u>
Depreciation					
At the start of the year	74,844	4,668	67,652	29,870	177,034
Charge for the year	3,474	-	260	-	3,734
At the end of the year	<u>78,318</u>	<u>4,668</u>	<u>67,912</u>	<u>29,870</u>	<u>180,768</u>
Net book value					
At the end of the year	<u>35,966</u>	<u>-</u>	<u>520</u>	<u>-</u>	<u>36,486</u>
At the start of the year	<u>39,440</u>	<u>-</u>	<u>780</u>	<u>-</u>	<u>40,220</u>

All of the above assets are used for charitable purposes.

12 Listed investments

	2024 £	2023 £
Fair value at the start of the year	26,811	26,713
Additions	585,000	
Net gain / (loss) on change in fair value	12,511	98
Fair value at the end of the year	<u>624,322</u>	<u>26,811</u>
Investments comprise:		
	2024 £	2023 £
Shares listed on the London Stock Exchange	624,322	26,811
Shares held in subsidiary	-	-
	<u>624,322</u>	<u>26,811</u>

Age UK Hillingdon, Harrow and Brent has a dormant trading subsidiary, Age UK Hillingdon Services Ltd, company number 07472681.

Notes to the financial statements

For the year ended 31 March 2024

13 Debtors

	2024 £	2023 £
Trade debtors	102,096	317,960
Other debtors	9,292	8,182
Prepayments	33,272	33,978
Accrued income	83,293	352,419
VAT recoverable	-	1,232
	<u>227,953</u>	<u>713,771</u>

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	92,659	232,066
Taxation and social security	38,325	39,143
Other creditors	1,338	868
Accruals	152,571	170,895
Deferred income (note 15)	80,358	313,421
Pension Fund	18,400	17,846
	<u>383,651</u>	<u>774,239</u>

15 Deferred income

Deferred income comprises income received in advance of delivery.

	2024 £	2023 £
Balance at the beginning of the year	313,421	293,641
Amount released to income in the year	(313,421)	(293,641)
Net value of income deferred in the year	<u>80,358</u>	<u>313,421</u>
Balance at the end of the year	<u>80,358</u>	<u>313,421</u>

16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	36,486	-	-	36,486
Investments	624,322	-	-	624,322
Net current assets	578,178	274,487	14,514	867,179
Net assets at 31 March 2024	<u>1,238,987</u>	<u>274,487</u>	<u>14,514</u>	<u>1,527,988</u>

Notes to the financial statements

For the year ended 31 March 2024

16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	40,220	-	-	40,220
Investments	26,811	-	-	26,811
Net current assets	920,186	355,269	17,810	1,293,266
Net assets at 31 March 2023	987,217	355,269	17,810	1,360,296

17a Movements in funds (current year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2024 £
Restricted funds:					
Raising funds	-	4,753	-	-	4,753
Charitable activities					
Advice & Information	-	49,901	(49,901)	-	0
Social contact	17,810	50,300	(59,431)	-	8,679
Practical Home support	-	36,145	(35,062)	-	1,083
Total restricted funds	17,810	141,098	(144,394)	-	14,514
Unrestricted funds:					
Designated funds:					
Social contact	201,861	-	(32,670)	-	169,191
Development Fund	153,408	-	(48,111)	-	105,297
Total designated funds	355,269	-	(80,781)	-	274,488
General funds	987,217	3,537,194	(3,284,975)	-	1,239,436
Total unrestricted funds	1,342,486	3,537,194	(3,365,756)	-	1,513,924
Total funds	1,360,296	3,678,292	(3,510,150)	-	1,528,438

The narrative to explain the purpose of each fund is given at the foot of the note below.

Notes to the financial statements

For the year ended 31 March 2024

17b Movements in funds (prior year)

	At 1 April 2022 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2023 £
Restricted funds:					
Raising funds	-	18,762	(18,762)	-	-
Charitable activities					
Advice & Information	1,096	34,860	(35,956)	-	-
Social contact	24,492	148,948	(155,630)	-	17,810
Practical Home support	-	36,327	(36,327)	-	-
Total restricted funds	25,588	238,897	(246,675)	-	17,810
Unrestricted funds:					
Designated funds:					
Social contact	253,361	-	(51,500)	-	201,861
Development Fund	230,688	-	(77,280)	-	153,408
Total designated funds	484,049	-	(128,780)	-	355,269
General funds	819,345	3,668,728	(3,500,856)	-	987,217
Total unrestricted funds	1,303,394	3,668,728	(3,629,636)	-	1,342,486
Total funds	1,328,982	3,907,625	(3,876,311)	-	1,360,296

Purposes of restricted funds**Donations and legacies**

Legacy income received for the use of or to buy or maintain transport or to benefit any afternoon clubs for entertainment and outings for all members.

Advice and Information

The Mercers' Company: To provide housing advice to vulnerable older renters in Brent and Harrow.

Age UK- Emanuel Hospital Foundation- to support and provide the delivery of Information and Advice Services to older residents in Hillingdon Harrow and Brent

Social Contact:

The Embassy of Ireland, Department of Foreign Affairs and Trade: Failte project (Irish Elders) To provide social facilities for Irish Nationals in Hillingdon.

City Bridge Foundation: to support work with Londoners living with dementia.

Practical Home support:

The £18,163 restricted income is a contribution of participating North West London partners to the second-year costs of Lasting Power of Attorney service (service that will enable Older People to access the support required to develop and register their own LPA).

Garfield Weston Foundation- Volunteering Development Project (Harrow).

Purposes of designated funds

Social Contact:

A significant legacy was received from a Harrow resident, and was designated for the five year development of a befriending programme in Harrow.

Development Fund:

The balance of the above legacy to be used to support the capacity and capability of the Charity to support its expansion over the next three years.

18 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2024 £	2023 £
Less than one year	86,375	67,500
One to five years	68,833	106,875
	<u>155,208</u>	<u>174,375</u>

19 Clients' money

The charity acts as agents for clients to hold money on their behalf to spend on shopping and the use of the services the charity offers to the public. All expenditure carried out is requested by the client or authorised persons.

The balance held as at the 31 March 2024 in respect of clients' funds totals £878 owed to clients (2023: £1,760 owed to clients).

During the year 27,074 (2023: £18,944) was received by the charity from clients and money paid out was £26,191 (2023: £18,420).

20 Pensions**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2024	2023	2022
	£	£	£
Present value of provision	31	65	103

20 Pensions (continued)**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

	Period Ending	Period	Ending
	2024		2023
	£		£
Provision at start of period	65		103
Unwinding of the discount factor (interest expense)	3		1
Deficit contribution paid	(37)		(37)
Remeasurements – impact of any change in assumptions	–		(2)
Remeasurements – amendments to the contribution schedule	–		–
Provision at end of period	31		65

INCOME AND EXPENDITURE IMPACT

	Period Ending	Period	Ending
	2024		2023
	£		£
Interest expense	3		1
Remeasurements – impact of any change in assumptions	–		(2)
Remeasurements – amendments to the contribution schedule	–		–

ASSUMPTIONS

	2024	2023	2022
	% per annum	% per annum	% per annum
Rate of discount	5.31	5.52	2.35

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	2024	2023	2022
	£	£	£
Year 1	31	37	37
Year 2	–	31	37
Year 3	–	–	31
Year 4	–	–	–
Year 5	–	–	–
Year 6	–	–	–

The company recognises a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

21 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales - Charity number 1051711

Accounts



Company number: 3136052

Charity number: 1051711

Age UK Hillingdon, Harrow and Brent

Report and financial statements
For the year ended 31 March 2023

Age UK Hillingdon, Harrow and Brent

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Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2023

Company number 3136052
Country of incorporation England & Wales

Charity number 1051711
Country of registration England & Wales

Registered office and operational address 2 Chapel Court
126 Church Road
HAYES
UB3 2LW

Age UK Hillingdon, Harrow and Brent also trades under the names: Age UK Hillingdon, Age UK Harrow, Age UK Brent and Age UK North West London.

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Neil Franklin	Chair
Roger Calverley	Treasurer
Christine Beatty	
Tony Burch	
Heather Du Pille	
Tony Valentine	(resigned 22 November 2022)
Hiran Weeraratne	(resigned 15 August 2022)
Peter Slavid	
Carolina Castillo	
Ami Kotecha	(resigned 30 August 2022)
Natasha Spence	
Kalpa Kharicha	(appointed 22 November 2022)
Gurpreet Mangat	(resigned 5 September 2022)
Christopher Jenner	(appointed 15 January 2023)

Honorary President The Mayor of Hillingdon

Key management personnel	Julian Lloyd	Chief Executive & Company Secretary
	Hannah Cinamon	Director of Resources (until 28 September 2022)
	Samantha MacKenzie	Director of Resources (from 1 September 2022)
	Clare Miles	Director of Finance (until 1 May 2023)
	Tina Smith	Director of Services (Commercial & Retail) (until 28 June 2023)
	Elizabeth Tack	Director of Services (Statutory and Trusts)

Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2023

Bankers	CAF Bank Ltd, 25 Kings Hill Avenue, West Malling, Kent, ME19 4JO
	Santander Bank Bridle Road Bootle Merseyside, L30 4GB
Solicitors	Hunters Law LLP 9 New Square, Lincoln's Inn London WC2A 3QN
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor Invicta House 108-114 Golden Lane LONDON EC1Y 0TL

The trustees present their report and the audited financial statements for the year ended 31 March 2023.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our Mission, Vision, Values and Aims

Our Mission

To make later life better in Hillingdon, Harrow and Brent.

Our Vision

To create a community where everyone can love later life.

We want to be seen and acknowledged as:

- A quality and trusted provider of services;
- Innovative and responsive;
- Representative of and grounded in the community; and
- Accessible and proactive in the use of technology.

Our Values

- Caring about what we do, the needs of older people being representative and grounded in the community
- Respect for the choices of older people
- Valuing diversity of different ethnicities, gender, ages, experiences and cultural backgrounds
- Accessible, Responsive and Enabling in our approach
- Professional in our approach
- Accountable to all our stakeholders.

Our Aims

Empowering, Enabling and Supporting

Our aims for the older people in Hillingdon, Harrow and Brent are to:

- Increase the number of older people benefitting from our services
- Reduce isolation for older people and particularly older people living alone
- Improve the quality of life for older people using our services, as evidenced by reporting that they are better able to:
 - Look after their home and keep safe

- Look after themselves and retain their independence
- Maintain their health and wellbeing
- Keep in touch with people and life
- Manage their money
- Increase our net contribution to Hillingdon, Harrow and Brent.

Strategic Objectives

To enable us to grow, have a sustainable future and achieve our aims we have set a number of strategic objectives.

These are to:

1. Provide Information and Advice services to all old people in our area.
2. Target services and interventions to the greatest need.
3. To pursue strategic alliances to develop service provision and improve efficiency
4. Diversify our income.
5. Promote the work of the charity.
6. Measure our performance.
7. Develop, support and value our staff and volunteers.

The five-year strategy set out above was developed and signed off by the board of Trustees and is set to cover the period 2020–2025.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

ACTIVITIES:

1) Information, advice and outreach services

The provision of **impartial and free Information and Advice** is a core requirement of the Age UK Brand Partnership Agreement and the cornerstone service of Age UK Hillingdon, Harrow and Brent. Funded primarily by the three local authorities, we provide general information, advice and casework surgeries from 7 locations, along with a digital and phone-based service available 5 days a week, plus a national telephone helpline that is available 365 days a year.

Alongside our generalist Information and Advice service, our team provided a range of specialist casework services.

The **Welfare Benefits** and **Financial Health Check** services aim to make sure older people in Hillingdon, Harrow and Brent are claiming all the benefits to which they may be entitled.

Our **Housing Advice** service provides information, advice and practical support to older people, who are thinking about moving or who just wished to remain independent in their own home.

In partnership with a number of local solicitors, we are able to provide a free or discounted **Will Writing Service** to those over the age of 55.

Gateway partnership

As lead provider, along with our partners Community Connex and Capable Communities we provide a wide range of services for informal carers in Brent. These services support carers of all ages (including children) who have caring responsibilities. Age UK HHB staff focus on supporting older carers and those carers who are supporting older residents. Through this contract we also provide statutory advocacy services to Brent residents and a project that tackles social isolation.

Social Prescribing/Wellbeing

Social prescribing is when health professionals refer patients to support in the community, in order to improve their health and wellbeing. We deliver social prescribing/wellbeing in partnership with other local charities in both Hillingdon (through H4all CIO) and Harrow (through Harrow Together). In both boroughs our teams work very closely with GPs in primary care and support older people with a view to helping them deal with wider health determinants. This might mean finding initiatives that help to reduce isolation or support with practical issues such as benefits or housing advice.

In Hillingdon, through our H4All partnership, our core wellbeing team provides social prescribing services for residents over the age of 18. In addition the team provides:

- a) A high-intensity user service – by working intensively with the top 50 users of emergency health services, H4All is actively addressing all the many social and psychological issues that cause individuals to over-use A&E and 999 services. This cohort accounts for £7 million of the annual health and care spend so by providing alternative sources of

support, H4All is reducing their usage of, and dependence on, more costly frontline services.

- b) Active case management to the next cohort of around 4,000 high consumers of health services. This group of the population account for around 50% of the annual health spend and, through close and careful active management, H4All is also promoting more appropriate use of these resources.

In Harrow, in partnership with local charities, we deliver a Social Prescribing Link worker service on behalf of the 4 of the 5 Primary Care Networks (PCNs). We are also funded via London Borough Harrow to provide light touch oversight of the service along with a focus on developing community services for prescribers to access.

2) Social Contact

Community Services

One third of older people in Hillingdon, Harrow and Brent live alone, rising to over 50% of older people aged 80 and over. Our aim is to reduce loneliness and isolation by providing a range of services that offer friendship, access to services and support, as well as an opportunity to participate in new activities that can improve mental and physical well-being.

Our Social Wellbeing Team provides a range of befriending and ageing well services as well as activity sessions from our Townfield Community Centre.

Our range of **groups and clubs** provide a valuable opportunity for older people to socialise and take part in activities. We support group activities across all three boroughs, from small social or special interest groups (such as our **Cognitive Stimulation Therapy groups** for people living with dementia), through to more substantial groups such as our **Faite Irish Club** and our **Interactive Older Peoples club** which can have attendances of over 80 older people.

Our **Community Support Service** volunteers help to reduce loneliness and promote independence by providing telephone befriending, a weekly home visiting service and our Good Neighbours project. This service provided vital support through the lockdowns ensuring older people had access to food and medicines. Post pandemic we are utilising volunteers to support those who have lost confidence to re-engage with services provided by Age UK HHB and others.

3) Practical Home Services

Hospital services

Age UK HHB has been providing support to older people in Hillingdon Hospital for the last 19 years. We provide support, information and advice to **older people in A&E** and, if they are not admitted to hospital, our support workers escort the patient home and ensure they are safe. This support aims to ensure elderly patients fully recover their confidence and independence to help avoid re-admissions to hospital. We also have **Take Home and Settle Service** that supports older

Trustees' annual report

For the year ended 31 March 2023

people who are discharged from hospital. Our staff will accompany a patient home and take on any tasks necessary to ensure they are settled safely and best placed to complete recuperation.

We deliver a **discharge support service for Northwick Park Hospital**, in partnership with Harrow Carers, supporting residents of Harrow and Brent who are discharged home. The service was initially piloted during the winter of 2021/22, then extended and has recently been approved for ongoing funding

We also secured a contract in partnership with Age UK Buckinghamshire to provide a **Discharge Support Service to residents of Buckinghamshire**, from 1 April 2022. This service combines the discharge expertise of Age UK HHB with the local knowledge and integration of Age UK Bucks to better support the older residents of Buckinghamshire.

Through the Winter of 2022/23 we piloted a discharge support service from **Ealing Hospital** in partnership with Age UK Ealing. We are working with local commissioners to develop a case for longer term funding for this service.

The provision of discharge services across the wider geography ensures we can support older people across borough boundaries, a factor that traditionally challenges local service provision.

Hospitals are under unprecedented pressure post-pandemic and a very high proportion of hospital patients are older residents. As such we feel this is an important area of work where we are able to work in **partnership with the NHS** helping to reduce pressure on scarce resources whilst supporting good health outcomes for older residents.

Our free **Falls Prevention Service** is a key element of the Hillingdon Falls Prevention service. Members of our team visit people at home to carry out a risk assessment to identify any potential risks and offer advice on how to prevent further falls. Aids and adaptations are recommended and a programme of exercise is introduced and supported, in order to help build confidence.

In Harrow we are running a project supporting older residents on **Orthopaedic Waiting Lists**. This programme aims to support older patients to liaise with surgical units, to maintain exercise and diet to be 'operation ready' and to support with admission and discharge logistics.

Charged for services

Our **Help at Home** is a chargeable service that supports older people to live independently and safely in their home of choice by giving a hand with shopping (including internet shopping), housework, laundry and a variety of other small tasks.

Our **Trusted Traders Service** provide a wider range of professional services to older people across the region, at affordable prices, by local, reputable tradespeople. This service is an important mechanism to provide access to tradespeople who are vetted by Age UK HHB and helps us in the fight against Rogue Traders.

Our **Homeshare** service is designed to help reduce isolation and improve wellbeing. It enables two unrelated people to share a home for mutual benefit. An older person with a spare room (Householder) is carefully matched with a person who is in need of low-cost accommodation (Sharer). In return for accommodation the Sharer gives the Householder 10 hours of their time each week as a combination of practical support and companionship.

Age UK HHB provides paid for support to establish a **Lasting Power of Attorney**. This service is based upon a model developed by Age UK. We are operating the service in partnership with Age UK Ealing, Age UK Hammersmith and Fulham, Age UK Hounslow, Age UK Kensington and Chelsea and Age UK Westminster to support older residents of North West London to set up a Lasting Power of Attorney at an affordable price. The service is delivered at cost as we believe a Lasting Power of Attorney is in the best interests of older people. Any profits generated through this service will contribute towards the work of Age UK partners supporting older residents of North West London.

4) Income generation activities

We operate 2 charity shops in Hillingdon – one in Ruislip and one in Kings Hill. In 2021 we entered into partnership with Harlington Hospice and Michael Sobell Hospice to combine our retail operations with a view to consolidating our management costs and optimising income generation for the 3 charities through economies of scale. We now operate a group of 9 shops across the partnership and have seen improved performance for all 3 partners on post vs pre pandemic profitability.

We employ a community fundraiser who has helped us to develop and sustain partnerships with local businesses such as DHL, Big Shots Golf, Coca Cola etc. as well as running a wide range of fundraising events to generate funds to support our work. In particular we would like to acknowledge the support of **Insight** who through their Uxbridge offices supported Age UK HHB as their nominated charity through 2022/23.

Profits generated from these enterprises support our ability to deliver activities in line with our charitable objectives as detailed above.

ACHIEVEMENTS AND PERFORMANCE:

The board reviews performance of service delivery against contractual and business planning targets. Detailed traffic light reports are reviewed on a quarterly basis any areas of underperformance are highlighted and remedial actions agreed. For the year 2022/23 there were only occasional dips in performance usually through staffing vacancies, but these dips smoothed through the course of the year and our target outcomes and outputs were met or exceeded. The one exception being carers assessment targets which were not met, though these were reframed in negotiation with commissioners and have subsequently been removed from the service specification. Highlights set out below:

1) Information and advice services

- We had a total of **9,036** recorded client contacts for older people seeking information and advice
- Through welfare benefits and warm and well, we supported people with successful claims that generated **£1,270,058** of additional income for older people.

Gateway Partnership

Advocacy Services

- Independent Mental Capacity Advocacy (IMCA) and Paid Representative (RPPR) services supported **201** clients
- Independent Mental Health Advocacy (IMHA) service supported **270** clients
- Independent Care Act Advocacy (IMCAA) service supported **157** clients

Adult Carer Services

- **503** newly registered carers
- **19** Awareness raising events were held with **343** attendees
- **248** Adult Carers were supported through information and advice, signposting or peer group support
- **218** Carers Needs Assessments were completed
- **195** Support Groups were held for carers

Young Carer Services

- **100** newly registered carers
- **53** support groups were facilitated over the year with **91** attendees
- **20** Activities were organised for young carers through the year with **84** attendees

Social Isolation & Loneliness Prevention Service

- **537** referrals received to the service
- **6** groups facilitated per week

Social Prescribing Services

- Our Harrow Social prescribing service (delivered in partnership through Harrow Together) received **500** referrals during 2022/23

Main reasons for referrals were:

- Mental Health
- Social Isolation
- Carer
- Dealing with Chronic Illness
- Low Self-Esteem/Confidence

- Our Hillingdon Social prescribing service (delivered in partnership through H4all) supported **958** clients
8,777 client contacts were made by the wellbeing team
- We saw strong improvement in wellbeing through MYCaW® and ONS 4 outcome measure tools

2) Social Contact

Community Services

- An average of **116** older people were supported through our befriending service through the course of the year.
- **577 tasks** were carried out for older people through our good neighbour scheme
- We saw **394** people attending Falte, Interactive and Active Ageing groups. We recorded **5,881** attendances at groups.
- **202** people benefited from Cognitive Stimulation Therapy and Dementia Support
- **92** older people were trained to use digital devices to help connect with family, friends and interests. We ran **44 training sessions** and trained **11 digital champions**.
- Our 2-year Lung Health programme came to a close in 2023, we provided health checks for **2,646** residents, 47% of these were offered **CT scans**. **79% of cancers found were at stage 1 or 2 compared to 32% from other routes**.

3) Practical Home Services

Hospital Services

Hillingdon Hospital

- Our A&E team supported **9,861 older people** in the emergency department at Hillingdon
- Out Take Home and Settle team supported **3,732 older people** on hospital wards

And escorted/followed up at home **514 older people**

Northwick Park

- **1,286 older people** were supported/escorted home to either Harrow or Brent

Buckinghamshire (Stoke Mandeville and Wexham Park)

- **998 older people** were supported home following discharge

Ealing Hospital (Winter pressures pilot)

- **212 older people** were supported home following discharge

Hillingdon Falls

- Our Falls prevention team conducted 688 visits to **172** older people at risk of falling.

Harrow Falls (Winter pressures pilot)

- **101 older people** were supported in strength and balance training

Charged for services

- Our Help at Home Service supported **290 older people**
- We undertook **13,510 jobs** through the course of the year delivering **a wide range of support from social contact through to practical tasks like cleaning and shopping or accompanying to appointments**
- Our Homeshare service was re-opened after the pandemic and we have been getting a steady stream of enquiries from sharers and householders. 3 successful shares were established during 2022/23 and in 2023 we went into partnership with 2 Generations with a view to scaling this service across our region
- We had **21 local traders** registered with our Trusted Traders service and took **834 enquiries** from older people seeking support from a vetted local tradesperson.

PERFORMANCE AGAINST STRATEGIC OBJECTIVES:

1. Provide Information and Advice services to all old people in our area.

As detailed above, information and advice is the cornerstone of our support for older people. Performance data demonstrates we have strong reach and impact in this area. We have greatest capacity through commissioned service provision in Hillingdon. We supplement contracted Information and Advice funding in Harrow and Brent with fundraised income, but aim to develop capacity in these boroughs. We are collaborating with Age UK Kensington and Chelsea + Age UK Hammersmith and Fulham to provide triage of I&A enquiries. This allows us collectively to offer the point of phone access 5 days per week.

