



# *Annual Report & Accounts*

## *2020 - 2021*

[www.ageukstafford.org.uk](http://www.ageukstafford.org.uk)

Registered charity number 1064087

IDBBOS005 03/11



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# Foreword

To comply with the duty in section 4 of the Charities Act 2011 to have regard to the public benefit provided by our charity, the Trustees have, in this report, detailed the activities we deliver in order to demonstrate the commitment to the object of our charity -

“To promote the relief of elderly people in any manner which now, or hereafter may be deemed by law, to be charitable in Stafford and surrounding areas”.

To deliver public benefit within our objectives we interpret “relief of elderly people” in its widest sense and take into account a holistic view of older people’s lives in an effort to offer services that offer care, prevention and support to enable them to live as full and enjoyable later life as possible.

## **To ensure our work delivers our aims we consider older people’s**

- Health and well-being in light of their situation
- Ability to access services they need

## **The focus of our work is to provide:**

- Assistance in accessing services and support
- Information and advice to aid problem solving
- Help and support to maximise income
- Activities to provide social interaction
- Companionship to reduce social isolation
- Practical and personal assistance to enable independent living

Policies and procedures are in place to ensure that services are accessible to all older people within our area of benefit. For some services, charges are made to cover the cost of providing the service. Charges are considered annually by Trustees and a Charging Policy is in place to give guidance to staff when a service charge is unable to be met, so that people are not excluded from the assistance they may need, and the cost is met by the organisation.

# Legal & Administrative Information

## Charity Details as at 31<sup>st</sup> March 2021

### Registered Office

Age UK Stafford & District  
Bradbury House  
Weston Road  
Stafford ST16 3RS

T: 01785 60 70 60  
F: 01785 60 70 63  
[www.ageukstafford.org.uk](http://www.ageukstafford.org.uk)

### Legal Status:

Registered Charity No. 1064087 which was incorporated as a Company Limited by guarantee No.03345219 in 1997 in England and Wales

Governing document: Memorandum and Articles of Association

**For the purpose of the Companies Act, the Directors (none of whom receive any remuneration) are the Trustees and during the year were as follows:**

<b>Chairman</b>	Mr. David Ellison
<b>Vice Chairman</b>	Mr. Glyn Ravenscroft
<b>Treasurer</b>	Mr. David Ellison – Acting Treasurer
<b>Trustees</b>	Mr. Richard Jarrett Mr. Alan Barnes Mrs. Jill Hood Mrs. Juliet Niven Mr. John Wheeler Mr. Trevor Mardling Mr. Neil Norman

### BANKERS

Royal Bank of Scotland  
30 Greengate Street  
Stafford  
ST16 2QG

Co-op Bank  
42/43 Greengate Street  
Stafford  
ST16 2JA

### SOLICITORS

Hutsby Mees  
6/7 St Mary's Grove  
Stafford  
ST16 2AT

### AUDITORS

Richards Associates Ltd  
(Chartered Accountants)  
(Registered Auditors)  
North Lodge  
Hawkesyard  
Armitage Lane  
Rugeley Staffordshire  
WS15 1PS

# Chairman's Report

I am preparing this report as our Chairman, David Ellison, has had a difficult time health wise during the past year but he is on the way to recovery and we all wish him continued progress.

Like-wise fellow Trustee, Alan Barnes has not enjoyed the best of times due to ill health and again we wish him all the best. Both of them have continued to keep up with events and expressed their views on various issues.

I do not think anyone has ever had to prepare an Annual Report in the circumstances that we experienced during the period covered by these comments. When we bear in mind that our main objectives are to provide a caring service for the elderly, many of whom have underlying health issues, then the advent of Covid-19 created real problems in ensuring we continued to do this.

However, for all the problems this created for our Home Support staff, our Day Care provision and the transport of clients from their homes, including a period of closure for the Day Centre, I think all of the staff can be proud of the service provided during this time. We obviously have had some staff on `furlough` during the time but we have always maintained contact with clients and their families just to give that reassurance that we are always there if help is required. The main casualty of the period was the Staying Active group as obviously we could not have these predominantly `social` gatherings.

During the last few months of this 2020/2021 year we were also operating without a Finance Manager due to the resignation of the holder of that post. This put extra pressure on the Senior Management Team but fortunately we were given tremendous support by our Auditors, Richards Associates, in processing of the monthly salaries and the recommendation of someone to prepare the monthly accounts. We also received great support from the County Council with the provision of funding to support infection control for everyone.

I know that our Chief Officer, Alison Montgomery, and our Operations Manager, Sandra Highland, have both gone way beyond their terms of contract in ensuring that all the staff and clients were supported during this difficult period and on behalf of the Trustees I convey our extreme thanks and appreciation.

Like-wise all our Staff in the various departments have given their utmost whether on visits to provide Homecare, Transport staff having to do double runs because of restricted passenger numbers and Day Care staff keeping clients fully occupied but maintaining their safety at all times. Every member of staff has shown dedication to ensuring that even in this most unusual times the best possible service is provided to all our clients. Thank you everyone.

With all the variations in the provision of service there has obviously been an impact on our financial situation with variations in Income, Expenditure, Overheads etc. However, at the end of the year as will be seen in the Financial Report we ended with a relatively very small loss. Again well done to everyone for keeping a close eye on all financial transactions.

**Glyn Ravenscroft**  
**Vice- Chairman**

# Trustee's and Strategic Report

## Object of the Charity

To promote the relief of elderly people in any manner, which now or hereafter may be deemed to be charitable in the area of Stafford and surrounding areas.

To achieve this, we seek:

- To relieve loneliness by offering practical help and information
- To increase awareness of all ages to the problems and difficulties which elderly people may face and to the potential for joy in later life
- To work with the statutory agencies to provide the quality of care provided

A review of our objectives and public benefit takes place on an annual basis which helps us to ensure that our aims, objectives and activities remain focused on our stated purpose.

## Management of the Charity

The charity is managed by a Board of Trustees who employs a Chief Executive to manage the day to day operation of the charity. All activities are grouped under the headings of Operations and Resources; each area being managed by a Senior Manager.

The decision making process of the organisation commences within a range of sub-groups with a membership of Trustees, staff and outside agencies where appropriate. Minutes of the sub-groups are circulated to all Trustees. Decisions are ratified at Board meetings. The Board meets quarterly.

Sub- groups are as follows:

- Strategy
- Finance
- Business Management & Performance & Development

The activities of the sub groups are recorded later in the report.

New staff and volunteers attend an induction course giving background information to the organisation and how we relate to others, it also includes health and safety and road safety awareness. Each area of work has an induction programme which workers undertake during the first few months of employment. Line management of staff is identified during the induction period. Training needs are identified during staff appraisals and from the business development programme. An annual Training Programme is funded from the revenue budget.

## Trustee Recruitment

Trustee applicants are provided with a recruitment pack including:

*Introduction*  
*Background information*  
*Organisational structure*  
*Trustee profile*  
*Responsibilities of Board Members*  
*Responsibilities of Individual Trustees*  
*The need, skills required, the process*  
*Application form and person specification*  
*Diversity monitoring form*

## Recruitment process

*Informal discussion and a visit to the organisation*  
*Interview with Chairman and CEO*  
*Induction process to the organisation involving visits to the departments and discussions with Staff and Trustees, followed by attendance at a Board meeting.*  
*References*

Should this process be successful an invitation to attend subsequent Board and sub group meetings is extended followed by nomination to the Annual General Meeting for election.

## Summary of Policies

The organisation has 70 policies and procedures covering all areas of activity and are categorised under the following headings:

Employment • Finance • General Health & Safety Services • Trustees • Volunteering

There is ongoing review of policies and procedures, which is reported within Business Management & Performance sub group activity.

## Quality

- Considered the Quality Policy Statement and Key Success Factors
- Received report on corrective actions, continuous improvement and complaints
- 24 Internal Audits, 25 Process Audits and 62 Policy Reviews carried out

## **Membership**

Age UK Stafford & District is a Brand Partner of Age UK

Member of the Age England Association

## **Reserves**

There was a Reserves policy in place which is reviewed each year following annual audit. In 2020-2021 it is the policy of Trustees to hold reserves at a sufficient level to

- Maintain the core administrative operation of Age UK Stafford & District for 3 months.
- Retain a cash balance of £90,000 to cover potential restructuring costs in the event of the loss of a contract or significant organisational restructure.
- These amounts in addition to potential redundancy provision of £98,000

## **Risk Management**

Risk management is a standard agenda item for the Business Management Development and Performance sub group with the Risk Register being updated and reported to the Board of Trustees at six monthly intervals.