2. Target services and interventions to the greatest need.

Eligibility criteria for all services ensure we are targeting those whose needs are greatest. Much of our community service provision is targeted at reducing isolation which impacts on a significant proportion of older people. Our hospital services are geared towards supporting those who are most frail and vulnerable and at risk of losing independence. Our social prescribing services are geared towards supporting older people living with long-term conditions, particularly targeting those who are not managing their conditions well. Our information and advice services are targeted towards those on low incomes or in poor housing with the objective of improving quality of life. Covid has shone a light on health inequalities and has exacerbated many of the underlying determinants of poor health and wellbeing. We have focussed our energies on supporting those older people in greatest need.

3. To pursue strategic alliances to develop service provision and improve efficiency

We have been successful at nurturing and building on strategic alliances in all three boroughs. Age UK HHB continue to play a leading role within H4all (a third sector consortium based in Hillingdon that has seen continued growth in 2022/23). We successfully led the development of a collaborative social prescribing service in Harrow through our membership of Harrow Together (third sector consortium based in Harrow) which we built upon with the Discharge Support Service from Northwick Park Hospital. We are lead agent for the Gateway partnership along with 2 other third sector partners delivering a range of services in Brent. Age UK HHB is working collaboratively with Age UK partners across North West London and is represented on the leadership of 3ST, a third sector collaborative that operates across the North West London region in line with new NHS commissioning frameworks. In 2021/22 we bid successfully in partnership with Age UK Buckinghamshire to deliver hospital discharge services in Buckinghamshire with the service starting from 1 April 2022. We have developed a Lasting Power of Attorney service with 5 Age UK partners, delivering a service across North West London.

4. Diversify our income.

2022/23 has been a successful year for Age UK HHB. We have retained most of our income streams and been successful in securing a number of short-term grants and legacies

We have been successful in securing funding for 15 months to deliver discharge services to patients from Northwick Park Hospital, serving residents of Harrow and Brent. We also secured a 2-year contract to delivery discharge support services in Buckinghamshire in partnership with Age UK Bucks.

Our three main areas of income are NHS contracts, Local Authority contracts and grants and our paid for services. We have seen growth of income for Brent and Harrow improving the balance of services provided for older people across our geography.

The focus for our paid for services during 2022/23 was to build in efficiencies and improvements to our Help at Home model to ensure it adequately covers a proportion of our overhead costs. We identified a number of processes that could be streamlined and automated, so reducing on staff and administrative time. We have recently outsourced management support to Age UK K&C, so sharing management costs across the 2 organisations.

The board approved an investment in growing and diversifying our retail (Charity shop) operations across the three boroughs. Following a review of our retail operations, we took the decision to collaborate with Harlington Hospice and Michael Sobell Hospice, combining the management and back-office administration of our retail operations across the three charities. We consolidated our trading operations across the 3 charities. Our shops have returned to full trading during 2022/23 and we are now looking for opportunities to grow and diversify our retail operations.

Our fundraising provides an important and growing income stream for the charity. The pandemic forced us to refocus fundraising activities, and we secured a range of support, both in kind and in cash from corporate partners through the course of the year. We developed a marketing strategy in 2022/23 which will be implemented in 2023/24 with a view to further building our profile locally and supporting our fundraising activity.

5. Promote the work of the charity.

Over recent years the profile of Age UK HHB has grown to become recognised as the leading charity supporting older people across the region, particularly amongst decision makers within the local authorities, NHS and voluntary sector.

We have secured regular articles in the Local Authority newspapers which are distributed to every household. We have also stepped up our social media presence with regular twitter feeds, an updated Facebook page and we have invested time in revamping and updating our website to promote the work of our organisation.

Age UK HHB is the lead third sector agent for older people with each of the 3 local authorities. We hold positions within each of the local care partnerships at borough level and also hold a seat on the leadership team of 3ST and have positions on key NHS boards representing the third sector across North West London.

Our work, particularly around collaboration, partnership and integration has been recognised by NHS England, Age UK and London partners, and we have presented at a range of national forums.

We have approved a marketing strategy and will invest in our marketing to further promote our work during 2023/24.

6. Measure our performance.

We report regularly to grant officers and commissioners against all of our statutory and Trust funded services. Furthermore, we provide organisation wide reporting to our board of Trustees on a quarterly basis. We report on all services, operational, retail and fundraising activities, measuring performance trends against historic data.

We record impact measures across the majority of our services in order to measure outcomes as well as outputs, using externally validated tools.

In 2021/22 we moved from Charitylog to Salesforce as our primary client record system as part of a national programme sponsored by Age UK. This system is now fully embedded and enables us to capture data more systematically with significantly improved reporting functionality.

7. Develop, support and value our staff and volunteers.

All staff and volunteers receive a tailored induction programme when joining Age UK HHB. Every member of staff and volunteer has clear objectives and a development plan which are appraised annually and reviewed regularly through 1-1 supervision.

We provide regular team meetings for all staff and volunteers and on an annual basis provide larger events for staff and volunteers. We also produce a staff and volunteer bulletin 2 times per year which goes to all staff and volunteers.

Our staff and volunteers contributed to the development of our 5-year strategy which was developed during 2019/20 through a series of workshop and consultation exercises. Staff and volunteers contribute towards the annual review of our strategy and were engaged at our Staff and Volunteer away days during 2022/23. We survey our staff and volunteers on an annual basis and develop an action plan based upon the findings.

Through 2022/23 we successfully completed our Investors in People audit culminating in an upgraded Silver Award made in April 2023. Our assessor commended Age UK HHB and recommended us for an Investors in People award.

We undertook an independent pay review in 2022/23 to ensure a fair pay structure that is in line with our sector and the board approved an inflationary uplift that was weighted towards those staff on lower salaries. We maintained our commitment to the London Living Wage.

At the end of March 2023, we had 114 staff and 184 volunteers. Our volunteers contributed an estimated 27,600 hours of their time during the year. Based on the London Living Wage, this equates to a value of £329,820 a vital contribution to delivering our services and achieving our goals.

Beneficiaries of our services

Age UK Hillingdon, Harrow and Brent supports older people living within the London boroughs of Hillingdon, Harrow, Brent and surrounding areas.

We also support informal carers and families of older people as this provides indirect benefit to their older relatives and friends.

We support older people generally from the age of 50 upwards. As a charity we are committed to supporting all older people, but we will prioritise those who are in greatest need.

It should be noted that some of our services are only available to older people above a certain age or whom meet particular eligibility criteria in line with contractual or grant specifications agreed with the funding body.

Financial review

Income

Total income was £3,907,527 (2022: £2,967,787) an increase of £939,740. The increase in income was primarily due to new services that commenced in 2022/23 and higher legacy income received in 2023 £140,387 (2022: £37,884). Income breaks down as follows:

Income	2022-23	2021-22	Change
	£	£	£
Information & Advice	1,042,037	909,866	132,171
Social Contact	487,265	430,341	56,924
Practical Home Services	1,927,922	1,328,073	599,849
Voluntary income	191,927	90,444	101,483
Trading income	258,376	209,064	49,312
Total	3,907,527	2,967,787	939,740

Expenditure

Total expenditure was £3,876,311 (2022: £3,129,657), an increase of £746,653. Expenditure breaks down as follows:

Expenditure	2022-23	2021-22	Change	Change
	£	£	£	%
Information & Advice	1,063,955	986,154	77,801	8%
Social Contact	506,592	444,006	62,586	14%
Practical Home Services	1,983,225	1,396,888	586,337	42%
Raising funds	322,539	302,609	19,930	7%
Total	3,876,311	3,129,657	746,653	24%

Reserves	2022-23	2021-22	Change	Change
	£	£	£	%
Restricted reserves	17,810	25,588	-7,778	-30%
Designated reserves	355,269	484,049	-128,780	-27%
General reserves	987,217	819,345	167,873	20%
Total reserves	1,360,296	1,328,982	31,315	2%

Net surplus for the year

The Charity reported a surplus of £31,314 for the year ended 31 March 2023 (2022: Deficit £160,269). The deficit in the year ended 31 March 2022 was a planned deficit.

Results	2022-23 £	2021-22 £	Change £	Change %
Reserves brought forward	1,328,982	1,489,251	-160,269	-12%
Result for the year	31,314	-160,269	191,585	
Reserves carried forward	1,360,296	1,328,982	31,316	2%

Investment Policy

Funds may be invested at the Trustees' discretion. The trustees take a cautious approach to investments and hold a higher interest account with CAF Bank, which is classified as cash on the balance sheet and has instant access. This investment is low risk, but does not provide adequate protection against inflation.

The Board of Trustees is considering its options with regard to investments given the higher inflation environment at the time of writing this report.

Principal risks and uncertainties

The Trustees maintain a register of key risks and supporting mitigation plans that are regularly reviewed at Board meetings. Policies, systems and procedures are established to mitigate those risks identified in the risk register and implement procedures to minimise and manage any potential impact on the charity should those risks materialise.

Risk management priorities for 2023/24 are focused on: dealing with the impact and legacy of the Covid pandemic. We are focussing on the medium to long term impact of prolonged isolation due to lockdown and Covid related restrictions on the health and wellbeing of older people. This has been compounded by cost-of-living pressures and significant numbers of older people impacted by fuel poverty. With the economic downturn, we are seeing pressures building on local authority and NHS budgets, fundraising income and our retail operations. A number of our larger statutory contracts are due for renewal which brings a risk of reduction or loss of funding. Our NHS funded services across all three boroughs are going out to procurement during 2024 – this is in line with the new NHS commissioning structure nationally. We are in a strong position to bid and retain these contracts. London Borough Hillingdon (our largest grant funder) are moving from grant

funding to a procurement model in line with other London local authorities. The transition is being phased through 2023–2025 and the local authority has stated a commitment to avoid destabilising the sector. As such, whilst we might anticipate changes to service provision, we are in a position to influence future funding priorities. We are scenario planning for contraction of the charity, but we have a strong track record in competitive processes, and where successful, contracted income will be secured for a number of years, so offering greater security going forward.

Reserves policy and going concern

For the purposes of determining the level of reserves calculations have been done to reflect:

- the costs that would arise from the shutdown of Age UK Hillingdon, Harrow and Brent as a going concern with an orderly wind down;
- possible loss of income arising from lower demand for paid for services;
- planned investment in infrastructure projects held as designated funds.

The following elements have been evaluated to calculate the minimum reserves calculation for Age UK Hillingdon Harrow and Brent:

1. Statutory redundancy costs for employees in services where grants or contracts will be up for renewal in 2023–2025, based on age and length of service of actual staff.
2. Remaining terms of leases until first opportunity to break, less their estimated resale market value. A cautious approach has been taken this year given the current situation with the retail property market.
3. Pension liability for defined benefit schemes becoming due in the event of closure of Age UK Hillingdon, Harrow and Brent.
4. A fund to cover potential loss of income from charity shop trading, fundraising events and donations.
5. A fund to cover potential loss of income from Help at Home clients, to cover essential staff costs at risk if demand declines.
6. Designated legacy and grant funds.

This calculation results in a total target reserves position of £1,272,986. Total reserves, excluding restricted reserves, at 31 March 2023 are £1,342,486. Total restricted funds at 31 March 2023 are £17,810.

Trustees feel the required reserves calculation is reasonable, and that actual reserves are sufficient to ensure the organisation can meet planned service delivery obligations in 2023/24 and all liabilities in the event key funded services need to be wound down.

Trustees acknowledge that the sum required needs to be reviewed on an annual basis to recalculate the liabilities.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2023

The Trustees believe that Age UK Hillingdon, Harrow and Brent is well placed to manage its financing and other operational risks satisfactorily and have a reasonable expectation that Age UK HHB will have adequate resources to continue in operation for the foreseeable future and meet its liabilities as they fall due. They therefore consider it appropriate to adopt the going concern basis of accounting in preparing the financial statements.

COVID

There are legacies of the pandemic that affect older people.

- Many remain anxious about catching Covid
- Behaviours have become entrenched for some which has reduced independence
- Some have lost confidence and are not leaving their home
- Some have reduced activity and have consequently lost strength and mobility
- Some older people have not been vaccinated
- Many older people are isolated as a result of factors above

We have taken learning from the pandemic. Whilst all services have reopened, we have modified the way that we deliver services to ensure we target resources most effectively and to those most in need. For example, we are able to provide more Information and Advice over the phone and internet, but still provide face to face appointments for those who are only able to be supported in this way.

Our workforce is also working in a more flexible way. We have introduced hybrid working policies for staff and we are reviewing our use of premises in line with the new ways of working.

Fundraising

Age UK HHB is committed to responsible fundraising and is a member of, and registered with, the fundraising regulator and adheres to its policies. Age UK HHB employs a full-time fundraiser to engage with the local community and companies as well as seeking funds from, and partnerships with national organisations to promote and support the various activities of the charity.

Age UK HHB have committed to good fundraising practice and have committed to follow the code of fundraising practice. No complaints were received during the year in relation to fundraising practice.

Key activities included our Big Knit campaign, support for Age UK raffles and drives for stock for our retail shops. We continued to nurture and develop corporate partnerships in the boroughs. We received support from Insight who named us as their charity of the year. We received in kind support from staff volunteering their time and energy from Heathrow Airport, CISCO and Giff Gaff.

Plans for the future

Our focus for the year ahead will be 'recovery'. As a result of the pandemic, a much higher proportion of older people are experiencing isolation and are in greater need of our support. This has been compounded by cost of living and fuel poverty which are impacting those older residents who are in greatest need. As such we are experiencing high demand and capacity pressures. We are focussing on securing sufficient resource to meet demand.

Our board undertook annual reviews and refocus of our 5-year strategy in July 2022 and November 2023. This has helped us to review our priorities for recovery, but we are not proposing any significant changes to our broad strategic direction.

Age UK and the wider network are developing a shared strategy and renewing our network agreements. Review and renewal of our strategy will be informed by the development of this contextual framework from our federation of charities.

Key priorities for us are going to be ensuring we can deliver on our strategy through the current economic recession. We anticipate that the longer-term impacts of Covid on the physical and mental health as well as the broader wellbeing of older people will continue to place pressure on our finite resources.

Pressure on Local Authority and NHS budgets place risks on current services and future opportunities and much of our current statutory funding is at risk and due for retender/renegotiation.

Most of our income streams are unlikely to rise in line with the inflationary pressures on our costs. As such we are putting in place plans to further reduce overheads and back-office costs to ensure we minimise any impact on service delivery. Alongside these mitigating actions, we will continue to build out, looking for further opportunities to grow and diversify our income streams, in partnership wherever possible.

Structure, governance and management

Age UK Hillingdon, Harrow and Brent is a Charitable Company limited by guarantee, not having share capital. The company was incorporated on 8 December 1995 and registered as a charity on 4 January 1996.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. The articles of association were updated in 2018 following the merger of Age UK Hillingdon with Age UK Brent and Age UK Harrow.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Trustees have agreed to contribute £1 in the event of the charity winding up.

The Board of Trustees

The Board of Trustees comprises

- Honorary Officers of the charity: Chair and Treasurer
- persons elected by the members at an Annual General Meeting

Honorary Officers serve for a period of 3 years from the date of their election and are eligible for re-election.

The Board of Trustees normally meet 6 times a year in person with 5 shorter online meetings and is responsible for managing the affairs of Age UK Hillingdon, Harrow and Brent. Whilst decisions on policy and strategy are made by the Board, day to day management and decision making are delegated to the Chief Executive who works closely with members of the Senior Management Team.

Appointment of trustees

Whilst trustees are elected at the Annual General Meeting, they are subject to the Organisation's policy and procedures of recruitment, induction and training.

Trustees are recruited from a wide variety of sources including open advertisement and personal recommendation. There is considerable endeavour to ensure that there is a balance of skills, gender and cultural background represented and that Trustees are representative of older people in Hillingdon, Harrow and Brent generally.

Potential trustees are invited to visit the administrative office for an informal discussion with the Chief Executive (and/or Chair) and are offered the opportunity to attend a Board Meeting as an observer. The Board is able to co-opt members between Annual Meetings.

Trustee induction and training

All trustees attend an Age UK HHB induction day alongside new staff and volunteers to support basic orientation within the charity. Trustees are provided with a comprehensive Trustee Induction programme.

All new trustees are encouraged to take charge of their own training programme tailored to their own needs and having particular regard to the responsibilities of charity trustees.

Related parties and relationships with other organisations

Age UK Hillingdon, Harrow and Brent is an independent charity, responsible for its own policy, direction and funding. We are a subscribing member of a network of charities sharing similar objectives called the Age England Association. To be accepted for membership of this Association the Charity has to sign up to a Brand Partnership Agreement that describes the obligations of Association members and it also has to comply with the Association's Charity Commission accredited standards of service delivery known as the Age UK Organisational Quality Standards. Age UK Hillingdon, Harrow and Brent contributes to the Association in a number of ways, including participating in regional meetings and networks, raising policy issues that may benefit from work at national level and sharing best practice. During 2022/23 CEO of Age UK HHB represented London partners on the Age England Association as a Director of the Company.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2023

During 2022/23, Age UK Hillingdon, Harrow and Brent continued to work with 4 other Hillingdon based charities to manage H4All, a Charitable Incorporated Organisation (CIO). The aim of this CIO is to secure and deliver contracts for Wellbeing Services that will be delivered by H4All member organisations. To support this activity, **H4All CIO** has also developed shared back-office services that help reduce costs and improve H4All members' efficiency. Age UK Hillingdon, Harrow and Brent is represented on the Board of Trustees of the H4All CIO by a Trustee nominated by the Age UK Hillingdon, Harrow and Brent Board of Trustees and by the CEO who is also a Trustee.

Age UK Hillingdon, Harrow and Brent are an associate member of **Harrow Together (HT)**, a Charity based in Harrow whose aim is to secure and deliver contracts for the third sector in the borough. In October 2019, Age UK HHB CEO was appointed to the board of Trustees. Age UK HHB is lead delivery partner for the Harrow Social Prescribing partnership, Lead partner for delivery of Northwick Park Discharge Support Service and a delivery partner for SWISH (information and advice). Age UK HHB CEO is a representative for HT on the local Integrated Care Partnership Executive.

Age UK HHB lead a successful partnership delivering the **Brent Gateway** services. Partners who subcontract to Age UK HHB in this partnership are Community Connex and Capable Communities.

Age UK HHB led a successful bid in partnership with Age UK Buckinghamshire to provide hospital discharge services in Buckinghamshire. These services commenced on 1 April 2022.

During the course of 2021/22 a collaboration of third sector organisations formed to engage with the new NHS regional Integrated Care System which covers the 8 London boroughs of North West London. Age UK HHB CEO is one of the 10 members on the leadership team for **3ST**. During 2023, at the time of writing this report, H4All has reconstituted to become 3ST and CEO and one Trustee of Age UK HHB are Trustees on the board.

Remuneration policy for key management personnel

When advertising for key management posts, pay and remuneration levels are benchmarked against existing staff and with relation to comparable roles advertised across the Age UK London network. Any changes to pay and remuneration for existing key management personnel are consistent with those offered to other staff in Age UK Hillingdon, Harrow and Brent. All pay decisions for key management are considered and signed off by the Board of Trustees.

During 2022/23 we undertook an independent pay review benchmarking all staff salaries externally and internally. We addressed anomalies, introduced a new salary scale structure and also approved an inflationary uplift implemented from 1 April 2023 weighted to support those on lower salaries.

Relationships with stakeholders

The Directors delegate responsibility for managing stakeholder relations to the CEO who provides regular update reports to the board.

Key stakeholders include:

Local Authorities of Hillingdon, Harrow and Brent

Age UK HHB is represented on key strategic groups in all three boroughs. We are recognised as the leading local charity supporting older people in all three boroughs and have supporters both within the members and the executive teams of each local authority.

NHS

We are engaged in the integration and transformation of NHS services across the three boroughs and have positioned ourselves to effectively influence emerging new NHS commissioning structures. We have services that work alongside GP practices as well as our hospital-based services. We are a member of the Integrated Care Partnerships in Harrow and Hillingdon. We have played a key role in mobilising the third sector to secure representation on the new Integrated Care System covering North West London.

Supporters

We regularly engage with our wider stakeholders through our Community Fundraiser. During 2021/22 we developed a marketing strategy to improve supporter engagement across all communication channels. This strategy will be implemented through the course of 2022/23.

Service users

Receive regular feedback opportunities and consultation exercises. These included workshops and groups to contribute to developing our new 5-year strategy. We also run consultation exercises when considering new service developments for Age UK HHB or on behalf of our statutory partners.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age UK Hillingdon, Harrow & Brent for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP

Trustees' annual report

For the year ended 31 March 2023

- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice 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 operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2023 was 10 (2022: 13). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 22 November 2023 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Opinion

We have audited the financial statements of Age UK Hillingdon, Harrow & Brent (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Hillingdon, Harrow & Brent'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 Hillingdon, Harrow and Brent

Other Information

The other information comprises the information included in the trustees' 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

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 are set out below.

Capability of the audit in detecting irregularities

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

- We enquired of management, and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

8 December 2023

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Age UK Hillingdon, Harrow and Brent

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Unrestricted £	Restricted £	2023 Total £	Unrestricted £	Restricted £	2022 Total £
Income from:							
Donations and legacies	2	191,927	–	191,927	90,444	–	90,444
Charitable activities							
Advice & Information	3	1,007,177	34,860	1,042,037	828,618	81,248	909,866
Social Contact	3	338,317	148,948	487,265	324,318	106,023	430,341
Practical Home Support	3	1,891,595	36,327	1,927,922	1,328,073	–	1,328,073
Other trading activities	4	239,614	18,762	258,376	209,064	–	209,064
Total income		3,668,630	238,897	3,907,527	2,780,516	187,271	2,967,787
Expenditure on:							
Raising funds	5a	303,777	18,762	322,539	302,609	–	302,609
Charitable activities							
Advice & Information	5a	1,027,999	35,956	1,063,955	888,192	97,962	986,154
Social contact	5a	350,962	155,630	506,592	295,881	148,125	444,006
Practical Home support	5a	1,946,898	36,327	1,983,225	1,396,888	–	1,396,888
Total expenditure		3,629,636	246,675	3,876,311	2,883,570	246,087	3,129,657
Net income / (expenditure) before net gains / (losses) on investments		38,994	(7,778)	31,216	(103,054)	(58,816)	(161,870)
Net gains / (losses) on investments		98	–	98	1,601	–	1,601
Net income / (expenditure) for the year	6	39,092	(7,778)	31,314	(101,453)	(58,816)	(160,269)
Transfers between funds		–	–	–	–	–	–
Net movement in funds		39,092	(7,778)	31,314	(101,453)	(58,816)	(160,269)
Reconciliation of funds:							
Total funds brought forward		1,303,394	25,588	1,328,982	1,404,847	84,404	1,489,251
Total funds carried forward		1,342,486	17,810	1,360,296	1,303,394	25,588	1,328,982

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Age UK Hillingdon, Harrow and Brent

Balance sheet

Company no. 3136052

As at 31 March 2023

	Note	£	2023 £	£	2022 £
Fixed assets:					
Tangible assets	11		40,220		42,914
Investments	12		26,811		26,713
			<u>67,031</u>		<u>69,628</u>
Current assets:					
Debtors	13	713,771		299,191	414,580
Cash at bank and in hand		1,353,733		1,502,093	
		<u>2,067,504</u>		<u>1,801,284</u>	
Liabilities:					
Creditors: amounts falling due within one year	14	774,239		541,930	232,309
			<u>1,293,265</u>		<u>1,259,354</u>
Net current assets			<u>1,293,265</u>		<u>1,259,354</u>
Total net assets			<u><u>1,360,296</u></u>		<u><u>1,328,982</u></u>
The funds of the charity:					
Restricted income funds	17a		17,810		25,588
Unrestricted income funds:					
Designated funds		355,269		484,049	
General funds		987,217		819,345	
		<u>1,342,486</u>		<u>1,303,394</u>	
Total unrestricted funds			<u>1,342,486</u>		<u>1,303,394</u>
Total charity funds			<u><u>1,360,296</u></u>		<u><u>1,328,982</u></u>

Approved by the trustees on 22 November 2023 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Statement of cash flows

For the year ended 31 March 2023

	Note	2023 £	£	2022 £	£
Cash flows from operating activities					
Net (expenditure)/ income for the reporting period (as per the statement of financial activities)		31,314		(160,269)	
Depreciation charges		3,734		7,696	
(Gains)/losses on investments		(98)		(1,601)	
(Profit)/loss on the disposal of fixed assets		-		-	
(Increase)/decrease in debtors		(414,580)		174,252	
Increase/(decrease) in creditors		232,309		187,211	
Net cash (used in)/ provided by operating activities			(147,321)		207,289
Cash flows from investing activities:					
Purchase of fixed assets		(1,040)		-	
(Increase)/decrease in stocks		-		1,905	
Net cash (used in) /provided by investing activities			(1,040)		1,905
Change in cash and cash equivalents in the year			(148,361)		209,194
Cash and cash equivalents at the beginning of the year			1,502,093		1,292,899
Change in cash and cash equivalents due to exchange rate movements			-		-
Cash and cash equivalents at the end of the year			1,353,733		1,502,093

1 Accounting policies

a) Statutory information

Age UK Hillingdon, Harrow and Brent is a charitable company limited by guarantee and is incorporated in England and Wales. The charity's working name is Age UK HHB.