## **Business Planning**

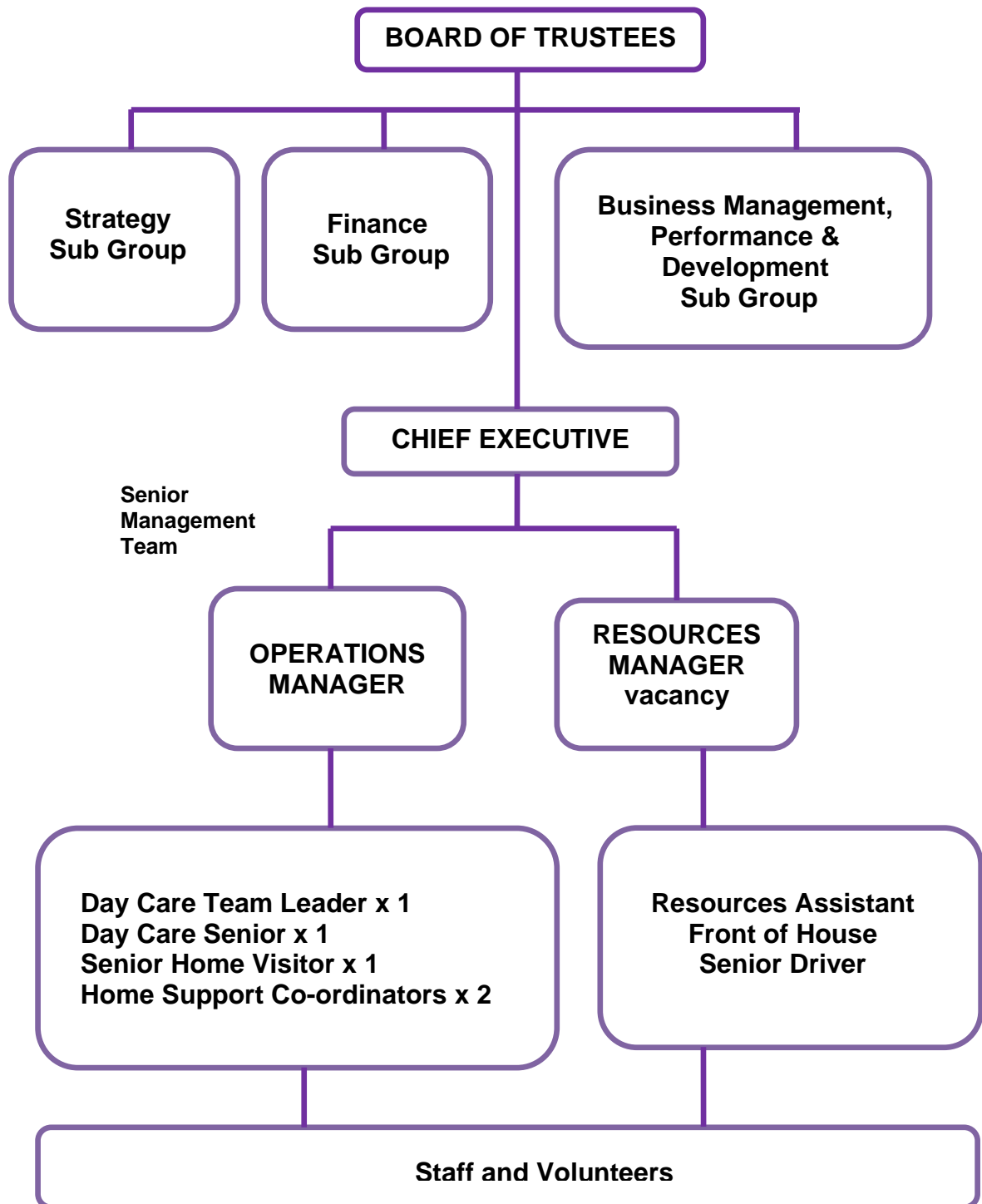
As in previous years, strategic discussions took place with staff and Trustees and at a subsequent Board meeting a Business Plan for 2020-2021 was agreed, along with action plans, Training Programme, Marketing Plan and Budgets.