The registered office address is 2 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

As at the date of writing this report, the principal identified financial risks relate to the sustainability of certain significant funding streams, following changes to local government and NHSB procurement processes. The potential increase in costs due to high inflation continues to impact the charity's services. In the light of these considerations, the trustees have reviewed financial projections to March 2025 and are confident that the charity can manage these risks and can continue to trade as a going concern.

The charity has taken account of the risks that may affect its service delivery and its financial outlook and has made provision through its reserves calculation to ensure that these risks can be managed.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies (continued)

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charity by its Charity Shops and the costs of a Community Fundraiser.
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

● Advice and Information	30%
● Social Contact	19%
● Practical Home Support	45%
● Other Trading activity (Charity shops & Fundraising)	6%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

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

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000 and the asset is expected to be productive for more than 12 months. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Motor Vehicles	4 years
● Fixtures and fittings	4 years
● Computer equipment	4 years
● Leasehold improvements	25 years or the life of the lease

l) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies (continued)

m) Debtors

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

n) Cash at bank and in hand

Cash at bank and cash 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.

o) Creditors and provisions

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

p) 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.

q) Pensions: Defined benefit plan

Age UK Hillingdon, Harrow and Brent participates in The Pensions Trust – Growth Plan scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is no longer available for current employees. The scheme is a defined benefit scheme in the UK. Due to the way the scheme is set up, it is not possible for the company to obtain sufficient information to enable it to account for its liabilities under the scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

Further information about the scheme, with details of the actuarial valuation and the potential liability for Age UK Hillingdon Harrow and Brent is provided in note 20 to these accounts.

r) Pensions: Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

2 Income from donations and legacies

	Unrestricted	Restricted	2023 Total	Unrestricted	Restricted	2022 Total
	£	£	£	£	£	£
Donations	31,198	–	31,198	18,560	–	18,560
Legacies	140,387	–	140,387	37,884	–	37,884
Age UK Partnership	10,000	–	10,000	10,000	–	10,000
Age UK London (Lottery)	–	–	–	20,142	–	20,142
Gift Aid	1,068	–	1,068	601	–	601
Other	9,274	–	9,274	3,257	–	3,257
	<u>191,927</u>	<u>–</u>	<u>191,927</u>	<u>90,444</u>	<u>–</u>	<u>90,444</u>

Notes to the financial statements

For the year ended 31 March 2023

3 Income from charitable activities

			2023			2022
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Information & Advice						
Citizens Advice Bureau Brent	19,495	-	19,495	-	28,000	28,000
H4All CIO	10,439	-	10,439	12,332	-	12,332
Harrow Together	60,789	-	60,789	104,127	22,915	127,042
Harrow Collaborative Network	19,979	-	19,979	-	-	-
Harrow Mencap	5,500	-	5,500	22,000	-	22,000
London Borough of Brent	519,252	-	519,252	454,377	-	454,377
London Borough of Hillingdon	308,838	-	308,838	234,404	-	234,404
Age UK Warm Homes Funding	13,400	-	13,400	-	-	-
Royal Brompton and Harefield Hospital	49,485	-	49,485	-	18,633	18,633
Mercers	-	34,860	34,860	-	11,700	11,700
	-	-	-	1,378	-	1,378
Sub-total for Advice & Information	1,007,177	34,860	1,042,037	828,618	81,248	909,866
Social Contact						
Age UK Partnership – Digital Programme	2,043	11,461	13,504	-	14,774	14,774
Good Things Foundation (Census)	-	-	-	13,804	-	13,804
City Bridge Trust	-	21,145	21,145	-	31,641	31,641
H4All C.I.O.	27,223	-	27,223	43,817	-	43,817
Embassy of Ireland	-	9,342	9,342	-	6,908	6,908
A P Taylor	-	2,000	2,000	-	2,000	2,000
London Borough of Brent	-	-	-	-	12,000	12,000
London Borough of Harrow	-	-	-	6,000	-	6,000
London Borough of Hillingdon	273,558	105,000	378,558	230,988	38,700	269,688
London Borough of Hillingdon (COVID-19)	-	-	-	9,200	-	9,200
Room Hire	14,799	-	14,799	6,565	-	6,565
Clubs income	11,323	-	11,323	5,979	-	5,979
Home Share Fees	9,371	-	9,371	7,923	-	7,923
Donations	-	-	-	42	-	42
Sub-total for Social Contact	338,317	148,948	487,265	324,318	106,023	430,341
Practical Home Services						
Charges	463,850	-	463,850	419,163	-	419,163
Harrow Community Action	312,557	-	312,557	52,500	-	52,500
H4All C.I.O.	361,724	-	361,724	396,616	-	396,616
NHS NWL ICB	414,890	-	414,890	306,222	-	306,222
Buckinghamshire Council	284,431	-	284,431	-	-	-
London Borough of Hillingdon	29,000	-	29,000	146,000	-	146,000
London Borough of Ealing	22,500	-	22,500	-	-	-
Nationwide Building Society	-	-	-	6,249	-	6,249
Donation	-	36,327	36,327	-	-	-
Other	2,643	-	2,643	1,323	-	1,323
Sub-total for Practical Home Services	1,891,595	36,327	1,927,922	1,328,073	-	1,328,073
Total income from charitable activities	3,237,089	220,135	3,457,224	2,481,009	187,271	2,668,280

Total government funding from Grants and Contracts in 2023 was £1,973,382 (2022: £1,456,524).

4 Income from other trading activities

			2023			2022
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Charity Shops	239,614	-	239,614	195,662	-	195,662
London Borough of Hillingdon (COVID-19)	-	-	-	8,930	-	8,930
Kick start grant	-	18,762	18,762	-	-	-
Donations	-	-	-	1,544	-	1,544
Gift Aid	-	-	-	2,927	-	2,927
	239,614	18,762	258,376	209,063	-	209,063

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2023

5a Analysis of expenditure (current year)

	Charitable activities						2023 Total £	2022 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	114,536	467,938	291,340	1,238,100	-	306,669	2,418,583	2,266,440
Other staff costs	753	3,095	5,895	7,065	-	6,154	22,962	28,484
Premises	91,502	28,709	22,260	9,039	-	29,916	181,426	168,225
Direct costs of service delivery	16,085	357,738	52,268	428,278	-	3,378	857,747	319,601
Shared costs of service delivery	53,457	17,457	13,612	25,580	-	40,989	151,095	131,165
Operating costs	6,033	19,986	14,188	21,049	-	74,299	135,555	118,623
Marketing	-	-	-	-	-	-	-	3,949
Shops purchases	3,306	-	-	159	-	-	3,465	3,897
Strategic development	-	-	-	-	5,900	-	5,900	1,100
Audit & Accountancy	-	-	-	-	12,100	-	12,100	13,552
AGM & Trustee meetings	-	-	-	-	232	-	232	1,500
Irrecoverable VAT	-	-	-	-	-	54,608	54,608	27,934
Bank charges & penalties	3,071	54	10	489	-	3,831	7,455	5,722
Legal Costs	-	-	-	-	6,192	-	6,192	4,863
Sundry expenses	-	-	-	-	-	-	-	7,677
Other governance costs	-	-	-	-	15,257	-	15,257	19,230
Depreciation	-	-	-	-	-	3,734	3,734	7,696
	288,743	894,977	399,573	1,729,759	39,681	523,578	3,876,311	3,129,657
Support costs	31,415	157,073	99,480	235,610	-	(523,578)	-	
Governance costs	2,381	11,905	7,539	17,856	(39,681)		-	-
Total expenditure 2023	322,539	1,063,955	506,592	1,983,225	-	-	3,876,311	
Total expenditure 2022	302,609	986,154	444,006	1,396,888	-	-		3,129,657

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2023

5b Analysis of expenditure (prior year)

	Charitable activities						2022 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £	
Staff costs (Note 7)	103,591	489,097	299,442	1,074,454	-	299,856	2,266,440
Other staff costs	282	791	2,626	20,731	-	4,054	28,484
Premises	80,400	29,819	20,194	16,860	-	20,953	168,225
Direct costs of service delivery	866	296,163	4,618	17,117	-	838	319,601
Shared costs of service delivery	73,269	37	625	10,980	-	46,254	131,165
Operating costs	7,772	30,806	27,321	43,612	-	9,111	118,623
Marketing	-	-	-	199	-	3,750	3,949
Shops purchases	3,869	-	-	28	-	-	3,897
Strategic development	-	-	-	-	-	1,100	1,100
Other costs	-	-	-	-	-	-	-
Audit & Accountancy	-	-	-	-	13,552	-	13,552
AGM & Trustee meetings	-	-	-	-	1500	-	1,500
Irrecoverable VAT	-	-	-	-	-	27,934	27,934
Bank charges & penalties	2,428	-	-	446	-	2,848	5,722
Legal Costs	360	-	-	2,920	1,583	-	4,863
Sundry expenses	1,975	463	1,159	1,073	-	3,005	7,677
Other governance costs	-	-	-	-	19,230	-	19,230
Depreciation	-	-	-	-	-	7,696	7,696
	274,814	847,175	355,986	1,188,420	35,864	427,398	3,129,657
Support costs	25,644	128,219	81,206	192,329	-	(427,398)	-
Governance costs	2,152	10,759	6,814	16,139	(35,864)	-	()
Total expenditure 2022	302,609	986,154	444,006	1,396,888	-		3,129,657

Notes to the financial statements

For the year ended 31 March 2023

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2023 £	2022 £
Depreciation	3,734	7,696
Operating lease rentals payable: Property	96,400	96,400
Auditor's remuneration for audit work (excluding VAT):	12,100	10,500
Auditor's remuneration for audit work under accrual for previous year	-	2,000
Auditor's remuneration for tax return	1,200	1,050
	<u>12,100</u>	<u>10,500</u>

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

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	2,137,832	2,007,931
Redundancy and termination costs	5,626	14,000
Social security costs	174,741	156,248
Defined contribution pension schemes	92,438	81,247
Other forms of employee benefits	7,946	7,014
	<u>2,418,583</u>	<u>2,266,440</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2023 No.	2022 No.
£60,000 – £69,999	-	1
£70,000 – £79,999	1	-
	<u>1</u>	<u>-</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £233,893 (2022: £205,250).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 117 (2022: 113).

	2023 No.	2022 No.
Chief Officer	1	1
Administration and support	9	10
Advice and information	17	19
Social Contact	9	9
Practical Home support	73	67
Charity shops and other services	8	8
	<u>117</u>	<u>113</u>

9 Related party transactions

There are no related party transactions to disclose for 2023 (2022: none).

Mr Roger Calverley, trustee, and Mr Julian Lloyd, CEO, are also trustees for H4All C.I.O. Any work for H4All is on an arm's length basis.

Income received from H4All C.I.O. covered the cost of staff seconded to the charity to support the broader Health & Wellbeing aims of Age UK Hillingdon, Harrow & Brent, along with the costs of services provided to H4All. Services provided include the costs of finance and procurement support. The total income received from H4All in 2023 was £731,906 (2022:£699,095).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

Cost	Leasehold Improvements & Townfield £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
At the start of the year	114,284	4,668	67,392	29,870	216,214
Additions in year	-	-	1,040	-	1,040
At the end of the year	114,284	4,668	68,432	29,870	217,254
Depreciation					
At the start of the year	71,370	4,668	67,392	29,870	173,300
Charge for the year	3,474	-	260	-	3,734
At the end of the year	74,844	4,668	67,652	29,870	177,034
Net book value At the end of the year	39,440	-	780	-	40,220
At the start of the year	42,914	-	-	-	42,914

All of the above assets are used for charitable purposes.

12 Listed investments

	2023	2022
	£	£
Fair value at the start of the year	26,713	25,113
Net gain / (loss) on change in fair value	98	1,600
Fair value at the end of the year	26,811	26,713
Investments comprise:		
	2023	2022
	£	£
Shares listed on the London Stock Exchange	26,811	26,713
Shares held in subsidiary	-	-
	26,811	26,713

Age UK Hillingdon, Harrow and Brent has a dormant trading subsidiary, Age UK Hillingdon Services Ltd, company number 07472681.

13 Debtors

	2023 £	2022 £
Trade debtors	317,960	
Other debtors	8,182	140,804
Prepayments	33,978	8,100
Accrued income	352,419	38,794
VAT recoverable	1,232	111,493
	-	-
	<u>713,771</u>	<u>299,191</u>

14 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	232,066	88,768
Taxation and social security	39,143	45,565
Other creditors	868	4,466
Accruals	170,895	95,765
Deferred income (note 15)	313,421	293,641
Pension Fund	17,846	13,725
	<u>774,239</u>	<u>541,930</u>

15 Deferred income

Deferred income comprises income received in advance of delivery.

	2023 £	2022 £
Balance at the beginning of the year	293,641	165,547
Amount released to income in the year	(293,641)	(164,077)
Net value of income deferred in the year	313,421	292,171
Balance at the end of the year	<u>313,421</u>	<u>293,641</u>

16a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	40,220	-	-	40,220
Investments	26,811	-	-	26,811
Net current assets	920,186	355,269	17,810	1,293,265
Net assets at 31 March 2023	<u>987,217</u>	<u>355,269</u>	<u>17,810</u>	<u>1,360,296</u>

16b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	42,914	-	-	42,914
Investments	26,713	-	-	26,713
Net current assets	749,717	484,049	25,588	1,259,355
Net assets at 31 March 2022	819,344	484,049	25,588	1,328,982

17a Movements in funds (current year)

	At 1 April 2022 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2023 £
Restricted funds:					
Raising funds	-	18,762	(18,762)	-	-
Charitable activities					
Advice & Information	1,096	34,860	(35,956)	-	-
Social contact	24,492	148,948	(155,630)	-	17,810
Practical Home support	-	36,327	(36,327)	-	-
Total restricted funds	25,588	238,897	(246,675)	-	17,810
Unrestricted funds:					
Designated funds:					
Social contact	253,361	-	(51,500)	-	201,861
Development Fund	230,688	-	(77,280)	-	153,408
Total designated funds	484,049	-	(128,780)	-	355,269
General funds	819,345	3,668,728	(3,500,856)	-	987,217
Total unrestricted funds	1,303,394	3,668,728	(3,629,636)	-	1,342,486
Total funds	1,328,982	3,907,625	(3,876,311)	-	1,360,296

The narrative to explain the purpose of each fund is given at the foot of the note below.

17b Movements in funds (prior year)

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2022 £
Restricted funds:					
Advice & Information	17,810	81,248	(97,962)	-	1,096
Social contact	66,594	106,023	(148,125)	-	24,492
Total restricted funds	84,404	187,271	(246,087)	-	25,588
Unrestricted funds:					
Designated funds:					
Advice & Information	-	-	-	-	-
Social contact	250,000	8,559	(5,198)	-	253,361
Development Fund	250,000	37,884	(57,196)	-	230,688
Total designated funds	500,000	46,443	(62,394)	-	484,049
General funds	904,847	2,735,674	(2,821,176)	-	819,345
Total unrestricted funds	1,404,847	2,782,117	(2,883,570)	-	1,303,394
Total funds	1,489,251	2,969,388	(3,129,657)	-	1,328,982

Purposes of restricted funds**Raising funds**

Small donations were received, restricted to supporting projects related to dementia and warm homes. A **Kickstarter** grant was awarded to the charity to support the appointment of staff in the charity's shops.

Advice and Information

Citizens Advice Bureau Brent: To provide Information & Advice services to elderly residents in the London Borough of Brent.

Harrow Community Action: Two contracts: 1) For the recruitment and coordination of volunteers in the London Borough of Harrow. 2) To provide Social Prescribing resources for residents in the London Borough of Harrow.

The Harrow Collaborative Network To support social prescribing in Harrow.

Royal Brompton and Harefield Hospital: To support the lung health project among Hillingdon residents.

The Mercers' Company: To provide housing advice to vulnerable older renters in Brent and Harrow.

Social Contact:

The Embassy of Ireland, Department of Foreign Affairs and Trade: Failte project (Irish Elders) To provide social facilities for Irish Nationals in Hillingdon.

A P Taylor Trust: To support the Failte (Irish Elders) project.

London Borough of Hillingdon: Funding to provide social facilities for Hillingdon residents.

London Borough of Brent: Digital Inclusion project – Digital Cafes and Digital Champion recruitment.

Age UK: To support the use of digital resources among older residents in Hillingdon Harrow and Brent.

City Bridge Foundation: to support work with Londoners living with dementia.

Practical Home support:

The £36,327 restricted income is a contribution of participating North West London partners to the first-year costs of Lasting Power of Attorney service (service that will enable Older People to access the support required to develop and register their own LPA).

Purposes of designated funds**Social Contact:**

A significant legacy was received from a Harrow resident, and was designated for the five year development of a befriending programme in Harrow.

Development Fund:

The balance of the above legacy to be used to support the capacity and capability of the Charity to support its expansion over the next five years. Each year, legacies received by the charity are credited to this fund.

18 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2023 £	2022 £
Less than one year	67,500	67,500
One to five years	106,875	174,375
	174,375	241,875

19 Clients' money

The charity acts as agents for clients to hold money on their behalf to spend on shopping and the use of the services the charity offers to the public. All expenditure carried out is requested by the client or authorised persons.

The balance held as at the 31 March 2023 in respect of clients' funds totals £1,760 owed to clients (2022: £2,284 owed to clients).

During the year £18,944 (2022: £11,399) was received by the charity from clients and money paid out was £18,420 (2022: £31,678).

20 Pensions**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,243,000 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2023	2022	2021
	£	£	£
Present value of provision	65	103	380

20 Pensions (continued)

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 2023 £	Period Ending 2022 £
Provision at start of period	103	380
Unwinding of the discount factor (interest expense)	1	2
Deficit contribution paid	(37)	(96)
Remeasurements – impact of any change in assumptions	(2)	(2)
Remeasurements – amendments to the contribution schedule	–	(181)
Provision at end of period	65	103

INCOME AND EXPENDITURE IMPACT

	Period Ending 2023 £	Period Ending 2022 £
Interest expense	1	2
Remeasurements – impact of any change in assumptions	(2)	(2)
Remeasurements – amendments to the contribution schedule	–	(181)

ASSUMPTIONS

	2023 % per annum	2022 % per annum	2021 % per annum
Rate of discount	5.52	2.35	0.66

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	2023 £	2022 £	2021 £
Year 1	37	37	96
Year 2	31	37	99
Year 3	–	31	102
Year 4	–	–	87
Year 5	–	–	–
Year 6	–	–	–

The company recognises a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

21 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales - Charity number 1051711

Accounts



Company number: 3136052

Charity number: 1051711

Age UK Hillingdon, Harrow and Brent

Report and financial statements

For the year ended 31 March 2022

Age UK Hillingdon, Harrow and Brent

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Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2022

Company number 3136052
Country of incorporation England & Wales

Charity number 1051711
Country of registration England & Wales

Registered office and operational address 2 Chapel Court
126 Church Road
HAYES
UB3 2LW

Age UK Hillingdon, Harrow and Brent also trades under the names: Age UK Hillingdon, Age UK Harrow, Age UK Brent and Age UK North West London.

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Neil Franklin	Chair
Roger Calverley	Treasurer
Christine Beatty	
Tony Burch	
Heather Du Pille	
Tony Valentine	
Hiran Weeraratne	(resigned 15 August 2022)
Peter Slavid	
Carolina Castillo	(appointed 26 May 2021)
Ami Kotecha	(appointed 26 May 2021, resigned 30 August 2022)
Natasha Spence	(appointed 26 May 2021)
Maryam Farooqi	(appointed 27 July 2021, resigned 8 February 2022)
Gurpreet Mangat	(appointed 27 July 2021, resigned 5 September 2022)

Honorary President The Mayor of Hillingdon

Key management personnel	Julian Lloyd	Chief Executive & Company Secretary
	Hannah Cinamon	Director of Resources (until 28 September 2022)
	Samantha MacKenzie	Director of Resources (from 1 September 2022)
	Chris Speakman	Director of Finance (until 30 June 2021)
	Clare Miles	Director of Finance (from 8 November 2021)
	Tina Smith	Director of Services (Commercial & Retail)
	Elizabeth Tack	Director of Services (Statutory and Trusts)
	Fiona Hill	Director of Business Development

Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2022

Bankers

CAF Bank Ltd,
25 Kings Hill Avenue, West Malling,
Kent, ME19 4JO

Santander Bank
Bridle Road
Bootle
Merseyside, L30 4GB

Solicitors

Hunters Law LLP
9 New Square, Lincoln's Inn
London
WC2A 3QN

Auditor

Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
108-114 Golden Lane
LONDON
EC1Y 0TL

The trustees present their report and the audited financial statements for the year ended 31 March 2022.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our Mission, Vision, Values and Aims

Our Mission

To make later life better in Hillingdon, Harrow and Brent.

Our Vision

To create a community where everyone can love later life.

We want to be seen and acknowledged as:

- A quality and trusted provider of services;
- Innovative and responsive;
- Representative of and grounded in the community; and
- Accessible and proactive in the use of technology.

Our Values

- Caring about what we do, the needs of older people being representative and grounded in the community
- Respect for the choices of older people
- Valuing diversity of different ethnicities, gender, ages, experiences and cultural backgrounds
- Accessible, Responsive and Enabling in our approach
- Professional in our approach
- Accountable to all our stakeholders.

Our Aims

Empowering, Enabling and Supporting

Our aims for the older people in Hillingdon, Harrow and Brent are to:

- Increase the number of older people benefitting from our services
- Reduce isolation for older people and particularly older people living alone
- Improve the quality of life for older people using our services, as evidenced by reporting that they are better able to:
- Look after their home and keep safe

Trustees' annual report

For the year ended 31 March 2022

- Look after themselves and retain their independence
- Maintain their health and wellbeing
- Keep in touch with people and life
- Manage their money
- Increase our net contribution to Hillingdon, Harrow and Brent.

Strategic Objectives

To enable us to grow, have a sustainable future and achieve our aims we have set a number of strategic objectives.

These are to:

1. Provide Information and Advice services to all old people in our area.
2. Target services and interventions to the greatest need.
3. To pursue strategic alliances to develop service provision and improve efficiency
4. Diversify our income.
5. Promote the work of the charity.
6. Measure our performance.
7. Develop, support and value our staff and volunteers.

The five-year strategy set out above was developed and signed off by the board of Trustees and is set to cover the period 2020–2025.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

ACTIVITIES:

1) Information, advice and outreach services

The provision of **impartial and free Information and Advice** is a core requirement of the Age UK Brand Partnership Agreement and the cornerstone service of Age UK Hillingdon, Harrow and Brent. Funded primarily by the three local authorities, we provide general information, advice and casework surgeries from 7 locations, along with a digital and phone based service available 5 days a week, plus a national telephone helpline that is available 365 days a year.

Alongside our generalist Information and Advice service, our team provided a range of specialist casework services.

The **Welfare Benefits** and **Financial Health Check** services aim to make sure older people in Hillingdon, Harrow and Brent are claiming all the benefits to which they may be entitled. These services were provided predominantly over the phone and internet during 2021/22. Local and national processing centres adapted claim processes to enable us to support claimants remotely through accepting scans and photos of key documentation. We were able to return to face-to-face delivery at points through the year, but this service was restricted to those in the greatest need.

Our **Housing Advice** service provides information, advice and practical support to older people, who are thinking about moving or who just wished to remain independent in their own home.

In Harrow we provide **Care Act Advocacy** as part of a broader contract to provide statutory advocacy services to Harrow residents. We deliver this service in partnership with Community Connex.

In partnership with a number of local solicitors, we are able to provide a free **Will Writing Service** to those over the age of 55.

Gateway partnership

As lead provider, along with our partners Community Connex and Capable Communities we provide a wide range of services for informal carers in Brent. These services support carers of all ages (including children) who have caring responsibilities. Age UK HHB staff focus on supporting older carers and those carers who are supporting older residents. Through this contract we also provide statutory advocacy services to Brent residents and a project that tackles social isolation.

Social Prescribing

Social prescribing is when health professionals refer patients to support in the community, in order to improve their health and wellbeing. We deliver social prescribing in partnership with other local charities in both Hillingdon (through H4all CIO) and Harrow (through Harrow Together). In both boroughs our teams work very closely with GPs in primary care and support older people with a view to helping them deal with wider health determinants. This might mean finding

initiatives that help to reduce isolation or support with practical issues such as benefits or housing advice.

In Hillingdon, our core wellbeing team provides social prescribing services for residents over the age of 18. In addition the team provides:

- a) A high-intensity user service – by working intensively with the top 50 users of emergency health services, H4All is actively addressing all the many social and psychological issues that cause individuals to over-use A&E and 999 services. This cohort accounts for £7 million of the annual health and care spend so by providing alternative sources of support, H4All is reducing their usage of, and dependence on, more costly frontline services.

- b) Active case management to the next cohort of around 4,000 high consumers of health services. This group of the population account for around 50% of the annual health spend and, through close and careful active management, H4All is also promoting more appropriate use of these resources.

In Harrow we deliver a Social Prescribing Link worker service on behalf of the 4 of the 5 Primary Care Networks (PCNs). We are also funded via London Borough Harrow to provide management for the service and to administrate a data management system that is compatible with primary care.

2) Social Contact

Community Services

One third of older people in Hillingdon, Harrow and Brent live alone, rising to over 50% of older people aged 80 and over. Our aim is to reduce loneliness and isolation by providing a range of services that offer friendship, access to services and support, as well as an opportunity to participate in new activities that can improve mental and physical well-being.

Our Social Wellbeing Team provides a range of befriending and ageing well services as well as activity sessions from our Townfield Community Centre.

Our range of **groups and clubs** provide a valuable opportunity for older people to socialise and take part in activities. We support group activities across all three boroughs, from small social or special interest groups (such as our **Cognitive Stimulation Therapy groups** for people living with dementia), through to more substantial groups such as our **Faite Irish Club** and our **Interactive Older Peoples club** which can have attendances of over 80 older people.

Through much of 2021/22 our face-to-face groups were suspended due to the pandemic, but phone support, WhatsApp social groups, online groups and mailouts were maintained to support group members. We have adopted a phased approach to reopening our group activity based upon government guidance and ensuring infection control measures were adhered to. Feedback from

those who have re-engaged has been overwhelmingly positive, though we there are significant numbers of older people who have lost confidence to engage in community activities.

Our **Community Support Service** volunteers help to reduce loneliness and promote independence by providing telephone befriending, a weekly home visiting service and our Good Neighbours project. This service provided vital support through the lockdowns ensuring older people had access to food and medicines. As we move back into delivering face to face services, we are utilising volunteers to support those who have lost confidence to re-engage with services provided by Age UK HHB and others.

3) Practical Home Services

Hospital services

Age UK HHB has been providing support to older people in Hillingdon Hospital for the last 18 years. We provide support, information and advice to **older people in A&E** and if they are not admitted to hospital our support workers escort the patient home and ensure they are safe. This support aims to ensure elderly patients fully recover their confidence and independence to help avoid re-admissions to hospital. We also have **Take Home and Settle Service** that supports older people who are discharged from hospital. Our staff will accompany a patient home and take on any tasks necessary to ensure they are settled safely and best placed to complete recuperation.

Our hospital services continued throughout the pandemic working very closely with our statutory colleagues through periods of heavy demand and pressure on NHS services.

During 2021/22 we took on a pilot **discharge support service for Northwick Park Hospital**, in partnership with Harrow Carers, supporting residents of Harrow and Brent who are discharged home. The pilot is based upon our Hillingdon service and early indications are demonstrating positive benefits for the patients as well as relieving pressure on stretched hospital resources. We also secured a contract in partnership with Age UK Buckinghamshire to provide a **Discharge Support Service to residents of Buckinghamshire**, from 1 April 2022. This service combines the discharge expertise of Age UK HHB with the local knowledge and integration of Age UK Bucks to better support the older residents of Buckinghamshire. The provision of discharge services across the wider geography ensures we can support older people across borough boundaries, a factor that traditionally challenges local service provision.

Our free **Falls Prevention Service** is a key element of the Hillingdon Falls Prevention service. Members of our team visit people at home to carry out a risk assessment to identify any potential risks and offer advice on how to prevent further falls. Aids and adaptations are recommended and a programme of exercise is introduced and supported, in order to help build confidence.

Our Falls team continued to operate during the pandemic, providing support and advice over the phone during lockdown and providing face to face support when safe to do so.

Charged for services

Our **Help at Home** is a chargeable service that supports older people to live independently and safely in their home of choice by giving a hand with shopping (including internet shopping), housework, laundry and a variety of other small tasks.

This service has continued providing vital face to face support to older people throughout the pandemic.

Our **Trusted Traders Service** provide a wider range of professional services to older people across the region, at affordable prices, by local, reputable tradespeople. This service is an important mechanism to provide access to tradespeople who are vetted by Age UK HHB and helps us in the fight against Rogue Traders.

Our **Homeshare** service is designed to help reduce isolation and improve wellbeing. It enables two unrelated people to share a home for mutual benefit. An older person with a spare room (Householder) is carefully matched with a person who is in need of low-cost accommodation (Sharer). In return for accommodation the Sharer gives the Householder 10 hours of their time each week as a combination of practical support and companionship.

Towards the end of 2021/22, Age UK HHB launched a service providing support to establish a **Lasting Power of Attorney**. This service is based upon a model developed by Age UK. We are piloting the service in partnership with Age UK Ealing, Age UK Hammersmith and Fulham, Age UK Hounslow, Age UK Kensington and Chelsea and Age UK Westminster to support older residents of North West London to set up a Lasting Power of Attorney at an affordable price. The service is delivered at cost as we believe a Lasting Power of Attorney is in the best interests of older people. Any profits generated through this service will contribute towards the work of Age UK partners supporting older residents of North West London.

4) Income generation activities

We operate 2 charity shops in Hillingdon – one in Ruislip and one in Kings Hill. In 2021 we entered into partnership with Harlington Hospice and Michael Sobell Hospice to combine our retail operations with a view to consolidating our management costs and optimising income generation for the 3 charities through economies of scale. We now operate a group of 9 shops across the partnership and have seen improved performance for all 3 partners on post vs pre pandemic profitability.

We employ a community fundraiser who has helped us to develop and sustain partnerships with local businesses such as DHL, Coca Cola, Cadburys etc. as well as running a wide range of fundraising events to generate funds to support our work. In particular we would like to acknowledge the support of **Insight** who through their Uxbridge offices have committed to supporting Age UK HHB as their nominated charity through 2021 and 2022.

Profits generated from these enterprises support our ability to deliver activities in line with our charitable objectives as detailed above.

ACHIEVEMENTS AND PERFORMANCE:

1) Information and advice services

- We had a total of **14,526** recorded client contacts for older people seeking information and advice
- Through welfare benefits and warm and well, we supported people with successful claims that generated **£1,414,406** of additional income for older people.

Gateway Partnership

Advocacy Services

- Independent Mental Capacity Advocacy (IMCA) and Paid Representative (RPPR) services supported 257 clients
- Independent Mental Health Advocacy (IMHA) service supported **288** clients
- Independent Care Act Advocacy (IMCAA) service supported 118 clients

Adult Carer Services

- **290** newly registered carers
- **56** Awareness raising events were held with **393** attendees
- **312** Adult Carers were supported through information and advice, signposting or peer group support
- **72** Carers Needs Assessments were completed
- **32** Support Groups were held for carers

Young Carer Services

- **80** newly registered carers
- **236** Young Carers (under the age of 18) were supported by our specialist partners
- **60** support groups were facilitated over the year with **78** attendees
- **15** Activities were organised for young carers through the year with **48** attendees

Social Isolation & Loneliness Prevention Service

- **460** referrals received to the service
- **12** groups facilitated per week

Social Prescribing Services

- Our Harrow Social prescribing service (delivered in partnership through Harrow Together) received **1,243** referrals during 2021/22

Main reasons for referrals were:

- Mental Health

Trustees' annual report

For the year ended 31 March 2022

- Social Isolation
 - Carer
 - Dealing with Chronic Illness
 - Low Self-Esteem/Confidence
-
- Our Hillingdon Social prescribing service (delivered in partnership through H4all) supported **1,629** clients
 - **20,221** client contacts were made by the wellbeing team
 - We saw strong improvement in wellbeing through PAM and ONS outcome measure tools

2) Social Contact

Community Services

- An average of **119** older people were supported through our befriending service through the course of the year.
- **191 tasks** were carried out for older people through our good neighbour scheme
- We saw a return to face-to-face groups with **327** people attending Failte, Interactive and Active Ageing groups. We recorded **3,364** attendances at groups.
- **93** older people were trained to use digital devices to help connect with family, friends and interests. We ran **93 training sessions** and trained **42 digital champions**.

3) Practical Home Services

Hospital Services

Hillingdon Hospital

- Our A&E team supported **8,361 older people** in the emergency department at Hillingdon
- Out Take Home and Settle team supported **7,640 older people** on hospital wards

And escorted/followed up at home **775 older people**

Northwick Park (mobilised in Q3)

- 59 older people supported to return home and 21 followed up in the community
- Our Falls prevention team conducted 895 visits to **211** older people at risk of falling.

Charged for services

- Our Help at Home Service supported **240 older people**
- We undertook **13,584 jobs** through the course of the year delivering **19,188 hours** of service provision
- Our Homeshare service was suspended during the pandemic and we re-opened the service only during the summer of 2021 during which we achieved our first successful match! We received 238 sharer enquiries during the year and had 29 completed sharer applications.

Age UK Hillingdon, Harrow and Brent

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For the year ended 31 March 2022

- We had **26 local traders** registered with our Trusted Traders service and took **1,030 enquiries** from older people seeking support from a vetted local tradesperson.

PERFORMANCE AGAINST STRATEGIC OBJECTIVES:

1. Provide Information and Advice services to all old people in our area.

As detailed above, information and advice is the cornerstone of our support for older people. Performance data demonstrates we have strong reach and impact in this area. We have greatest capacity through commissioned service provision in Hillingdon. We supplement contracted Information and Advice funding in Harrow and Brent with fundraised income, but aim to develop capacity in these boroughs.

2. Target services and interventions to the greatest need.

Eligibility criteria for all services ensure we are targeting those whose needs are greatest. Much of our community service provision is targeted at reducing isolation which impacts on a significant proportion of older people. Our hospital services are geared towards supporting those who are most frail and vulnerable and at risk of losing independence. Our social prescribing services are geared towards supporting older people living with long-term conditions, particularly targeting those who are not managing their conditions well. Our information and advice services are targeted towards those on low incomes or in poor housing with the objective of improving quality of life. Covid has shone a light on health inequalities and has exacerbated many of the underlying determinants of poor health and wellbeing. We have focussed our energies on supporting those older people in greatest need.

3. To pursue strategic alliances to develop service provision and improve efficiency

We have been successful at nurturing and building on strategic alliances in all three boroughs. Age UK HHB continue to play a leading role within H4all (a third sector consortium based in Hillingdon that has seen continued growth in 2021/22). We successfully led the development of a collaborative social prescribing service in Harrow through our membership of Harrow Together (third sector consortium based in Harrow). We are lead agent for the Gateway partnership along with 2 other third sector partners delivering a range of services in Brent. Age UK HHB is working collaboratively with Age UK partners across North West London and is represented on the leadership of 3ST, a third sector collaborative that operates across the North West London region in line with new NHS commissioning frameworks. We have played a key role in relief efforts through the course of the pandemic working with local charities, local authorities and NHS providers. In 2021 we initiated a new discharge service from Northwick Park Hospital in partnership with Harrow Carers. In 2021/22 we bid successfully in partnership with Age UK Buckinghamshire to deliver hospital discharge services in Buckinghamshire with the service starting from 1 April 2022.

4. Diversify our income.

2021/22 has been a successful year for Age UK HHB. We have retained most of our income streams and been successful in securing a number of short-term grants from local authorities and trust funds to support our Covid relief efforts supporting older residents.

We have been successful in securing pilot funding for 15 months to deliver discharge services to patients from Northwick Park Hospital, serving residents of Harrow and Brent. We also secured a 2-year contract to delivery discharge support services in Buckinghamshire in partnership with Age UK Bucks.

Our three main areas of income are NHS contracts, Local Authority contracts and grants and our paid for services. We have seen growth of income for Brent and Harrow improving the balance of services provided for older people across our geography.

The focus for our paid for services during 2021/22 was to build in efficiencies and improvements to our Help at Home model to ensure it adequately covers a proportion of our overhead costs. We identified a number of processes that could be streamlined and automated, so reducing on staff and administrative time. These have been implemented through the year and we hope to see the financial benefits now that our customer base has begun to return post pandemic.

The board approved an investment in growing and diversifying our retail (Charity shop) operations across the three boroughs. Following a review of our retail operations, we took the decision to collaborate with Harlington Hospice and Michael Sobell Hospice, combining the management and back-office administration of our retail operations across the three charities. We consolidated our trading operations across the 3 charities. Our shops have returned to full trading during 2021/22 and we are now looking for opportunities to grow and diversify our retail operations.

Our fundraising provides an important and growing income stream for the charity. The pandemic forced us to refocus fundraising activities, and we secured a range of support, both in kind and in cash from corporate partners through the course of the year. We developed a marketing strategy in 2021/22 which will be implemented in 2022/23 with a view to further building our profile locally and supporting our fundraising activity.

5. Promote the work of the charity.

Over recent years the profile of Age UK HHB has grown to become recognised as the leading charity supporting older people across the region, particularly amongst decision makers within the local authorities, NHS and voluntary sector.

We have secured regular articles in the Local Authority newspapers which are distributed to every household. We have also stepped up our social media presence with regular twitter feeds, an updated Facebook page and we have invested time in revamping and updating our website to promote the work of our organisation.

Age UK HHB is the lead third sector agent for older people with each of the 3 local authorities. We hold positions within each of the local care partnerships at borough level and also hold a seat on the leadership team of 3ST and have positions on key NHS boards representing the third sector across North West London.

Our work, particularly around collaboration, partnership and integration has been recognised by NHS England, Age UK and London partners, and we have presented at a range of national forums.

We have approved a marketing strategy and will invest in our marketing to further promote our work during 2022/23.

6. Measure our performance.

We report regularly to grant officers and commissioners against all of our statutory and Trust funded services. Furthermore, we provide organisation wide reporting to our board of Trustees on a quarterly basis. We report on all services, operational, retail and fundraising activities, measuring performance trends against historic data.

We record impact measures across the majority of our services in order to measure outcomes as well as outputs, using externally verified tools.

In 2021/22 we moved from Charitylog to Salesforce as our primary client record system as part of a national programme sponsored by Age UK. This enables us to capture data more systematically with significantly improved reporting functionality.

7. Develop, support and value our staff and volunteers.

All staff and volunteers receive a tailored induction programme when joining Age UK HHB. Every member of staff and volunteer has clear objectives and a development plan which are appraised annually and reviewed regularly through 1-1 supervision.

We provide regular team meetings for all staff and volunteers and on an annual basis provide larger events for staff and volunteers. We also produce a staff and volunteer bulletin 4 times per year which goes to all staff and volunteers.

Our staff and volunteers contributed to the development of our 5-year strategy which was developed during 2019/20 through a series of workshop and consultation exercises. Staff and volunteers contribute towards the annual review of our strategy and were engaged at our Staff and Volunteer away days during 2021/22. We survey our staff and volunteers on an annual basis and develop an action plan based upon the findings.

In February 2020 we successfully completed our Investors in People audit. Our assessor commended Age UK HHB and recommended us for an Investors in People award. Investors in

Age UK Hillingdon, Harrow and Brent

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For the year ended 31 March 2022

People have now moved to a model of continuous assessment. We have worked closely with them during 2021/22 with a view to continually improving the support we provide to our workforce.

At the end of March 2022, we had 112 staff and 223 volunteers. Our volunteers contributed an estimated 33,450 hours of their time during the year. Based on the London Living Wage, this equates to a value of £362,798 a vital contribution to delivering our services and achieving our goals.

Beneficiaries of our services

Age UK Hillingdon, Harrow and Brent supports older people living within the London boroughs of Hillingdon, Harrow, Brent and surrounding areas.

We also support informal carers and families of older people as this provides indirect benefit to their older relatives and friends.

We support older people generally from the age of 50 upwards. As a charity we are committed to supporting all older people, but we will prioritise those who are in greatest need.

It should be noted that some of our services are only available to older people above a certain age or whom meet particular eligibility criteria in line with contractual or grant specifications agreed with the funding body.

Financial review

Income

Total income was £2,967,787 (2021: £3,317,479) a decrease of £349,692. The decrease in income was primarily due to lower legacy income received in 2022 – £37,844 (2021: £454,271). Income breaks down as follows:

Income	2021-22	2020-21	Change	Change
	£	£	£	%
Information & Advice	909,866	821,521	88,345	11%
Social Contact	430,341	515,930	(85,589)	(17%)
Practical Home Services	1,328,073	1,280,255	47,818	4%
Voluntary income	90,444	538,860	(448,416)	(83%)
Trading income	209,064	160,913	48,151	30%
	2,967,787	3,317,479	(349,692)	(11%)

Age UK Hillingdon, Harrow and Brent

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For the year ended 31 March 2022

Expenditure

Total expenditure was £3,129,257 (2021: £2,935,929), an increase of £193,982. Expenditure breaks down as follows:

Expenditure	2021-22	2020-21	Change	Change
	£	£	£	%
Information & Advice	986,154	899,740	86,414	10%
Social Contact	444,006	487,887	(43,881)	(9%)
Practical Home Services	1,396,488	1,264,087	132,401	10%
Raising funds	302,609	284,215	18,394	6%
	3,129,257	2,935,929	193,328	7%

Reserves

Total reserves have fallen from £1,489,251 to £1,328,982. Reserves are analysed as follows:

Reserves	2021-22	2020-21	Change	Change
	£	£	£	%
Restricted reserves	25,588	84,404	(58,816)	(70%)
Designated reserves	484,049	500,000	(15,951)	(3%)
Free reserves	819,345	904,847	(85,502)	(9%)
Total reserves	1,328,982	1,489,251	(160,269)	(11%)

Net deficit for the year

The Charity reported a deficit of £160,269 for the year ended 31 March 2022 (2021: Surplus £387,683). The surplus generated in 2021 allowed the Charity to designate funds for investment in services and infrastructure projects. The deficit in the year ended 31 March 2022 was a planned deficit.

Results	2021-22	2020-21	Change	Change
	£	£	£	%
Reserves brought forward	1,489,251	1,101,568	387,683	35%
Result for the year	(140,268)	387,683		
Reserves carried forward	1,328,982	1,489,251	(160,269)	(9%)

Investment Policy

Funds may be invested at the Trustees' discretion. The trustees take a cautious approach to investments and hold a higher interest account with CAF Bank, which is classified as cash on the balance sheet and has instant access. This investment is low risk, but does not provide adequate protection against inflation.

The Board of Trustees is considering its options with regard to investments given the higher inflation environment at the time of writing this report.

Principal risks and uncertainties

The Trustees maintain a register of key risks and supporting mitigation plans that are regularly reviewed at Board meetings. Policies, systems and procedures are established to mitigate those risks identified in the risk register and implement procedures to minimise and manage any potential impact on the charity should those risks materialise.

Risk management priorities for 2022/23 are focused on: dealing with the impact and legacy of the Covid pandemic. We are focussing on the medium to long term impact of prolonged isolation due to lockdown and Covid related restrictions on the health and wellbeing of older people. This has been compounded by cost-of-living pressures and significant numbers of older people impacted by fuel poverty. With the economic downturn, we are seeing pressures building on local authority and NHS budgets, fundraising income and our retail operations. A number of our larger statutory contracts are due for renewal which brings a risk of reduction or loss of funding. We are scenario planning for contraction of the charity.

Reserves policy and going concern

For the purposes of determining the level of reserves calculations have been done to reflect:

- the costs that would arise from the shutdown of Age UK Hillingdon, Harrow and Brent as a going concern with an orderly wind down;
- possible loss of income arising from lower demand for paid for services;
- planned investment in infrastructure projects held as designated funds.