## **Communication**

Communication of business information and consultation is by -

- Staff team meetings
- Minutes of Board and sub group meetings
- Press releases to local media
- Leaflets/information packs
- Leaflets in a number of rural locations as well as many urban sites throughout Stafford Borough
- Service User satisfaction surveys

# Organisational Chart



# Review of activities and achievement

- Age UK Organisational Quality Standard
- Four media campaigns held throughout the year
- Contract awarded of Day Opportunities Contract with Staffordshire County Council
- Keele University Student Doctor placements

## Strategy

The Strategy group discussed the following items and made recommendations in relation to –

- Business/Strategic Plans
- Revenue and Capital Budgets
- Contract and Service Review
- Tender opportunities/Project Funding
- Brand Partner Agreement – Big Conversation

### **Chairman's comments:**

*The Strategy sub group fulfills the purpose of concentrating discussion points for the full Board and Sub Groups.*

*My thanks go to my fellow members and to the Senior Management team for their efforts and full support.*

**David Ellison - Chair**

# Finance

The Finance Sub Group continued to meet regularly during the year and focused its attention on the following areas:

- Review of financial information being presented to Board Members
- Review of monthly Management Accounts,
- Monitoring of Capital Expenditure and investment approvals
- Service Centre financial performance
- Review of service charges to our customers
- Review of staff wages and salaries
- Preparation and guidance for the financial budgets and plans
- Financial Controls Review
- Review of Loan Structure
- Assets & Maintenance

## **Chairman's comments:**

*The sub group monitors the accounts of the Charity and ensures that they are a true record of our work.*

*The year 2020 has been a difficult year for everyone and I wish to thank my fellow Trustees and staff for all their endeavours.*

**David Ellison – Chair/Acting Treasurer**

# Business Management & Performance

The Business Management & Performance sub group met quarterly during the period and considered:

- Service performance across all service areas
- Review policies and procedures
- Consider development opportunities
- Risk Management – the Risk Register has been reviewed bi annually
- Quality System – reviewed and monitored
- 1 External Audit carried out
- Monitor Health & Safety and Good Housekeeping
- Human Resources
- Data Protection
- Safeguarding
- COVID19

## **Chairman's comments:**

*I am pleased that against a background of continuing financial and staff challenges that the quality of all the services delivered have been maintained to high level. My thanks go to all our Trustees and Staff.*

**Alan Barnes - Chair**

# Departmental Service Review

Age UK Stafford & District carries out a range of services that provide practical, personal, emotional and social support for older people in Stafford and the surrounding area.

## Home Support

- Providing practical assistance within the local community, by supporting clients with housework, shopping, pension collection and laundry.
- Personal care for service users in their own home. Available five days per week including Bank Holidays

### **Service Users comments:**

*'Without Age UK during these past months with Covid-19, I would not have managed and I am so grateful to everybody.'*

*'Cannot fault the care and attention all the carers give.'*

*'I am able to stay in my own home and keep my independence'*

## Gardening

- Providing garden maintenance for private service users

### **Service Users comments:**

*'Very grateful for service... it's good to have someone here who is kind and trustworthy'*

*'If I didn't get the service you provide I would not be able to cope - it keeps the garden tidy.'*

*'Very good value I would recommend the service to anyone who needs it'*

## Day Care

- Specialist day care service for up to 42 places daily, Monday to Friday, for older people with dementia and complex needs. Additional support is available for these service users in their own home.
- The purpose of the service is to provide respite for carers and to give service users an enjoyable and meaningful day.

### ***Service Users comments:***

*'Mum is really happy with the care and attention she receives, she loves going.'*

*'If I need any other information I can ring for any help and feel comfortable doing so.'*

*'Just keep up the good work you all do and thank you for looking after the clients the way you do'*

*'Gives my mother a purpose to get motivated in the mornings and enables me to go to work, knowing my mother is warm and safe'*

*'It provides my husband with stimulation throughout the day, where I know he will be cared for and his needs met. It enables me to be able to catch up on sleep and recharge.'*

*'I am able to go shopping and do my own thing. It gives my dad something to look forward to and seems to help him concentrate better.'*

## STAYING ACTIVE

Due to Covid19 we cancelled the above service in March 2020 and unfortunately due to social distancing and capacity on our transport we made the decision for this service not to return in September 2020 whilst we gradually brought back our Day Care clients. With further lockdowns in November and January we were unable to restart this service.