The following elements have been evaluated to calculate the minimum reserves calculation for Age UK Hillingdon Harrow and Brent:

1. Statutory redundancy costs for employees in services where grants or contracts will be up for renewal in 2022–2025, based on age and length of service of actual staff.
2. Remaining terms of leases until first opportunity to break, less their estimated resale market value. A cautious approach has been taken this year given the current situation with the retail property market.
3. Pension liability for defined benefit schemes becoming due in the event of closure of Age UK Hillingdon.

4. A fund to cover potential loss of income from charity shop trading, fundraising events and donations.
5. A fund to cover potential loss of income from Help at Home clients, to cover essential staff costs at risk if demand declines.
6. Designated legacy and grant funds.

This calculation results in a total target reserves position of £1,272,986. Total reserves, excluding restricted reserves, at 31 March 2022 are £1,323,395. Total restricted funds at 31 March 2021 are £25,588

Trustees feel the required reserves calculation is reasonable, and that actual reserves are sufficient to ensure the organisation can meet planned service delivery obligations in 2022/23 and all liabilities in the event key funded services need to be wound down.

Trustees acknowledge that the sum required needs to be reviewed on an annual basis to recalculate the liabilities.

COVID-19

Since March 2020 there have been significant changes to the ways in which the Charity delivers its services, due to the COVID-19 pandemic. Safeguarding and infection control measures meant face-to-face services needed to be withdrawn, whilst the vulnerability of our client base meant different support and services became essential.

Through 2021/22 with vaccination levels high across our region, Covid rates stabilising and government guidelines relaxing we have been able to reopen all services and activities through the course of the year.

There are legacies of the pandemic that affect older people.

- Many remain anxious about catching Covid
- Behaviours have become entrenched for some which has reduced independence
- Some have lost confidence and are not leaving their home
- Some have reduced activity and have consequently lost strength and mobility
- Some older people have not been vaccinated
- Many older people are isolated as a result of factors above

We have taken learning from the pandemic. Whilst all services have reopened, we have modified the way that we deliver services to ensure we target resources most effectively and to those most in need. For example, we are able to provide more Information and Advice over the phone and internet, but still provide face to face appointments for those who are only able to be supported in this way.

Our workforce is also working in a more flexible way. We have introduced hybrid working policies for staff and we are reviewing our use of premises in line with the new ways of working.

Fundraising

Age UK is committed to responsible fundraising and is a member of the fundraising regulator and adheres to its policies. Age UK employs a full-time fundraiser to engage with the local community and companies as well as seeking funds from, and partnerships with national organisations to promote and support the various activities of the charity.

Key activities included our Big Knit campaign, support for Age UK raffles and drives for stock for our retail shops. We continued to nurture and develop corporate partnerships in the boroughs. We received support from CISCO for our digital inclusion project through provision of skilled volunteers. We received financial support from the coop and were voted charity of the year by Insight who will be supporting us for the next 2 years.

Plans for the future

Our focus for the year ahead will be 'recovery'. As a result of the pandemic, a much higher proportion of older people are experiencing isolation and are in greater need of our support. This has been compounded by cost of living and fuel poverty which are impacting those older residents who are in greatest need. As such we are experiencing high demand and capacity pressures. We are focussing on securing sufficient resource to meet demand.

Our board undertook annual reviews and refocus of our 5-year strategy in July 2021 and July 2022. This has helped us to review our priorities for recovery, but we are not proposing any significant changes to our broad strategic direction.

Key priorities for us are going to be ensuring we can deliver on our strategy through the likely economic recession. We anticipate that the longer-term impacts of Covid on the physical and mental health as well as the broader wellbeing of older people will continue to place pressure on our finite resources.

Most of our income streams are unlikely to rise in line with the inflationary pressures on our costs. As such we are putting in place plans to further reduce overheads and back-office costs to ensure we minimise any impact on service delivery. Alongside these mitigating actions, we will continue to build out, looking for further opportunities to grow and diversify our income streams, in partnership wherever possible.

Structure, governance and management

Age UK Hillingdon, Harrow and Brent is a Charitable Company limited by guarantee, not having share capital. The company was incorporated on 8 December 1995 and registered as a charity on 4 January 1996.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. The articles of association were updated in 2018 following the merger of Age UK Hillingdon with Age UK Brent and Age UK Harrow.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Trustees have agreed to contribute £1 in the event of the charity winding up.

The Board of Trustees

The Board of Trustees comprises

- Honorary Officers of the charity: Chair and Treasurer
- persons elected by the members at an Annual General Meeting

Honorary Officers serve for a period of 3 years from the date of their election and are eligible for re-election.

The Board of Trustees normally meet 6 times a year and is responsible for managing the affairs of Age UK Hillingdon, Harrow and Brent. Whilst decisions on policy and strategy are made by the Board, day to day management and decision making are delegated to the Chief Executive who works closely with members of the Senior Management Team.

Appointment of trustees

Whilst trustees are elected at the Annual General Meeting, they are subject to the Organisation's policy and procedures of recruitment, induction and training.

Trustees are recruited from a wide variety of sources including open advertisement and personal recommendation. There is considerable endeavour to ensure that there is a balance of skills, gender and cultural background represented and that Trustees are representative of older people in Hillingdon, Harrow and Brent generally.

Potential trustees are invited to visit the administrative office for an informal discussion with the Chief Executive (and/or Chair) and are offered the opportunity to attend a Board Meeting as an observer. The Board is able to co-opt members between Annual Meetings.

Trustee induction and training

All trustees attend an Age UK HHB induction day alongside new staff and volunteers to support basic orientation within the charity.

All new trustees are encouraged to take charge of their own training programme tailored to their own needs and having particular regard to the responsibilities of charity trustees.

Related parties and relationships with other organisations

Age UK Hillingdon, Harrow and Brent is an independent charity, responsible for its own policy, direction and funding. We are a subscribing member of a network of charities sharing similar objectives called the Age England Association. To be accepted for membership of this Association the Charity has to sign up to a Brand Partnership Agreement that describes the obligations of Association members and it also has to comply with the Association's Charity Commission accredited standards of service delivery known as the Age UK Organisational Quality Standards. Age UK Hillingdon, Harrow and Brent contributes to the Association in a number of ways, including participating in regional meetings and networks, raising policy issues that may benefit from work at national level and sharing best practice. During 2021/22 CEO of Age UK HHB represented London partners on the Age England Association as a Director of the Company.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2022

During 2021/22, Age UK Hillingdon, Harrow and Brent continued to work with 4 other Hillingdon based charities to manage H4All, a Charitable Incorporated Organisation (CIO). The aim of this CIO is to secure and deliver contracts for Wellbeing Services that will be delivered by H4All member organisations. To support this activity, **H4All CIO** has also developed shared back-office services that help reduce costs and improve H4All members' efficiency. Age UK Hillingdon, Harrow and Brent is represented on the Board of Trustees of the H4All CIO by a Trustee nominated by the Age UK Hillingdon, Harrow and Brent Board of Trustees and by the CEO who is also a Trustee.

Age UK Hillingdon, Harrow and Brent are an associate member of **Harrow Together (HT)**, a Charity based in Harrow whose aim is to secure and deliver contracts for the third sector in the borough. In October 2019, Age UK HHB CEO was appointed to the board of Trustees. Age UK HHB is lead delivery partner for the Harrow Social Prescribing partnership, Lead partner for delivery of Northwick Park Discharge Support Service and a delivery partner for SWISH (information and advice). Age UK HHB CEO is a representative for HT on the local Integrated Care Partnership Executive.

Age UK HHB lead a successful partnership delivering the **Brent Gateway** services. Partners who subcontract to Age UK HHB in this partnership are Community Connex and Capable Communities.

Age UK HHB led a successful bid in partnership with Age UK Buckinghamshire to provide hospital discharge services in Buckinghamshire. These services commenced on 1 April 2022.

During the course of 2021/22 a collaboration of third sector organisations formed to engage with the new NHS regional Integrated Care System which covers the 8 London boroughs of North West London. Age UK HHB CEO is one of the 10 members on the leadership team for **3ST**.

Remuneration policy for key management personnel

When advertising for key management posts, pay and remuneration levels are benchmarked against existing staff and with relation to comparable roles advertised across the Age UK London network. Any changes to pay and remuneration for existing key management personnel are consistent with those offered to other staff in Age UK Hillingdon, Harrow and Brent. All pay decisions for key management are considered and signed off by the Board of Trustees.

Relationships with stakeholders

The Directors delegate responsibility for managing stakeholder relations to the CEO who provides regular update reports to the board.

Key stakeholders include:

Local Authorities of Hillingdon, Harrow and Brent

Age UK HHB is represented on key strategic groups in all three boroughs. We are recognised as the leading local charity supporting older people in all three boroughs and have supporters both within the members and the executive teams of each local authority.

NHS

We are engaged in the integration and transformation of NHS services across the three boroughs and have positioned ourselves to effectively influence emerging new NHS commissioning structures. We have services that work alongside GP practises as well as our hospital-based services. We are a member of the Integrated Care Partnerships in Harrow and Hillingdon. We have played a key role in mobilising the third sector to secure representation on the new Integrated Care System covering North West London.

Supporters

We regularly engage with our wider stakeholders through our Community Fundraiser. During 2021/22 we developed a marketing strategy to improve supporter engagement across all communication channels. This strategy will be implemented through the course of 2022/23.

Service users

Receive regular feedback opportunities and consultation exercises. These included workshops and groups to contribute to developing our new 5-year strategy. We also run consultation exercises when considering new service developments for Age UK HHB or on behalf of our statutory partners.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age UK Hillingdon, Harrow & Brent for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice 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 operation

Trustees' annual report

For the year ended 31 March 2022

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2022 was 13 (2021: 11). The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 22 November 2022 and signed on their behalf by

Neil Franklin
Chair of the Board of Trustees

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Opinion

We have audited the financial statements of Age UK Hillingdon, Harrow & Brent (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Hillingdon, Harrow & Brent'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 Hillingdon, Harrow and Brent

Other Information

The other information comprises the information included in the trustees' 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.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

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 are set out below.

Capability of the audit in detecting irregularities

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

- We enquired of management, and the finance committee, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

25 November 2022

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Age UK Hillingdon, Harrow and Brent

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Unrestricted £	Restricted £	2022 Total £	Unrestricted £	Restricted £	2021 Total £
Income from:							
Donations and legacies	2	90,444	-	90,444	533,860	5,000	538,860
Charitable activities							
Advice & Information	3	828,618	81,248	909,866	758,907	62,614	821,521
Social Contact	3	324,318	106,023	430,341	303,957	211,973	515,930
Practical Home Support	3	1,328,073	-	1,328,073	1,280,255	-	1,280,255
Other trading activities	4	209,064	-	209,064	160,913	-	160,913
Total income		2,780,516	187,271	2,967,787	3,037,892	279,587	3,317,479
Expenditure on:							
Raising funds	5a	302,609	-	302,609	284,215	-	284,215
Charitable activities							
Advice & Information	5a	888,192	97,962	986,154	838,226	61,514	899,740
Social contact	5a	295,881	148,125	444,006	279,007	208,880	487,887
Practical Home support	5a	1,396,888	-	1,396,888	1,264,087	-	1,264,087
Total expenditure		2,883,570	246,087	3,129,657	2,665,535	270,394	2,935,929
Net income / (expenditure) before net gains / (losses) on investments		(103,054)	(58,816)	(161,870)	372,357	9,193	381,550
Net gains / (losses) on investments		1,601	-	1,601	6,133	-	6,133
Net income / (expenditure) for the year	6	(101,453)	(58,816)	(160,269)	378,490	9,193	387,683
Transfers between funds		-	-	-	-	-	-
Net movement in funds		(101,453)	(58,816)	(160,269)	378,490	9,193	387,683
Reconciliation of funds:							
Total funds brought forward		1,404,847	84,404	1,489,251	1,026,357	75,211	1,101,568
Total funds carried forward		1,303,394	25,588	1,328,982	1,404,847	84,404	1,489,251

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Age UK Hillingdon, Harrow and Brent

Balance sheet

Company no. 3136052

As at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed assets:					
Tangible assets	11		42,914		50,610
Investments	12		26,713		25,114
			<u>69,628</u>		<u>75,724</u>
Current assets:					
Stock	13	-		1,905	
Debtors	14	299,191		473,443	
Cash at bank and in hand		1,502,093		1,292,898	
			<u>1,801,284</u>	<u>1,768,246</u>	
Liabilities:					
Creditors: amounts falling due within one year	15	541,930		354,719	
				<u>354,719</u>	
Net current assets			<u>1,259,354</u>		<u>1,413,527</u>
Total net assets			<u>1,328,982</u>		<u>1,489,251</u>
The funds of the charity:					
Restricted income funds	18a		25,588		84,404
Unrestricted income funds:					
Designated funds		484,049		500,000	
General funds		819,345		904,847	
			<u>1,303,394</u>	<u>1,404,847</u>	
Total unrestricted funds			<u>1,303,394</u>	<u>1,404,847</u>	
Total charity funds			<u>1,328,982</u>	<u>1,489,251</u>	

Approved by the trustees on 22 November 2022 and signed on their behalf by

Neil Franklin
Chair of the Board

Statement of cash flows

For the year ended 31 March 2022

	Note	2022 £	£	2021 £	£
Cash flows from operating activities					
Net (expenditure)/ income for the reporting period (as per the statement of financial activities)		(160,269)		387,683	
Depreciation charges		7,696		27,501	
(Gains)/losses on investments		(1,601)		(6,133)	
(Profit)/loss on the disposal of fixed assets		-		-	
(Increase)/decrease in debtors		174,252		31,210	
Increase/(decrease) in creditors		187,211		54,324	
Net cash (used in)/ provided by operating activities		207,289		494,585	
Cash flows from investing activities:					
Purchase of fixed assets		-		-	
(Increase)/decrease in stocks		1,905		(428)	
Net cash (used in) /provided by investing activities		1,905		(428)	
Change in cash and cash equivalents in the year		209,194		494,157	
Cash and cash equivalents at the beginning of the year		1,292,899		798,742	
Change in cash and cash equivalents due to exchange rate movements		-		-	
Cash and cash equivalents at the end of the year		1,502,093		1,292,899	

1 Accounting policies

a) Statutory information

Age UK Hillingdon, Harrow and Brent is a charitable company limited by guarantee and is incorporated in England and Wales. The charity's working name is Age UK HHB.

The registered office address is 2 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Throughout the COVID-19 pandemic the charity continued to provide services, albeit with changes to the ways in which a number of services were delivered. Looking forward, the principal identified financial risks relate to the potential increase in costs due to high inflation and changes to Local Authority funding arrangements. The trustees have reviewed financial projections to March 2024 and are confident that the charity can manage these risks and can continue to trade as a going concern.

The charity has taken account of the risks that may affect its service delivery and its financial outlook and has made provision through its reserves calculation to ensure that these risks can be managed.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies (continued)

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charity by its Charity Shops and the costs of a Community Fundraiser.
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

- | | |
|--|-----|
| ● Advice and Information | 30% |
| ● Social Contact | 19% |
| ● Practical Home Support | 45% |
| ● Other Trading activity (Charity shops & Fundraising) | 6% |

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

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

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500 and the asset is expected to be productive for more than 12 months. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- | | |
|--------------------------|-----------------------------------|
| ● Motor Vehicles | 4 years |
| ● Fixtures and fittings | 4 years |
| ● Computer equipment | 4 years |
| ● Leasehold improvements | 25 years or the life of the lease |

l) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies (continued)

m) Stocks

Stocks are stated at the lower of cost and net realisable value. In general, cost is determined on a first in first out basis. Net realisable value is the price at which stocks can be sold in the normal course of business after allowing for the costs of realisation.

n) Debtors

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

o) Cash at bank and in hand

Cash at bank and cash 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.

p) Creditors and provisions

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

q) 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.

r) Pensions: Defined benefit plan

Age UK Hillingdon, Harrow and Brent participates in The Pensions Trust – Growth Plan scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is no longer available for current employees. The scheme is a defined benefit scheme in the UK. Due to the way the scheme is set up, it is not possible for the company to obtain sufficient information to enable it to account for its liabilities under the scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

Further information about the scheme, with details of the actuarial valuation and the potential liability for Age UK Hillingdon Harrow and Brent is provided in note 21 to these accounts.

s) Pensions: Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

2 Income from donations and legacies

	Unrestricted	Restricted	2022 Total	Unrestricted	Restricted	2021 Total
	£	£	£	£	£	£
Donations	18,560	–	18,560	18,757	–	18,757
Legacies	37,884	–	37,884	454,271	–	454,271
Age UK Partnership	10,000	–	10,000	15,000	–	15,000
Age UK Partnership (COVID)	–	–	–	20,000	–	20,000
Age UK London (Lottery)	20,142	–	20,142	9,209	–	9,209
Age UK London (Big Knit)	–	–	–	614	–	614
City Bridge Trust	–	–	–	–	5,000	5,000
Jean & Derek King Foundation	–	–	–	10,000	–	10,000
Gift Aid	601	–	601	2,982	–	2,982
Other	3,257	–	3,257	3,027	–	3,027
	90,444	–	90,444	533,860	5,000	538,860

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2022

3 Income from charitable activities

			2022			2021
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Information & Advice						
Citizens Advice Bureau Brent	-	28,000	28,000	10,416	28,000	38,416
H4All CIO	12,332	-	12,332	-	-	-
Harrow Community Action	104,127	22,915	127,042	83,888	32,314	116,202
Harrow Mencap	22,000	-	22,000	22,000	-	22,000
London Borough of Brent	454,377	-	454,377	391,606	-	391,606
London Borough of Hillingdon	234,404	-	234,404	234,477	-	234,477
London Borough of Hillingdon (COVID-19)	-	-	-	10,000	-	10,000
Harrow MIND	-	-	-	-	2,300	2,300
Royal Brompton and Harefield Hospital	-	18,633	18,633	-	-	-
Mercers	-	11,700	11,700	-	-	-
Donations	1,378	-	1,378	6,520	-	6,520
Sub-total for Advice & Information	828,618	81,248	909,866	758,907	62,614	821,521
Social Contact						
Age UK Partnership – Digital Programme	-	14,774	14,774	-	48,208	48,208
Good Things Foundation (Census)	13,804	-	13,804	10,183	-	10,183
City Bridge Trust	-	31,641	31,641	-	37,690	37,690
H4All C.I.O.	43,817	-	43,817	20,111	-	20,111
Embassy of Ireland	-	6,908	6,908	-	9,996	9,996
A P Taylor	-	2,000	2,000	-	-	-
London Borough of Brent	-	12,000	12,000	-	-	-
London Borough of Harrow	6,000	-	6,000	30,000	-	30,000
London Borough of Hillingdon	230,988	38,700	269,688	269,673	-	269,673
London Borough of Hillingdon (COVID-19)	9,200	-	9,200	10,000	-	10,000
London Community Response Fund	-	-	-	-	77,379	77,379
Room Hire	6,565	-	6,565	170	-	170
Clubs income	5,979	-	5,979	35	-	35
Donations	7,965	-	7,965	2,485	-	2,485
Sub-total for Social Contact	324,318	106,023	430,341	342,657	173,273	515,930
Practical Home Services						
Charges	419,163	-	419,163	399,553	-	399,553
Harrow Community Action	52,500	-	52,500	-	-	-
HMRC – furlough	-	-	-	11,226	-	11,226
H4All C.I.O.	396,616	-	396,616	379,821	-	379,821
NHS Hillingdon CCG	306,222	-	306,222	313,529	-	313,529
London Borough of Hillingdon	146,000	-	146,000	145,957	-	145,957
Nationwide Building Society	6,249	-	6,249	24,996	-	24,996
The Hillingdon Hospital NHS Trust	-	-	-	3,808	-	3,808
Other	1,323	-	1,323	1,365	-	1,365
Sub-total for Practical Home Services	1,328,073	-	1,328,073	1,280,255	-	1,280,255
Total income from charitable activities	2,481,009	187,271	2,668,280	2,381,819	235,887	2,617,706

Total government funding from Grants and Contracts in 2022 was £1,456,524 (2021: £1,996,406).

4 Income from other trading activities

			2022			2021
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Charity Shops	195,662	-	195,662	70,726	-	70,726
HMRC – furlough	-	-	-	64,043	-	64,043
London Borough of Hillingdon (COVID-19)	8,930	-	8,930	14,334	-	14,334
London Borough of Brent (COVID-19)	-	-	-	10,000	-	10,000
Donations	1,544	-	1,544	1,210	-	1,210
Gift Aid	2,927	-	2,927	600	-	600
Total	209,064	-	209,064	160,913	-	160,913

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2022

5a Analysis of expenditure (current year)

	Charitable activities						2022 Total £	2021 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	103,591	489,097	299,442	1,074,454	-	299,856	2,266,440	2,226,159
Other staff costs	282	791	2,626	20,731	-	4,054	28,484	13,879
Premises	80,400	29,819	20,194	16,860	-	20,953	168,225	114,877
Direct costs of service delivery	796	296,163	4,408	17,117	-	418	318,901	294,550
Shared costs of service delivery	73,269	37	625	10,980	-	46,254	131,165	121,004
Operating costs	7,772	30,806	27,321	43,612	-	9,111	118,623	74,043
Marketing	-	-	-	199	-	3,750	3,949	60
Shops purchases	3,869	-	-	28	-	-	3,897	1,529
Equipment hire	70	-	210	-	-	420	700	350
Strategic development	-	-	-	-	-	1,100	1,100	-
Other costs	-	-	-	-	-	-	-	2,311
Audit & Accountancy	-	-	-	-	13,552	-	13,552	14,790
AGM & Trustee meetings	-	-	-	-	1,500	-	1,500	392
Irrecoverable VAT	-	-	-	-	-	27,934	27,934	10,152
Bank charges & penalties	2,428	-	-	446	-	2,848	5,722	2,579
Legal Costs	360	-	-	2,920	1,583	-	4,863	294
Sundry expenses	1,975	463	1,159	1,073	-	3,005	7,677	12,769
Other governance costs	-	-	-	-	19,230	-	19,230	18,690
Depreciation	-	-	-	-	-	7,696	7,696	27,501
	274,814	847,175	355,986	1,188,420	35,864	427,398	3,129,657	2,935,929
Support costs	25,644	128,219	81,206	192,329	-	(427,398)	-	-
Governance costs	2,152	10,759	6,814	16,139	(35,864)	-	-	-
Total expenditure 2022	302,609	986,154	444,006	1,396,888	-	-	3,129,657	-
Total expenditure 2021	284,215	899,740	487,887	1,264,087	-	-	-	2,935,929

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2022

5b Analysis of expenditure (prior year)

	Charitable activities						2021 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £	
Staff costs (Note 7)	138,101	440,110	329,309	1,001,767	-	316,872	2,226,159
Other staff costs	216	2,074	2,384	5,453	-	3,752	13,879
Premises	65,730	36,404	11,816	-	-	927	114,877
Direct costs of service delivery	30,932	239,087	1,502	21,245	-	1,784	294,550
Shared costs of service delivery	623	27,578	31,084	23,193	-	38,526	121,004
Premises costs	18,097	21,134	19,823	6,539	-	8,450	74,043
Marketing	-	-	-	60	-	-	60
Shops purchases	1,440	-	81	8	-	-	1,529
Equipment hire	140	-	210	-	-	-	350
Strategic development	-	-	-	-	-	-	-
Other costs	148	135	26	1,183	-	819	2,311
Audit & Accountancy	-	-	-	-	14,790	-	14,790
AGM & Trustee meetings	142	29	155	-	-	66	392
Irrecoverable VAT	-	-	-	-	-	10,152	10,152
Bank charges & penalties	-	-	-	448	2,131	-	2,579
Legal Costs	294	-	-	-	-	-	294
Sundry expenses	3,312	165	148	1,728	7,416	-	12,769
Other governance costs	590	-	7,120	527	10,453	-	18,690
Depreciation	-	-	-	-	-	27,501	27,501
	259,765	766,716	403,658	1,062,151	34,790	408,849	2,935,929
Support costs	22,533	122,592	77,624	186,100	-	(408,849)	-
Governance costs	1,917	10,432	6,605	15,836	(34,790)	-	-
Total expenditure 2021	284,215	899,740	487,887	1,264,087	-	-	2,935,929

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2022 £	2021 £
Depreciation	7,696	27,501
Operating lease rentals payable: Property	96,400	96,833
Auditor's remuneration for audit work (excluding VAT):	10,500	10,000
Auditor's remuneration for audit work under accrual for previous year	2,000	1,789
Auditor's remuneration for tax return	1,050	-
	<u>105,646</u>	<u>136,123</u>

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

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	2,007,931	1,983,485
Redundancy and termination costs	14,000	1,176
Social security costs	156,248	152,542
Defined contribution pension schemes	81,247	81,958
Other forms of employee benefits	7,014	6,998
	<u>2,266,440</u>	<u>2,226,159</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2022 No.	2021 No.
£60,000 – £69,999	<u>1</u>	<u>1</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £205,250 (2021: £217,601).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 112 (2020: 107).

	2022 No.	2021 No.
Chief Officer	1	1
Administration and support	10	12
Advice and information	19	22
Social Contact	9	8
Practical Home support	67	62
Charity shops and other services	8	7
	<u>113</u>	<u>112</u>

9 Related party transactions

There are no related party transactions to disclose for 2022 (2021: none).

Mr Roger Calverley, trustee, and Mr Julian Lloyd, CEO, are also trustees for H4All C.I.O. Any work for H4All is on an arm's length basis.

Income received from H4All C.I.O. covered the cost of staff seconded to the charity to support the broader Health & Wellbeing aims of Age UK Hillingdon, Harrow & Brent, along with the costs of services provided to H4All. Services provided include the costs of finance and procurement support. The total income received from H4All in 2022 was £699,095 (2021: 665,685).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

Cost	Leasehold Improvements & Townfield £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
At the start of the year	114,284	4,668	67,392	29,870	216,214
Additions in year	-	-	-	-	-
At the end of the year	<u>114,284</u>	<u>4,668</u>	<u>67,392</u>	<u>29,870</u>	<u>216,214</u>
Depreciation					
At the start of the year	67,899	4,314	63,521	29,870	165,604
Charge for the year	3,471	354	3,871	-	7,696
At the end of the year	<u>71,370</u>	<u>4,668</u>	<u>67,392</u>	<u>29,870</u>	<u>173,300</u>
Net book value					
At the end of the year	<u>42,914</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>42,914</u>
At the start of the year	<u>46,385</u>	<u>354</u>	<u>3,871</u>	<u>-</u>	<u>50,610</u>

All of the above assets are used for charitable purposes.

12 Listed investments

	2022	2021
	£	£
Fair value at the start of the year	25,113	18,980
Additions at cost	-	-
Net gain / (loss) on change in fair value	1,600	6,133
Fair value at the end of the year	<u>26,713</u>	<u>25,113</u>
Investments comprise:		
	2022	2021
	£	£
Shares listed on the London Stock Exchange	26,713	25,113
Shares held in subsidiary	-	1
	<u>26,713</u>	<u>25,114</u>

Age UK Hillingdon, Harrow and Brent has a dormant trading subsidiary, Age UK Hillingdon Services Ltd, company number 07472681.

Notes to the financial statements

For the year ended 31 March 2022

13 Stock		2022	2021	
		£	£	
Finished goods		-	1,905	
		<u>-</u>	<u>1,905</u>	
All stock was written off during the year.				
14 Debtors		2022	2021	
		£	£	
Trade debtors		140,804	397,082	
Other debtors		8,100	9,245	
Prepayments		38,794	41,274	
Accrued income		111,493	25,416	
VAT recoverable		-	426	
		<u>299,191</u>	<u>473,443</u>	
15 Creditors: amounts falling due within one year		2022	2021	
		£	£	
Trade creditors		88,768	65,823	
Taxation and social security		45,565	41,703	
Other creditors		4,466	4,660	
Accruals		95,765	71,611	
Deferred income (note 16)		293,641	165,547	
Pension Fund		13,725	5,375	
		<u>541,930</u>	<u>354,719</u>	
16 Deferred income		2022	2021	
		£	£	
Deferred income comprises income received in advance of delivery.				
Balance at the beginning of the year		165,547	44,969	
Amount released to income in the year		(164,077)	(44,969)	
Net value of income deferred in the year		292,171	165,547	
Balance at the end of the year		<u>293,641</u>	<u>165,547</u>	
17a Analysis of net assets between funds (current year)				
	General	Designated	Restricted	Total funds
	unrestricted			
	£	£	£	£
Tangible fixed assets	42,914	-	-	42,914
Investments	26,713	-	-	26,713
Net current assets	749,717	484,049	25,588	1,259,354
Net assets at 31 March 2022	<u>819,345</u>	<u>484,049</u>	<u>25,588</u>	<u>1,328,982</u>

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	50,610	-	-	50,610
Investments	25,114	-	-	25,114
Net current assets	829,123	500,000	84,404	1,413,527
Net assets at 31 March 2021	904,847	500,000	84,404	1,489,251

18a Movements in funds (current year)

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2022 £
Restricted funds:					
Advice & Information	17,810	81,248	(97,962)	-	1,096
Social contact	66,594	106,023	(148,125)	-	24,492
Total restricted funds	84,404	187,271	(246,087)	-	25,588
Unrestricted funds:					
Designated funds:					
Advice & Information	-	-	-	-	-
Social contact	250,000	8,559	(5,198)	-	253,361
Development Fund	250,000	37,884	(57,196)	-	230,688
Total designated funds	500,000	46,443	(62,394)	-	484,049
General funds	904,847	2,735,674	(2,821,176)	-	819,345
Total unrestricted funds	1,404,847	2,782,117	(2,883,570)	-	1,303,394
Total funds	1,489,251	2,969,388	(3,129,657)	-	1,328,982

The narrative to explain the purpose of each fund is given at the foot of the note below.

18b Movements in funds (prior year)

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2021 £
Restricted funds:					
Advice & Information	16,710	62,614	(61,514)	-	17,810
Social contact	58,501	216,973	(208,880)	-	66,594
Total restricted funds	75,211	279,587	(270,394)	-	84,404
Unrestricted funds:					
Designated funds:					
Advice & Information	4,677	-	(4,677)	-	-
Social contact	8,096	250,000	(8,096)	-	250,000
Development Fund	-	250,000	-	-	250,000
Total designated funds	12,773	500,000	(12,773)	-	500,000
General funds	1,013,584	2,582,725	(2,691,462)	-	904,847
Total unrestricted funds	1,026,357	3,082,725	(2,704,235)	-	1,404,847
Total funds	1,101,568	3,362,312	(2,974,629)	-	1,489,251

Purposes of restricted fundsAdvice and Information

Citizens Advice Bureau Brent: To provide Information & Advice services to elderly residents in the London Borough of Brent.

Harrow Community Action: Two contracts: 1) For the recruitment and coordination of volunteers in the London Borough of Harrow. 2) To provide Social Prescribing resources for residents in the London Borough of Harrow.

Royal Brompton and Harefield Hospital: To support the lung health project among Hillingdon residents.

The Mercers' Company: To provide housing advice to vulnerable older renters in Brent and Harrow.

Social Contact:

The Embassy of Ireland, Department of Foreign Affairs and Trade: Failte project (Irish Elders) To provide social facilities for Irish Nationals in Hillingdon.

A P Taylor Trust: To support the Failte (Irish Elders) project.

London Borough of Hillingdon: Funding to provide social facilities for Hillingdon residents.

London Borough of Brent: Digital Inclusion project – Digital Cafes and Digital Champion recruitment.

Age UK: To support the use of digital resources among older residents in Hillingdon Harrow and Brent.

City Bridge Foundation: to support work with Londoners living with dementia.

Purposes of designated fundsSocial Contact:

A significant legacy was received from a Harrow resident, and has been designated for the five year development of a befriending programme in Harrow.

Development Fund:

The balance of the above legacy to be used to support the capacity and capability of the Charity to support its expansion over the next five years.

19 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2022 £	2021 £
Less than one year	67,500	96,833
One to five years	174,375	241,875
	<u>241,875</u>	<u>338,708</u>

20 Clients' money

The charity acts as agents for clients to hold money on their behalf to spend on shopping and the use of the services the charity offers to the public. All expenditure carried out is requested by the client or authorised persons.

The balance held as at the 31 March 22 in respect of clients totals £2,128 owed to clients (2021: £745 owed by clients).

During the year £11,399 (2021: £29,563) was received into the account and expenditure paid out was £31,678 (2021: £30,345).

21 Pensions**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2025: £11,343,000 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	2022 (£s)	2021 (£s)	2020 (£s)
Present value of provision	<u>103</u>	<u>380</u>	<u>450</u>

21 Pensions (continued)

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 2022 £	Period Ending 2021 £
Provision at start of period	380	450
Unwinding of the discount factor (interest expense)	2	10
Deficit contribution paid	(96)	(93)
Remeasurements – impact of any change in assumptions	(2)	13
Remeasurements – amendments to the contribution schedule	(181)	–
Provision at end of period	<u>103</u>	<u>380</u>

INCOME AND EXPENDITURE IMPACT

	Period Ending 2022 £	Period Ending 2021 £
Interest expense	2	10
Remeasurements – impact of any change in assumptions	(2)	13
Remeasurements – amendments to the contribution schedule	-181	–

ASSUMPTIONS

	2022 % per annum	2021 % per annum	2020 % per annum
Rate of discount	<u>2.35</u>	<u>0.66</u>	<u>2.53</u>

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	2022 £	2021 £	2020 £
Year 1	37	96	93
Year 2	37	99	96
Year 3	31	102	99
Year 4	–	87	102
Year 5	–	–	87
Year 6	–	–	–

The company recognises a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

22 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE UK HILLINGDON, HARROW AND BRENT

England & Wales - Charity number 1051711

Accounts



Company number: 3136052

Charity number: 1051711

Age UK Hillingdon, Harrow and Brent

Report and financial statements

For the year ended 31 March 2021

Age UK Hillingdon, Harrow and Brent

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Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2021

Company number 3136052
Country of incorporation England & Wales

Charity number 1051711
Country of registration England & Wales

Registered office and operational address 2 Chapel Court
126 Church Road
HAYES
UB3 2LW

Age UK Hillingdon, Harrow and Brent also trades under the names: Age UK Hillingdon, Age UK Harrow and Age UK Brent.

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Neil Franklin	Chair
Roger Calverley	Treasurer
Derek Baker	(Resigned 27 January 2021)
Christine Beatty	
Tony Burch	
Heather Du Pille	
Ian Edwards	(Resigned 25 November 2020)
Tony Valentine	
Hiran Weeraratne	
Peter Slavid	(appointed 10 March 2021)
Carolina Castillo	(appointed 26 May 2021)
Ami Kotecha	(appointed 26 May 2021)
Natasha Spence	(appointed 26 May 2021)
Maryam Farooqi	(appointed 27 July 2021)
Gurpreet Mangat	(appointed 27 July 2021)

Honorary President The Mayor of Hillingdon

Key management personnel	Julian Lloyd	Chief Executive & Company Secretary
	Hannah Cinamon	Director of Resources
	Lesley Hart	Director of Finance (until 30 September 2020)
	Chris Speakman	Director of Finance (from 7 September 2020 to 30 June 2021)
	Clare Miles	Director of Finance (from 8 November 2021)
	Tina Smith	Director of Services (Commercial & Retail)
	Elizabeth Tack	Director of Services (Statutory and Trusts)

Age UK Hillingdon, Harrow and Brent

Reference and administrative information

For the year ended 31 March 2021

Bankers	CAF Bank Ltd 25 Kings Hill Avenue, West Malling Kent, ME19 4JO
	Santander UK plc Bridle Road Bootle, L30 4CB
Solicitors	IBB Law Capital Court, 30 Windsor Street Uxbridge, Middlesex UB8 1AB
Auditor	Sayer Vincent LLP Chartered Accountants and Statutory Auditor Invicta House 108-114 Golden Lane LONDON EC1Y 0TL

The trustees present their report and the audited financial statements for the year ended 31 March 2021.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Purposes and aims

Our Mission, Vision, Values and Aims

Our Mission

To make later life better in Hillingdon, Harrow and Brent.

Our Vision

To create a community where everyone can love later life.

We want to be seen and acknowledged as:

- A quality and trusted provider of services;
- Innovative and responsive;
- Representative of and grounded in the community; and
- Accessible and proactive in the use of technology.

Our Values

- Caring about what we do, the needs of older people being representative and grounded in the community
- Respect for the choices of older people
- Valuing diversity of different ethnicities, gender, ages, experiences and cultural backgrounds
- Accessible, Responsive and Enabling in our approach
- Professional in our approach
- Accountable to all our stakeholders.

Our Aims

Empowering, Enabling and Supporting

Our aims for the older people in Hillingdon, Harrow and Brent are to:

- Increase the number of older people benefitting from our services
- Reduce isolation for older people and particularly older people living alone
- Improve the quality of life for older people using our services, as evidenced by reporting that they are better able to:
 - Look after their home and keep safe
 - Look after themselves and retain their independence

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2021

- Maintain their health and wellbeing
- Keep in touch with people and life
- Manage their money
- Increase our net contribution to Hillingdon, Harrow and Brent.

Strategic Objectives

To enable us to grow, have a sustainable future and achieve our aims we have set a number of strategic objectives.

These are to:

1. Provide Information and Advice services to all old people in our area.
2. Target services and interventions to the greatest need.
3. Improve efficiency by consolidating the merger and pursuing strategic alliances.
4. Diversify our income.
5. Promote the work of the charity.
6. Measure our performance.
7. Develop, support and value our staff and volunteers.

The five-year strategy set out above was developed and signed off by the board of Trustees during the financial year 2019/20 and is set to cover the period 2020–2025.

The trustees review the aims, objectives and activities of the charity each year. This report looks at what the charity has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity and the benefits the charity has brought to those groups of people that it is set up to help. The review also helps the trustees ensure the charity's aims, objectives and activities remained focused on its stated purposes.

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

ACTIVITIES:

1) Information, advice and outreach services

The provision of **impartial and free Information and Advice** is a core requirement of the Age UK Brand Partnership Agreement and the cornerstone service of Age UK Hillingdon, Harrow and Brent. Funded primarily by the three local authorities, we provide a general information, advice and casework drop-in service from 3 locations, along with casework surgeries from 5 locations, plus a national telephone helpline that is available 365 days a year. During 2020/21 face to face provision has been limited due to the pandemic and as a consequence through most of the year I&A delivery has been delivered over the phone and email.

Alongside our generalist Information and Advice service, our team provided a range of specialist casework services.

The **Welfare Benefits** and **Financial Health Check** services aim to make sure older people in Hillingdon, Harrow and Brent are claiming all the benefits to which they may be entitled. These services were provided predominantly over the phone and internet during 2020/21. Local and national processing centres adapted claim processes to enable us to support claimants remotely through accepting scans and photos of key documentation.

Our **Housing Advice** service provides information, advice and practical support to older people, who are thinking about moving or who just wished to remain independent in their own home.

In Harrow we provide **Care Act Advocacy** as part of a broader contract to provide statutory advocacy services to Harrow residents. We deliver this service in partnership with Community Connex.

In partnership with a number of local solicitors, we are able to provide a free **Will Writing Service** to those over the age of 55.

Gateway partnership

In December 2019 we were successful in a tendering opportunity to deliver services to Brent residents. As lead provider, along with our partners Community Connex and Capable Communities we provide a wide range of services for informal carers in Brent. These services support carers of all ages (including children) who have caring responsibilities. Age UK Hillingdon, Harrow and Brent staff focus on supporting older carers and those carers who are supporting older residents. Through this contract we also provide statutory advocacy services to Brent residents and a project that tackles social isolation.

Social Prescribing

Social prescribing is when health professionals refer patients to support in the community, in order to improve their health and wellbeing. We deliver social prescribing in partnership with other local charities in both Hillingdon (through H4all CIO) and Harrow (through Harrow

Community Action). In both boroughs our teams work very closely with GPs in primary care and support older people with a view to helping them deal with wider health determinants. This might mean finding initiatives that help to reduce isolation or support with practical issues such as benefits or housing advice.

In Hillingdon, our core wellbeing team provides social prescribing services for residents over the age of 18. In addition, the team provides:

- a) A high-intensity user service – by working intensively with the top 50 users of emergency health services, H4All is actively addressing all the many social and psychological issues that cause individuals to over-use A&E and 999 services. This cohort accounts for £7 million of the annual health and care spend so by providing alternative sources of support, H4All is reducing their usage of, and dependence on, more costly frontline services.
- b) Active case management to the next cohort of around 4,000 high consumers of health services. This group of the population account for around 50% of the annual health spend and, through close and careful active management, H4All is also promoting more appropriate use of these resources.

In Harrow we deliver a Social Prescribing Link worker service on behalf of the 5 new Primary Care Networks (PCNs). We are also funded via London Borough Harrow to provide management for the service and to commission a data management system that is compatible with primary care.

2) Social Contact

Community Services

One third of older people in Hillingdon, Harrow and Brent live alone, rising to over 50% of older people aged 80 and over. Our aim is to reduce loneliness and isolation by providing a range of services that offer friendship, access to services and support, as well as an opportunity to participate in new activities that can improve mental and physical well-being.

Our Social Wellbeing Team provides a range of befriending and ageing well services as well as activity sessions from the Townfield Community Centre.

Our range of **groups and clubs** provide a valuable opportunity for older people to socialise and take part in activities. We support group activities across all three boroughs, from small social or special interest groups (such as our **Cognitive Stimulation Therapy groups** for people living with dementia), through to more substantial groups such as our **Faite Irish Club** and our **Interactive Older Peoples club** which can have attendances of over 100 older people.

Through 2020/21 all face-to-face groups were suspended due to the pandemic, but phone support, WhatsApp social groups, online groups and mailouts were maintained to support group members.

Our **Community Support Service** volunteers help to reduce loneliness and promote independence by providing telephone befriending, a weekly home visiting service and our Good Neighbours project. This service provided vital support through the lockdowns ensuring older people had access to food and medicines.

3) Practical Home Services

Hospital services

When older people attend Hillingdon Hospital's Accident and Emergency department they are at their most vulnerable. The availability of an **Age UK Hillingdon A&E Support Worker** can provide comfort and support, as well as information and advice. Where an older person is not admitted to hospital, our support worker escort the patient home and ensure they are safe. This support aims to ensure elderly patients fully recover their confidence and independence to help avoid re-admissions to hospital.

Our **Take Home and Settle service** works with Hillingdon Hospital's 'Home Safe' team to support older people to return home following a stay in hospital. As well as escorting a patient home by cab, our staff member will, when required, shop, change the bed or do whatever is needed to settle the person back in their home.

To help prevent re-admission to hospital, patients that we have made contact with in hospital or were escorted home by our A&E and Take Home and Settle teams, are subsequently contacted by our **Home from Hospital service**. This service provides volunteer support for up to six weeks, and offers advice and referrals to other local services, in order to help them maintain their independence at home.

Our hospital services continued throughout the pandemic working very closely with our statutory colleagues through periods of heavy demand and pressure on NHS services.

Our free **Falls Prevention Service** is a key element of the Hillingdon Falls Prevention service. Members of our team visit people at home to carry out a risk assessment to identify any potential risks and offer advice on how to prevent further falls. Aids and adaptations are recommended and a programme of exercise is introduced and supported, in order to help build confidence.

Our Falls team continued to operate during the pandemic, providing support and advice over the phone during lockdown and providing face to face support when safe to do so.

Charged for services

Our **Help at Home** is a chargeable service that supports older people to live independently and safely in their home of choice by giving a hand with shopping (including internet shopping), housework, laundry and a variety of other small tasks.

This service has continued providing vital face to face support to older people throughout the pandemic.

Our **Trusted Traders Service** provide a wider range of professional services to older people in the borough, at affordable prices, by local, reputable tradespeople. This service is an important mechanism to provide access to tradespeople who are vetted by Age UK and helps us in the fight against Rogue Traders.

Our **Homeshare** service is designed to help reduce isolation and improve wellbeing. It enables two unrelated people to share a home for mutual benefit. An older person with a spare room (Householder) is carefully matched with a person who is in need of low cost accommodation (Sharer). In return for accommodation the Sharer gives the Householder 10 hours of their time each week as a combination of practical support and companionship.

4) Income generation activities

During 2020/21 we operated three **charity shops**, in Hayes, Ruislip and Harlesden. As well as raising funds to support our work, the shops help to raise our profile across the region by providing high street presence. Our retail shops were closed during lockdown periods and this provided an opportunity for us to review our retail strategy. This resulted in a decision to combine our retail operations with Harlington Hospice and Michael Sobell Hospice with a view to reducing back office costs and improving profitability. As part of this process, the decision was made to permanently close our Harlesden shop.

We employ a community fundraiser who has helped us to develop and sustain partnerships with local businesses such as DHL, Coca Cola, Cadburys etc. as well as running a wide range of fundraising events to generate funds to support our work.

Profits generated from these enterprises support our ability to deliver activities in line with our charitable objectives as detailed above.

ACHIEVEMENTS AND PERFORMANCE:

1) Information and advice services

- We had a total of **8,628** recorded client contacts for older people seeking information and advice
- Through welfare benefits and warm and well, we supported people with successful claims that generated **£1,115,374** of additional income for older people
- **73** older people were supported to write a will.

Gateway Partnership

Advocacy Services

- Independent Mental Capacity Advocacy (IMCA) and Paid Representative (RPPR) services supported 143 clients
- Independent Mental Health Advocacy (IMHA) service supported **197** clients
- Independent Care Act Advocacy (IMCAA) service supported **45** clients

Adult Carer Services

- **38** Awareness raising events were held with **183** attendees
- **92** Adult Carers were supported through information and advice, signposting or peer group support
- **166** Carers Needs Assessments were completed
- **7** Support Groups were held for carers

Young Carer Services

- **147** Young Carers (under the age of 18) were supported by our specialist partners
- **7** support groups and **1** peer forum were facilitated over the year
- **30** Activities were organised for young carers through the year

Social Isolation & Loneliness Prevention Service

- **236** referrals received to the service
- **7** people supported into work
- **48** people supported into volunteering
- **8** people supported in to education

Social Prescribing Services

- Our Harrow Social prescribing service (delivered in partnership through HCA) received **1,633** referrals during 2020/21
- Over **9,300** client contacts were made by Social Prescribing Link Workers
- Our Hillingdon Social prescribing service (delivered in partnership through H4all) supported **1,053** clients
- **11,754** client contacts were made by the wellbeing team
- We saw strong improvement in wellbeing through PAM and ONS outcome measure tools

2) Social Contact

Community Services

- We made **3,320** welfare calls to members of our groups during the year as our groups were unable to meet physically
- We provided weekly social activities online over WhatsApp and zoom
- We sent out **1,200** activity packs to group members

- **103** isolated older people continued to have regular support over the phone from our befriending volunteers
- **319** tasks were carried out for **257** older people through our good neighbour scheme
- **43** older people were provided with digital devices and trained to use them for connecting with family, friends and interests

3) Practical Home Services

Hospital Services

- Our A&E team supported **5,194** older people in the emergency department at Hillingdon
- Out Take Home and Settle team supported **6,186** older people on hospital wards and escorted **363** discharged patients home
- Our Home from Hospital Team followed up with **451** patients who were referred to the service
- Our Falls prevention team conducted an average of 6 home visits to **137** older people at risk of falling.

Charged for services

- Our Help at Home Service supported **239 older people**
- We undertook **13,306 jobs** through the course of the year delivering **18,850 hours** of service provision
- Our Homeshare service was launched in 2019/20 and received enquiries and interest from a number of older people and potential sharers. The Covid pandemic arrived just at the point we were hoping to initiate matches – as such the service remains suspended
- We had **24 local traders** registered with our Trusted Traders service and took **658 enquiries** from older people seeking support from a vetted local tradesperson.

PERFORMANCE AGAINST STRATEGIC OBJECTIVES:

1. Provide Information and Advice services to all old people in our area

As detailed above, information and advice is the cornerstone of our support for older people. Performance data demonstrates we have strong reach and impact in this area. We have greatest capacity through commissioned service provision in Hillingdon. We supplement Information and Advice funding in Harrow and Brent with fundraised income, but aim to develop capacity in these boroughs.

2. Target services and interventions to the greatest need

Eligibility criteria for all services ensure we are targeting those whose needs are greatest. Much of our community service provision is targeted at reducing isolation which impacts on a significant proportion of older people. Our hospital services are geared towards supporting those who are most frail and vulnerable and at risk of losing independence. Our social prescribing services are geared towards supporting older people living with long-term conditions, particularly targeting those who are not managing their conditions well. Our information and advice services are targeted towards those on low incomes or in poor housing with the objective of improving quality of life. Covid has shone a light on health inequalities and has exacerbated many of the underlying determinants of poor health and wellbeing. We have focussed our energies on supporting those older people in greatest need.

3. Improve efficiency by consolidating the merger and pursuing strategic alliances

The merger of Age UK Hillingdon with Age UK Brent and Age UK Harrow took place in July 2018. Our workplan allowed 2 years for consolidation of the merger. Successful completion of external audits in 2020 which included Advice Quality Standards, Investors in People, Age UK Quality Standards and the annual independent financial audit all provided strong validation that this process has been completed effectively.

We have been successful at nurturing and building on strategic alliances in all three boroughs. Age UK Hillingdon, Harrow and Brent continue to play a leading role within H4all (a third sector consortium based in Hillingdon that has seen considerable growth in 2020/21). We successfully led the development of a collaborative social prescribing service in Harrow through our membership of HCA (a third sector consortium based in Harrow). We were successful in tendering as lead for the Gateway partnership along with 2 other third sector partners to deliver a range of new services in Brent. Age UK Hillingdon, Harrow and Brent is working collaboratively with Age UK partners across North West London and is represented on the leadership of 3ST, a third sector collaborative that operates across the North West London region in line with new NHS commissioning frameworks. We have played a key role in relief efforts through the course of the pandemic working with local charities, local authorities and NHS providers.

4. Diversify our income

2020/21 has been a successful year for Age UK Hillingdon, Harrow and Brent. We have retained most of our income streams and been successful in securing a number of short-term grants from local authorities and trust funds to support our Covid relief efforts supporting older residents.

Our three main areas of income are NHS contracts, Local Authority contracts and grants and our paid for services. We have seen growth of income for Brent and Harrow improving the balance of services provided for older people across our geography.

The focus for our paid for services during 2020/21 was to build in efficiencies and improvements to our Help at Home model to ensure it adequately covers a proportion of our overhead costs. We identified a number of processes that could be streamlined and automated, so reducing on staff and administrative time. These have been implemented through the year and we hope to see the financial benefits post pandemic.

The board approved an investment in growing and diversifying our retail (Charity shop) operations across the three boroughs. Following a review of our retail operations, we took the decision to collaborate with Harlington Hospice and Michael Sobell Hospice, combining the management and back office administration of our retail operations across the three charities. Shops remained closed through much of the year due to government restrictions on trading. We accessed all government grants which helped to offset losses. We have consolidated our trading operations across the 3 charities and are now looking for opportunities to grow and diversify our retail operations.

Our fundraising provides an important and growing income stream for the charity. The pandemic forced us to refocus fundraising activities, and we secured a range of support, both in kind and in cash from corporate partners through the course of the year.

5. Promote the work of the charity

The restructure of SMT implemented at the beginning of 2020 allowed the CEO a greater proportion of time to work with external stakeholders. This has seen Age UK Hillingdon, Harrow and Brent profile grow to become recognised as the leading charity supporting older people across the region, particularly amongst decision makers within the local authorities, NHS and voluntary sector.

We have secured regular articles in the Local Authority newspapers which are distributed to every household. We have also stepped up our social media presence with regular Twitter feeds, an updated Facebook page and we have invested time in revamping and updating our website to promote the work of our organisation.

Through the pandemic Age UK Hillingdon, Harrow and Brent took on the role of 'thematic lead for older people' with Brent Council, featured centrally in a review commissioned by London Borough of Hillingdon on the role of the third sector during the pandemic and in Harrow took on the role of third sector representative for Harrow Community Action on the Integrated Care Partnership.

6. Measure our performance

We report regularly to grant officers and commissioners against all of our statutory and Trust funded services. Furthermore, we provide organisation wide reporting to our board of Trustees on a quarterly basis. We report on all services, operational, retail and fundraising activities, measuring performance trends against historic data. We have during the course of 2020/21 built in impact measures across the majority of our services in order to measure outcomes as well as

outputs, using externally verified tools. Having merged our 3 Charitylog databases, following our merger, we are now looking to invest in an upgraded Client Record system to be implemented in 2021/22.

7. Develop, support and value our staff and volunteers

All staff and volunteers receive a tailored induction programme when joining Age UK Hillingdon, Harrow and Brent. Every member of staff and volunteer has clear objectives and a development plan which are appraised annually and reviewed regularly through 1-1 supervision.

We provide regular team meetings for all staff and volunteers and on an annual basis provide larger events for staff and volunteers. We also produce a staff and volunteer bulletin 6 times per year which goes to all staff and volunteers.

Our staff and volunteers contributed to the development of our 5-year strategy which was developed during 2019/20 through a series of workshop and consultation exercises. We survey our staff and volunteers on an annual basis and develop an action plan based upon the findings.

In February 2020 we successfully completed our Investors in People audit. Our assessor commended Age UK Hillingdon, Harrow and Brent and recommended us for an Investors in People award.

At the end of March 2021 we had 116 staff and 269 volunteers. Our volunteers contributed an estimated 40,350 hours of their time during the year. Based on the London Living Wage, this equates to a value of £437,798 a vital contribution to delivering our services and achieving our goals.

Beneficiaries of our services

Age UK Hillingdon, Harrow and Brent supports older people living within the London boroughs of Hillingdon, Harrow, Brent and surrounding areas.

We also support informal carers and families of older people as this provides indirect benefit to their older relatives and friends.

We support older people generally from the age of 50 upwards. As a charity we are committed to supporting all older people, but we will prioritise those who are in greatest need.

It should be noted that some of our services are only available to older people above a certain age or whom meet particular eligibility criteria in line with contractual or grant specifications agreed with the funding body.

Financial review

Income

Total income was £3,317,479 (2020: £2,557,103) an increase of £760,376. Income from charitable activities was £2,617,706 (2020: £2,081,885) an increase of £535,82. The Charity received £454,271 (2020: £203,489) in legacy income in the year.

Expenditure

Total expenditure excluding loss on investments was £2,935,929 (2020: £2,579,330), an increase of £356,599.

Balances

Restricted balances carried forward for use in 2021/22 have increased from £75,211 to £84,404. Unrestricted balances carried forward for use in 2021/22, including designated funds, have increased from £1,026,357 to £1,404,847.

Net surplus for the year

In 2021 Age UK Hillingdon, Harrow and Brent generated a surplus of £387,683 for the year. When planning for financial year 2021/22 the Board has budgeted for a deficit to invest in –

- Expansion and diversification of retail operations
- A new Client Record System
- Consolidation and move to new charity headquarters
- A service supporting isolated Harrow residents through designation of legacy funds

The surplus generated in the year arose due to a range of pandemic related factors which reduced expenditure in some areas and allowed us to access income and spend funds in unplanned relief activities. Access to government support for retail operations helped to mitigate our retail losses. The receipt of exceptional legacies boosted our income and allowed us to create a designated investment fund.

Investment Policy

Funds that are awaiting designation may be invested at the Trustees' discretion. The trustees take a cautious approach to investments and hold a higher interest account with CAF Bank, which is classified as cash on the balance sheet and has instant access. Trustees believe this to be appropriate and risk free.

Principal risks and uncertainties

The Trustees maintain a register of key risks and supporting mitigation plans that are regularly reviewed at Board meetings. Policies, systems and procedures are established to mitigate those risks identified in the risk register and implement procedures to minimise and manage any potential impact on the charity should those risks materialise.

Risk management priorities for 2021/22 are focused on: dealing with the impact of the Covid pandemic. We are focussing on the medium to long term impact of prolonged isolation due to lockdown and related restrictions on the health and wellbeing of older people. We are focussing on our partnerships with statutory and voluntary sector providers ensuring relief efforts are co-ordinated and effective. As we look ahead we are putting in place plans to mitigate the risk of income streams being impacted by an economic downturn which could see pressure placed on local authority and NHS budgets, fundraising income and our retail operations.

Reserves policy and going concern

For the purposes of determining the level of reserves the following assumptions have been used: A calculation of the likely shutdown costs of Age UK Hillingdon, Harrow and Brent as a going concern with an orderly wind down; to manage the potential risk from the COVID-19 pandemic; and to cover existing liabilities. The target reserves calculation assesses the reserves requirement across the following categories:

1. Statutory redundancy costs for employees in services where grants or contracts will be up for renewal in 2020/21, based on age and length of service of actual staff.
2. Remaining terms of leases until first opportunity to break, less their estimated resale market value. A more cautious approach has been taken this year given the current situation with the retail property market.
3. Pension liability for defined benefit schemes becoming due in the event of closure of Age UK Hillingdon.
4. A fund to cover potential loss of income from charity shop trading, fundraising events and donations due to the COVID-19 pandemic.
5. A fund to cover potential loss of income from Help at Home clients, to cover essential staff costs at risk to continue the service.
6. Designated legacy and grant funds.

This calculation results in a total target retained reserves position of £1,484,483. Total funds at 31 March 2021 are £1,489,251. Total restricted funds at 31 March 2021 are £84,404. Unrestricted reserves at 31 March 2021, including designated funds of £500,000, are £1,404,847. Designated funds represent the balance of sums allocated by trustees for direct investment in community services and investment in the charity infrastructure to support future growth.

Trustees feel the reserves position above is sufficient to ensure the organisation can meet planned service delivery obligations in 2021/22 and all liabilities in the event key funded services need to be wound down.

Trustees acknowledge that the sum required needs to be reviewed on an annual basis to recalculate the liabilities.

COVID-19

Since March 2020 there have been significant changes to the ways in which the Charity delivers its services, due to the COVID-19 pandemic. Safeguarding and infection control measures meant face-to-face services needed to be withdrawn, whilst the vulnerability of our client base meant different support and services became essential.

The Social Contact teams set up befriending contact by telephone and undertook needs assessments for the most vulnerable clients. Food parcel delivery and collection of medicines became a priority in the early stages of the pandemic.

Help at Home, a paid-for service, has lost a significant number of clients due to the pandemic, some who have passed away and some who have chosen to suspend services. Some staff were furloughed during lockdowns. The service continued delivering vital face to face support to vulnerable older residents throughout the year.

There was some disruption to our Hospital Services during the first few months, with staff unable to go into wards and the Emergency Department at The Hillingdon Hospital. Hospital teams have continued to play a vital role supporting the hospital which has been under significant pressure throughout the pandemic.

Income from charity shops and our community fundraiser have been affected by the pandemic and the Charity was fortunate to benefit from the Local Authority COVID-19 retail scheme in Hillingdon and Harrow. Shops staff have been furloughed during lockdowns.

The Charity's funders have been sympathetic to the changes made to services and have at times been active in working with us to ensure the needs of the most vulnerable older people have been met.

Fundraising

Age UK Hillingdon, Harrow and Brent is committed to responsible fundraising and is a member of the fundraising regulator and adheres to its policies. Age UK Hillingdon, Harrow and Brent employs a full-time fundraiser to engage with the local community and companies as well as seeking funds from, and partnerships with national organisations to promote and support the various activities of the charity.

Key activities included our Big Knit campaign, support for Age UK Hillingdon, Harrow and Brent raffles and drives for stock for our retail shops. We also ran a local Covid appeal fund. We continued to nurture and develop corporate partnerships in the boroughs. We secured in kind support from DHL who painted our offices and overhauled our garden at Townfield Community Centre. We received support from CISCO for our digital inclusion project through provision of skilled volunteers. We received financial support from the Co-op and were voted charity of the year by Insight who will be supporting us for the next 2 years.

Plans for the future

Due to the high risk of infection and severity of symptoms in older people, we have seen the older residents of West London largely confined to their homes since March 2020. As such we are seeing adverse effects on the physical, mental and emotional wellbeing of older people through prolonged isolation and increasingly sedentary lifestyles.

The roll out of the vaccination programme has helped to reduce some of the risks of severe illness for our residents, but older people are still exercising caution whilst infection rates remain high across London.

We will resume face to face, group and social activities for older people at the earliest opportunity. We recognise though that many people will have lost skills and confidence and will need encouragement and support to engage in social activities again.

Our focus for the future will be 'recovery'. We anticipate the impact of the pandemic will see a much higher proportion of older people who are experiencing isolation and are in greater need of our support. As such we are likely to experience capacity pressures and will need to focus on securing sufficient resource to meet demand.

Our board undertook a review and refocus of our 5-year strategy in July 2021. This has helped us to review our priorities for recovery, but we are not proposing any significant changes to our broad strategic direction.

Structure, governance and management

Age UK Hillingdon, Harrow and Brent is a Charitable Company limited by guarantee, not having share capital. The company was incorporated on 8 December 1995 and registered as a charity on 4 January 1996.

The company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Trustees have agreed to contribute £1 in the event of the charity winding up.

The Board of Trustees

The Board of Trustees comprises

- Honorary Officers of the charity: Chair and Treasurer
- Persons elected by the members at a Board Meeting

Honorary Officers serve for a period of 3 years from the date of their election and are eligible for re-election.

The Board of Trustees normally meet 6 times a year, with additional virtual meetings as agreed, and is responsible for managing the affairs of Age UK Hillingdon, Harrow and Brent. Whilst decisions on policy and strategy are made by the Board, day to day management and decision making are delegated to the Chief Executive who works closely with members of the Senior Management Team.

Appointment of trustees

Trustees are elected by the board and are subject to the Organisation's policy and procedures of recruitment, induction and training.

Trustees are recruited from a wide variety of sources including open advertisement and personal recommendation. There is considerable endeavour to ensure that there is a balance of skills, gender and cultural background represented, and that Trustees are representative of older people in Hillingdon, Harrow and Brent generally.

After a shortlisting process, potential trustees are interviewed by the Trustee recruitment panel and by a staff panel to ensure they meet the requirements of the role and support the values of our charity.

Potential trustees are invited to visit the administrative office for an informal discussion with the Chief Executive (and/or Chair) and are offered the opportunity to attend a Board Meeting as an observer.

Trustee induction and training

All trustees attend an Age UK Hillingdon, Harrow and Brent induction day alongside new staff and volunteers to support basic orientation within the charity.

All new trustees are encouraged to take charge of their own training programme tailored to their own needs and having particular regard to the responsibilities of charity trustees.

Related parties and relationships with other organisations

Age UK Hillingdon, Harrow and Brent is an independent charity, responsible for its own policy, direction and funding. We are a subscribing member of a network of charities sharing similar objectives called the Age England Association. To be accepted for membership of this Association the Charity has to sign up to a Brand Partnership Agreement that describes the obligations of Association members, and it also has to comply with the Association's Charity Commission accredited standards of service delivery known as the Age UK Organisational Quality Standards.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2021

Age UK Hillingdon, Harrow and Brent contributes to the Association in a number of ways, including participating in regional meetings and networks, raising policy issues that may benefit from work at national level and sharing best practice.

During 2020/21, Age UK Hillingdon, Harrow and Brent continued to work with 4 other Hillingdon based charities to manage H4All, a Charitable Incorporated Organisation (CIO). The aim of this CIO is to secure and deliver contracts for Wellbeing Services that will be delivered by H4All member organisations. To support this activity, **H4All CIO** has also developed shared back-office services that help reduce costs and improve H4All members' efficiency. Age UK Hillingdon, Harrow and Brent is represented on the Board of Trustees of the H4All CIO by a Trustee nominated by the Age UK Hillingdon, Harrow and Brent Board of Trustees and by the CEO who is also a Trustee.

Age UK Hillingdon, Harrow and Brent are a member of **Harrow Community Action (HCA)**, a Charity based in Harrow whose aim is to secure and deliver contracts for the third sector in the borough. In October 2019, Age UK Hillingdon, Harrow and Brent CEO was appointed to the board of Trustees. Age UK Hillingdon, Harrow and Brent is lead delivery partner for the Harrow Social Prescribing partnership and is a representative for HCA on the local Integrated Care Partnership Executive.

During 2019/20 Age UK Hillingdon, Harrow and Brent headed up a successful partnership bid to deliver the **Brent Gateway** service. Partners who subcontract to Age UK Hillingdon, Harrow and Brent in this partnership are Harrow Mencap and Capable Communities.

During the course of 2020/21 a collaboration of third sector organisations formed to engage with the new NHS regional Integrated Care System which covers the 8 London boroughs of North West London. Age UK Hillingdon, Harrow and Brent CEO is one of the 10 members on the leadership team for **3ST**.

Remuneration policy for key management personnel

When advertising for key management posts, pay and remuneration levels are benchmarked against existing staff and with relation to comparable roles advertised across the Age UK London network. Any changes to pay and remuneration for existing key management personnel are consistent with those offered to other staff in Age UK Hillingdon, Harrow and Brent. All pay decisions for key management are considered and signed off by the Board of Trustees.

Relationships with stakeholders

The Directors delegate responsibility for managing stakeholder relations to the CEO who provides regular update reports to the board.

Age UK Hillingdon, Harrow and Brent

Trustees' annual report

For the year ended 31 March 2021

Key stakeholders include:

Local Authorities of Hillingdon, Harrow and Brent

Age UK Hillingdon, Harrow and Brent is represented on key strategic groups in all three boroughs. We are recognised as the leading local charity supporting older people in all three boroughs and have supporters both within the members and the executive teams.

NHS

We are engaged in the integration and transformation of NHS services across the three boroughs and have positioned ourselves to effectively influence emerging new NHS commissioning structures. We have services that work alongside GP practices as well as our hospital-based services. We are a member of the Integrated Care Partnerships in Harrow and Hillingdon. We have played a key role in mobilising the third sector to secure representation on the new Integrated Care System covering North West London.

Supporters

Are engaged through our 'friends of Age UK' initiative. We provide two newsletters per year and provided a zoom meeting for friends during 2020/21. We used these medium to update stakeholders on our work and advise our supporters on the various ways in which they can support our work. Our supporter offer is currently under review.

Service users

Receive regular feedback opportunities and consultation exercises. In 2019/20 these included workshops and groups to contribute to developing our new 5-year strategy. We also run consultation exercises when considering new service developments for Age UK Hillingdon, Harrow and Brent or on behalf of our statutory partners. Consultation during 2020/21 has understandably been via phone and email.

Statement of responsibilities of the trustees

The trustees (who are also directors of Age UK Hillingdon, Harrow and Brent for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 in the Charities SORP
- Make judgements and estimates that are reasonable and prudent

Trustees' annual report

For the year ended 31 March 2021

- State whether applicable UK Accounting Standards and statements of recommended practice 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 operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

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

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 11 (2019: 11). The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Auditor

Sayer Vincent LLP was appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees on 14 December 2021 and signed on their behalf by



Neil Franklin
Chair of the Board of Trustees

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Opinion

We have audited the financial statements of Age UK Hillingdon Harrow and Brent (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- Give a true and fair view of the state of the charitable company'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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Age UK Hillingdon Harrow & Brent'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 Hillingdon, Harrow and Brent

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual report, has been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

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

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

- Adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 are set out below.

Capability of the audit in detecting irregularities

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

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Age UK Hillingdon, Harrow and Brent

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Joanna Pittman (Senior statutory auditor)

Date: 14 December 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Age UK Hillingdon, Harrow and Brent

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Income from:							
Donations and legacies	2	533,860	5,000	538,860	294,790	100	294,890
Charitable activities							
Advice & Information	3	758,907	62,614	821,521	526,434	37,025	563,459
Social Contact	3	342,657	173,273	515,930	351,329	39,317	390,646
Practical Home Support	3	1,280,255	-	1,280,255	1,127,780	-	1,127,780
Other trading activities	4	160,913	-	160,913	180,328	-	180,328
Total income		3,076,592	240,887	3,317,479	2,480,661	76,442	2,557,103
Expenditure on:							
Raising funds – charity shops	5	224,737	-	224,737	235,697	-	235,697
Raising funds – community fundraising	5	59,478	-	59,478	36,477	-	36,477
Charitable activities							
Advice & Information	5	838,226	61,514	899,740	645,194	37,498	682,692
Social contact	5	317,707	170,180	487,887	380,207	38,057	418,264
Practical Home support	5	1,264,087	-	1,264,087	1,195,555	10,645	1,206,200
Total expenditure		2,704,235	231,694	2,935,929	2,493,130	86,200	2,579,330
Net income / (expenditure) before net gains / (losses) on investments		372,357	9,193	381,550	(12,469)	(9,758)	(22,227)
Net gains / (losses) on investments		6,133	-	6,133	(5,314)	-	(5,314)
Net income / (expenditure) for the year	6	378,490	9,193	387,683	(17,783)	(9,758)	(27,541)
Transfers between funds		-	-	-	-	-	-
Net movement in funds		378,490	9,193	387,683	(17,783)	(9,758)	(27,541)
Reconciliation of funds:							
Total funds brought forward		1,026,357	75,211	1,101,568	1,044,140	84,969	1,129,109
Total funds carried forward		1,404,847	84,404	1,489,251	1,026,357	75,211	1,101,568

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 18a to the financial statements.

Age UK Hillingdon, Harrow and Brent

Balance sheet

Company no. 3136052

As at 31 March 2021

	Note	£	2021 £	£	2020 £
Fixed assets:					
Tangible assets	11		50,610		78,111
Investments	12		25,114		18,980
			<u>75,724</u>		<u>97,091</u>
Current assets:					
Stock	13	1,905		1,477	
Debtors	14	473,443		504,653	
Cash at bank and in hand		1,292,898		798,742	
		<u>1,768,246</u>		<u>1,304,872</u>	
Liabilities:					
Creditors: amounts falling due within one year	15	354,719		(300,395)	
			<u>1,413,527</u>		<u>1,004,477</u>
Net current assets					
			<u>1,489,251</u>		<u>1,101,568</u>
Total net assets					
The funds of the charity:					
Restricted income funds	18a		84,404		75,211
Unrestricted income funds:					
Designated funds		500,000		12,773	
General funds		904,847		1,013,584	
		<u>1,404,847</u>		<u>1,026,357</u>	
Total unrestricted funds					
Total charity funds					
			<u>1,489,251</u>		<u>1,101,568</u>

Approved by the trustees on 14 December 2021 and signed on their behalf by



Neil Franklin
Chair of the Board

Age UK Hillingdon, Harrow and Brent

Statement of cash flows

For the year ended 31 March 2021

	Note	2021 £	£	2020 £	£
Cash flows from operating activities					
Net (expenditure)/ income for the reporting period (as per the statement of financial activities)		387,683		(27,541)	
Depreciation charges		27,501		19,352	
(Gains)/losses on investments		(6,133)		5,314	
(Profit)/loss on the disposal of fixed assets		-		-	
(Increase)/decrease in debtors		31,210		(289,344)	
Increase/(decrease) in creditors		54,324		168,070	
Net cash (used in)/ provided by operating activities		494,585		(124,149)	
Cash flows from investing activities:					
Purchase of fixed assets		-		(21,062)	
(Increase)/decrease in stocks		(428)		-	
Net cash (used in) /provided by investing activities			(428)		(21,062)
Change in cash and cash equivalents in the year			494,157		(145,211)
Cash and cash equivalents at the beginning of the year			798,742		943,953
Change in cash and cash equivalents due to exchange rate movements			-		-
Cash and cash equivalents at the end of the year			1,292,898		798,742

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies

a) Statutory information

Age UK Hillingdon, Harrow and Brent is a charitable company limited by guarantee and is incorporated in England and Wales. The charity's working name is Age UK HHB.

The registered office address is 2 Chapel Court, 126 Church Road, Hayes, UB3 2LW.

b) Basis of preparation

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Despite the COVID-19 pandemic in 2021 the charity has continued to provide services, albeit with changes to the ways in which a number of services have been delivered. Funding bodies have been sympathetic to these changes and the charity's major funding streams have been unaffected. Reductions in donations and fundraising income have in part been met through Local Authority and HMRC furlough grants.

The charity has taken account of the risks arising from potential on-going disruption to services arising from the pandemic and has made provision through its Reserves calculation to ensure that these risks can be managed.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

h) Expenditure and irrecoverable VAT

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

- Costs of raising funds relate to the costs incurred by the charity by its Charity Shops and the costs of a Community Fundraiser.
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

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

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Where such information about the aims, objectives and projects of the charity is also provided to potential donors, activity costs are apportioned between fundraising and charitable activities on the basis of area of literature occupied by each activity.

● Advice and Information	26%
● Social Contact	14%
● Practical Home Support	36%
● Other Trading activity (Charity shops & Fundraising)	9%
● Support costs	14%
● Governance costs	1%

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

● Advice and Information	30%
● Social Contact	19%
● Practical Home Support	45%
● Other Trading activity (Charity shops & Fundraising)	6%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

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

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500 and the asset is expected to be productive for more than 12 months. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Motor Vehicles	4 years
● Fixtures and fittings	4 years
● Computer equipment	4 years
● Leasehold improvements	25 years or the life of the lease

l) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments.

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

m) Stocks

Stocks are stated at the lower of cost and net realisable value. In general, cost is determined on a first in first out basis. Net realisable value is the price at which stocks can be sold in the normal course of business after allowing for the costs of realisation.

n) Debtors

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

o) Cash at bank and in hand

Cash at bank and cash 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.

p) Creditors and provisions

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

q) 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.

r) Pensions: Defined benefit plan

Age UK Hillingdon, Harrow and Brent participates in The Pensions Trust – Growth Plan scheme, a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is no longer available for current employees. The scheme is a defined benefit scheme in the UK. Due to the way the scheme is set up, it is not possible for the company to obtain sufficient information to enable it to account for its liabilities under the scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

Further information about the scheme, with details of the actuarial valuation and the potential liability for Age UK Hillingdon Harrow and Brent is provided in note 21 to these accounts.

s) Pensions: Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Donations	18,757	–	18,757	36,919	100	37,019
Legacies	454,271	–	454,271	203,489	–	203,489
Age UK Partnership	15,000	–	15,000	32,800	–	32,800
Age UK Partnership (COVID)	20,000	–	20,000	–	–	–
Age UK London (Lottery)	9,209	–	9,209	–	–	–
Age UK London (Big Knit)	614	–	614	–	–	–
City Bridge Trust	–	5,000	5,000	–	–	–
Jean & Derek King Foundation	10,000	–	10,000	–	–	–
Garfield Weston – merger support	–	–	–	15,000	–	15,000
Gift Aid	2,982	–	2,982	5,360	–	5,360
Other	3,027	–	3,027	1,222	–	1,222
	533,860	5,000	538,860	294,790	100	294,890

At 31 March 2021 the charity was the sole beneficiary of a legacy comprising a property. The value of the legacy (£435,979) was realised in late 2020, and its use has been designated for the benefit of Harrow residents.

Notes to the financial statements

For the year ended 31 March 2021

3 Income from charitable activities

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Information & Advice						
Citizens Advice Bureau Brent	10,416	28,000	38,416	-	37,025	37,025
Harrow Community Action	83,888	32,314	116,202	31,947	-	31,947
Harrow Community Action	-	-	-	20,715	-	20,715
Harrow Mencap	22,000	-	22,000	22,000	-	22,000
London Borough of Brent	391,606	-	391,606	212,948	-	212,948
London Borough of Hillingdon	234,477	-	234,477	238,824	-	238,824
London Borough of Hillingdon (COVID-19)	10,000	-	10,000	-	-	-
Harrow MIND	-	2,300	2,300	-	-	-
Donations	6,520	-	6,520	-	-	-
Sub-total for Advice & Information	<u>758,907</u>	<u>62,614</u>	<u>821,521</u>	<u>526,434</u>	<u>37,025</u>	<u>563,459</u>
Social Contact						
Age UK Partnership – Digital Programme	-	48,208	48,208	1,520	9,125	10,645
Good Things Foundation (Census)	10,183	-	10,183	-	-	-
City Bridge Trust	-	37,690	37,690	32,741	-	32,741
H4All C.I.O.	20,111	-	20,111	-	-	-
Embassy of Ireland	-	9,996	9,996	-	9,998	9,998
London Borough of Harrow	30,000	-	30,000	30,000	-	30,000
London Borough of Hillingdon	269,673	-	269,673	266,021	-	266,021
London Borough of Hillingdon (COVID-19)	10,000	-	10,000	-	-	-
London Community Response Fund	-	77,379	77,379	-	-	-
Room Hire	170	-	170	12,041	-	12,041
Clubs income	35	-	35	-	9,867	9,867
Donations	2,485	-	2,485	9,006	10,327	19,333
Sub-total for Social Contact	<u>342,657</u>	<u>173,273</u>	<u>515,930</u>	<u>351,329</u>	<u>39,317</u>	<u>390,646</u>
Practical Home Services						
Charges	399,553	-	399,553	440,720	-	440,720
HMRC – furlough	11,226	-	11,226	-	-	-
H4All C.I.O.	379,821	-	379,821	240,421	-	240,421
NHS Hillingdon CCG	313,529	-	313,529	293,104	-	293,104
London Borough of Hillingdon	145,957	-	145,957	134,787	-	134,787
Nationwide Building Society	24,996	-	24,996	18,748	-	18,748
The Hillingdon Hospital NHS Trust	3,808	-	3,808	-	-	-
Other	1,365	-	1,365	-	-	-
Sub-total for Practical Home Services	<u>1,280,255</u>	<u>-</u>	<u>1,280,255</u>	<u>1,127,780</u>	<u>-</u>	<u>1,127,780</u>
Total income from charitable activities	<u><u>2,381,819</u></u>	<u><u>235,887</u></u>	<u><u>2,617,706</u></u>	<u><u>2,005,543</u></u>	<u><u>76,342</u></u>	<u><u>2,081,885</u></u>

Total government funding from Grants and Contracts in 2021 was £1,996,406 (2020: £1,206,397).

£20,715 received from Harrow Community Action was mislabelled as LB Harrow in the 2020 accounts and revised in this table.

4 Income from other trading activities

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Charity Shops	70,726	-	70,726	180,328	-	180,328
HMRC – furlough	64,043	-	64,043	-	-	-
London Borough of Hillingdon (COVID-19)	14,334	-	14,334	-	-	-
London Borough of Brent (COVID-19)	10,000	-	10,000	-	-	-
Donations	1,210	-	1,210	-	-	-
Gift Aid	600	-	600	-	-	-
	<u>160,913</u>	<u>-</u>	<u>160,913</u>	<u>180,328</u>	<u>-</u>	<u>180,328</u>

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2021

5a Analysis of expenditure (current year)

	Charitable activities						2021 Total £	2020 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £		
Staff costs (Note 7)	138,101	440,110	329,309	1,001,767	-	316,872	2,226,159	1,858,902
Other staff costs	216	2,074	2,384	5,453	-	3,752	13,879	64,725
Premises	65,730	36,404	11,816	-	-	927	114,877	216,101
Direct costs of service delivery	30,932	239,087	1,502	21,245	-	1,784	294,550	151,652
Shared costs of service delivery	623	27,578	31,084	23,193	-	38,526	121,004	-
Premises costs	18,097	21,134	19,823	6,539	-	8,450	74,043	115,137
Marketing	-	-	-	60	-	-	60	7,824
Shops purchases	1,440	-	81	8	-	-	1,529	4,023
Equipment hire	140	-	210	-	-	-	350	3,190
Strategic development	-	-	-	-	-	-	-	8,225
Other costs	148	135	26	1,183	-	819	2,311	64,059
Audit & Accountancy	-	-	-	-	14,790	-	14,790	13,698
AGM & Trustee meetings	142	29	155	-	-	66	392	340
Irrecoverable VAT	-	-	-	-	-	10,152	10,152	34,643
Bank charges & penalties	-	-	-	448	2,131	-	2,579	4,076
Legal Costs	294	-	-	-	-	-	294	4,506
Sundry expenses	3,312	165	148	1,728	7,416	-	12,769	3,730
Other governance costs	590	-	7,120	527	10,453	-	18,690	5,147
Depreciation	-	-	-	-	-	27,501	27,501	19,352
	259,765	766,716	403,658	1,062,151	34,790	408,849	2,935,929	2,579,330
Support costs	22,533	122,592	77,624	186,100	-	(408,849)	-	
Governance costs	1,917	10,432	6,605	15,836	(34,790)	-	-	-
Total expenditure 2021	284,215	899,740	487,887	1,264,087	-	-	2,935,929	
Total expenditure 2020	272,174	682,692	418,264	1,206,200	-	-		2,579,330

Age UK Hillingdon, Harrow and Brent

Notes to the financial statements

For the year ended 31 March 2021

5b Analysis of expenditure (prior year)

	Charitable activities						2020 Total £
	Raising funds £	Advice & Information £	Social Contact £	Practical Home Services £	Governance costs £	Support costs £	
Staff costs (Note 7)	132,617	334,798	217,793	867,182	-	306,512	1,858,902
Other staff costs	2,106	6,426	4,910	38,398	-	12,885	64,725
Premises costs	73,401	37,487	24,387	36	-	80,790	216,101
Direct costs of service delivery	-	109,482	39,599	685	-	1,887	151,653
Premises costs	5,057	18,352	15,348	8,013	-	68,367	115,137
Marketing	568	116	714	2,612	-	3,814	7,824
Shops purchases	3,839	-	-	184	-	-	4,023
Equipment hire	-	-	280	-	-	2,910	3,190
Strategic development	-	-	-	-	8,225	-	8,225
Other costs	-	10,123	-	2,199	-	51,737	64,059
Audit & Accountancy	-	-	-	-	13,698	-	13,698
AGM & Trustee meetings	-	-	-	-	340	-	340
Irrecoverable VAT	-	-	-	-	34,643	-	34,643
Bank charges & penalties	-	-	-	63	4,013	-	4,076
Legal Costs	-	3,396	-	-	1,110	-	4,506
Sundry expenses	1,243	408	757	462	860	-	3,730
Other governance costs	436	2,513	-	312	1,886	-	5,147
Depreciation	-	-	-	-	-	19,352	19,352
	219,267	523,101	303,788	920,146	64,775	548,254	2,579,331
Support costs	47,317	142,728	102,381	255,828	-	(548,254)	-
Governance costs	5,590	16,863	12,096	30,226	(64,775)	-	-
Total expenditure 2020	272,174	682,692	418,265	1,206,200	-	-	2,579,331

Notes to the financial statements

For the year ended 31 March 2021

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2021 £	2020 £
Depreciation	27,501	19,352
Operating lease rentals payable:		
Property	96,833	123,700
Other	-	2,608
Auditor's remuneration (excluding VAT):		
Audit 2021	10,000	9,750
Audit 2020 – under-accrual	1,789	3,948
	<u>27,501</u>	<u>19,352</u>

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

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	1,983,485	1,652,239
Redundancy and termination costs	1,176	20,986
Social security costs	152,542	117,110
Operating costs of defined contribution pension schemes	81,958	63,735
Other forms of employee benefits	6,998	4,832
	<u>2,226,159</u>	<u>1,858,902</u>

The redundancy and termination costs were settled and paid before the balance sheet date.

	2021 No.	2020 No.
£60,000 – £69,999	<u>1</u>	<u>-</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £217,601 (2020: £159,098).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 112 (2020: 107).

	2021 No.	2020 No.
Chief Officer	1	1
Administration and support	12	11
Advice and information	22	17
Social Contact	8	10
Practical Home support	62	59
Charity shops and other services	7	9
	<u>112</u>	<u>107</u>

Notes to the financial statements

For the year ended 31 March 2021

9 Related party transactions

There are no related party transactions to disclose for 2021 (2020: none).

Mr Roger Calverley, trustee, and Mr Julian Lloyd, CEO, are also trustees for H4All C.I.O. Any work for H4All is on an arm's length basis.

Income received from H4All C.I.O. covered the cost of staff seconded to the charity to support the broader Health & Wellbeing aims of Age UK Hillingdon, Harrow & Brent, along with the costs of services provided to H4All. Services provided include the costs of finance and procurement support. The total income received from H4All in 2020 was £665,685 (2020: 240,421).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

11 Tangible fixed assets

Cost	Leasehold Improvements & Townfield £	Fixtures and fittings £	Computer equipment £	Motor vehicles £	Total £
At the start of the year	114,284	4,668	67,392	29,870	216,214
Additions in year	-	-	-	-	-
At the end of the year	<u>114,284</u>	<u>4,668</u>	<u>67,392</u>	<u>29,870</u>	<u>216,214</u>
Depreciation					
At the start of the year	58,134	3,426	46,673	29,870	138,103
Charge for the year	9,765	888	16,848	-	27,501
At the end of the year	<u>67,899</u>	<u>4,314</u>	<u>63,521</u>	<u>29,870</u>	<u>165,604</u>
Net book value					
At the end of the year	<u>46,385</u>	<u>354</u>	<u>3,871</u>	<u>-</u>	<u>50,610</u>
At the start of the year	<u>56,150</u>	<u>1,242</u>	<u>20,719</u>	<u>-</u>	<u>78,111</u>

All of the above assets are used for charitable purposes.

12 Listed investments

	2021	2020
	£	£
Fair value at the start of the year	18,980	24,294
Additions at cost	-	-
Net gain / (loss) on change in fair value	6,133	(5,314)
Fair value at the end of the year	<u>25,113</u>	<u>18,980</u>
Investments comprise:		
	2021	2020
	£	£
Shares listed on the London Stock Exchange	25,113	18,979
Shares held in subsidiary	1	1
	<u>25,114</u>	<u>18,980</u>

Age UK Hillingdon, Harrow and Brent has a dormant trading subsidiary, Age UK Hillingdon Services Ltd, company number 07472681.

Notes to the financial statements

For the year ended 31 March 2021

13 Stock*

	2021 £	2020 £
Finished goods	1,905	1,477
	<u>1,905</u>	<u>1,477</u>

* Minor stock balance written off after 31 March 2021.

14 Debtors

	2021 £	2020 £
Trade debtors	397,082	419,120
Other debtors	9,245	9,038
Prepayments	41,274	52,545
Accrued income	25,416	21,749
VAT recoverable	426	2,201
	<u>473,443</u>	<u>504,653</u>

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	65,823	56,737
Taxation and social security	41,703	32,397
Other creditors	4,660	7,000
Accruals	71,611	142,769
Deferred income (note 16)	165,547	44,969
Pension Fund	5,375	16,523
	<u>354,719</u>	<u>300,395</u>

16 Deferred income

Deferred income comprises of income received in advance of delivery.

	2021 £	2020 £
Balance at the beginning of the year	44,969	19,020
Amount released to income in the year	(44,969)	(19,020)
Net value of income deferred in the year	<u>165,547</u>	<u>44,969</u>
Balance at the end of the year	<u>165,547</u>	<u>44,969</u>

17a Analysis of net assets between funds (current year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	50,610	-	-	50,610
Investments	25,114	-	-	25,114
Net current assets	829,123	500,000	84,404	1,413,527
Net assets at 31 March 2021	<u>904,847</u>	<u>500,000</u>	<u>84,404</u>	<u>1,489,251</u>

17b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated £	Restricted £	Total funds £
Tangible fixed assets	78,111	-	-	78,111
Investments	18,980	-	-	18,980
Net current assets	916,493	12,773	75,211	1,004,477
Net assets at 31 March 2020	1,013,584	12,773	75,211	1,101,568

18a Movements in funds (current year)

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2021 £
Restricted funds:					
Advice & Information	16,710	62,614	(61,514)	-	17,810
Social contact	58,501	178,273	(170,180)	-	66,594
Total restricted funds	75,211	240,887	(231,694)	-	84,404
Unrestricted funds:					
Designated funds:					
Advice & Information	4,677	-	(4,677)	-	-
Social contact	8,096	250,000	(8,096)	-	250,000
Development Fund	-	250,000	-	-	250,000
Total designated funds	12,773	500,000	(12,773)	-	500,000
General funds	1,013,584	2,582,725	(2,691,462)	-	904,847
Total unrestricted funds	1,026,357	3,082,725	(2,704,235)	-	1,404,847
Total funds	1,101,568	3,323,612	(2,935,929)	-	1,489,251

The narrative to explain the purpose of each fund is given at the foot of the note below.

18b Movements in funds (prior year)

	At 1 April 2019 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2020 £
Restricted funds:					
Advice & Information	17,083	37,125	(37,498)	-	16,710
Social contact	66,366	39,317	(47,182)	-	58,501
Practical Home support	1,520	-	(1,520)	-	-
Total restricted funds	84,969	76,442	(86,200)	-	75,211
Unrestricted funds:					
Designated funds:					
Advice & Information	15,786	20,750	(31,859)	-	4,677
Social contact	8,096	-	-	-	8,096
Practical Home support	-	-	-	-	-
Total designated funds	23,882	20,750	(31,859)	-	12,773
General funds	1,020,258	2,576,592	(2,466,585)	-	1,130,265
Total unrestricted funds	1,044,140	2,597,342	(2,498,444)	-	1,143,038
Total funds	1,129,109	2,673,784	(2,584,644)	-	1,218,249

Purposes of restricted fundsInformation & Advice:

Citizens Advice Bureau Brent: To provide Information & Advice services to elderly residents in the London Borough of Brent.

Social Contact:

Embassy of Ireland, Department of Foreign Affairs and Trade: The Emigrant Support Programme provided a grant of £10,000 for the year 1 July 2020 to 30 June 2021. These funds were restricted for the Failte (Irish Elders) project.

A P Taylor Trust: To support the Failte (Irish Elders) project.

Harrow Community Action: Two contracts: 1) For the recruitment and coordination of volunteers in the London Borough of Harrow. 2) To provide Social Prescribing resources for residents in the London Borough of Harrow.

London Community Response Fund: A fund to develop a Care Calling programme for vulnerable elderly residents, facing social isolation.

Purposes of designated fundsSocial Contact:

A significant legacy was received from a Harrow resident, and has been designated for the five year development of a befriending programme in Harrow.

Development Fund:

The balance of the above legacy to be used to support the capacity and capability of the Charity to support its expansion over the next five years.

19 Operating lease commitments payable as a lessee

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property		Equipment	
	2021	2020	2021	2020
	£	£	£	£
Less than one year	96,833	123,700	-	2,608
One to five years	241,875	298,208	-	-
Over five years	-	40,500	-	-
	338,708	462,408	-	2,608

20 Clients' money

The charity acts as agents for clients to hold money on their behalf to spend on shopping and the use of the services the charity offers to the public. All expenditure carried out is requested by the client or authorised persons.

The balance held as at the 31 March 21 in respect of clients totals £745 owed from clients (2020 – £988 owed by clients).

During the year £29,563 (2020: £23,415) was received into the account and expenditure paid out was £30,345 (2020: £22,966).

21 Pensions**SCHEME: TPT Retirement Solutions – The Growth Plan**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025: £11,243,000 per annum
(payable monthly and increasing by 3% each on 1st April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Notes to the financial statements

For the year ended 31 March 2021

21 Pensions (continued)

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2016 to 30 September 2025: £12,945,440 per annum
(payable monthly and increasing by 3% each on 1st April)

From 1 April 2016 to 30 September 2028: £54,560 per annum
(payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. The deficit contributions paid by Age UK Hillingdon Harrow and Brent in the year ended 31 March 2021 were £93 (2020: £91).

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	31-Mar-21 (£s)	31-Mar-20 (£s)	31-Mar-19 (£s)
Present value of provision	380	450	546

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31-Mar-21 (£s)	Period Ending 31-Mar-20 (£s)
Provision at start of period	450	546
Unwinding of the discount factor (interest expense)	10	7
Deficit contribution paid	(93)	(91)
Remeasurements – impact of any change in assumptions	13	(12)
Remeasurements – amendments to the contribution schedule	–	–
Provision at end of period	380	450

INCOME AND EXPENDITURE IMPACT

	Period Ending 31-Mar-21 (£s)	Period Ending 31-Mar-20 (£s)
Interest expense	10	7
Remeasurements – impact of any change in assumptions	13	(12)
Remeasurements – amendments to the contribution schedule	–	–
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

ASSUMPTIONS

	31-Mar-21 % per annum	31-Mar-20 % per annum	31-Mar-19 % per annum
Rate of discount	0.66	2.53	1.39

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

21 Pensions (continued)**DEFICIT CONTRIBUTIONS SCHEDULE**

Year ending	31-Mar-21 (£s)	31-Mar-20 (£s)	31-Mar-19 (£s)
Year 1	96	93	91
Year 2	99	96	93
Year 3	102	99	96
Year 4	87	102	99
Year 5	-	87	102
Year 6	-	-	87

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

Based on the valuation completed on 30 September 2020, The employer debt on withdrawal would be £21,088.28.

22 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.