## Information & Advice

We offer a free and impartial information and advice service to the very highest quality standards. We have trained staff that are available on the phone or face to face.

We can help with –

- Benefits
- Care and carers
- Direct payments
- Will writing and powers of attorney
- Dementia support
- Employment and retirement
- Signposting to other agencies
- Help in finding the service you need
- Help in accessing equipment
- Housing
- Help with utilities

## Staff & Volunteers

### Volunteers:

We continue with our volunteer recruitment and a number of vacancies have been filled in the following areas:

- Information & Advice
- Day Care

### Staff:

In 2020 we recruited 6 staff into existing posts in the services detailed below:

- Home Support
- Gardening
- Resources

The only way Age UK Stafford & District is able to deliver the services that it does is through the dedication and commitment of staff and volunteers. Not only do they deliver the services required but it is undertaken in a caring and enthusiastic way ensuring that our service users are truly happy with the service they receive.

## Community Involvement

Age UK Stafford & District is committed to working with others, for example –

- Colleagues within Age UK Local, Regional, National and Age Concern
- The local voluntary sector
- Older people and their clubs and groups
- Statutory agencies
- Local businesses

In 2020-2021 the organisation was represented on the following groups/committees

- Age UK Central Regional Group & Network Groups
- Age Concern Stone Board of Trustees

## Further Thanks and Appreciation

In order for Age UK Stafford & District to provide its services we are dependent on many people and organisations to provide either funding, gifts, time, advice and support for which we are very grateful.

Below are mentioned just a few of the many who helped us during 2020-2021

*Staffordshire County Council and in particular Social Care & Health*  
*Stafford Borough Council*  
*Royal Bank of Scotland*  
*Co-op Bank*  
*Age UK national/regional and local Brand Partners*  
*Sainsbury's – Stafford*  
*Keele University*  
*National Lottery*

*Volunteers*

*Donations and legacies from individuals*

# Future Plans

Taking into account our progress during the previous year and considering our strengths and weaknesses the Trustees have developed a Business Plan for the year 2020/2021

This plan is based upon the following key principles:

- To provide innovative and effective services which meet the diverse needs and aspirations of older people
- To listen and respond to the needs of our service users
- To ensure the sustainability of the organisation to benefit the lives of the older people it serves
- To increase the visibility and recognition of the organisation to the public and its stakeholders

## **To provide innovative and effective services which meet the diverse needs and aspirations of older people**

- Engaging with older people to design services that meet their needs
- Delivering quality, person centred services across our organisation
- Review the services we provide to ensure we are meeting service users' needs
- Work with commissioners and partners to develop and improve services

## **To listen and respond to the needs of our service users**

- Develop strong core service delivery to ensure person centred care, consistency and quality, meeting the requirements of our customers
- Work with service users to review and redesign where necessary existing services
- Going the 'extra mile' to meet customer's needs and exceed expectations
- Comply with all relevant legislation and care standards ensuring we are accountable for the services we deliver

**To ensure the sustainability of the organisation to benefit the lives of the older people it serves**

- Increase numbers of clients accessing all our services.
- Encourage and engage clients in the development of new services
- Ensure we maximise our resources effectively
- Identify efficiencies across the organisation

**To increase the visibility and recognition of the organisation to the public and its stakeholders**

- Establish a clear Marketing Plan to highlight the organisation to potential service users and partners
- Work alongside other agencies and partners in order to maintain connectivity to potential initiatives and new directions in service delivery
- Pursuit of partnership working across all sectors to increase our service delivery reach and reputation

# **Treasurers Report**

Charities and the care sector in general has experienced tough times, with this year being no exception with the arrival of Coronavirus and having to deal with the difficulties of the pandemic.

With this in mind I am pleased to say that despite the difficulties with lockdowns and restricted services we have shown an overall small deficit of £3,864 for the year. This is remarkable due to the unforeseen circumstances the charity faced during the year.

Due to limited capacity and restrictions, the income from charitable activities was significantly reduced from the previous year by £116,675, with expenditure also being impacted and was reduced by £58,789.

With support from government grants and incentive schemes together with investments and kind donations and support which amounted to £141,957, we have managed to keep the deficit to a minimum overall.

We are constantly reviewing our services and exploring new ways to increase our client base. Day Care services have been particularly hit hard by reduced capacity due to reduced numbers and restrictions enforced by the pandemic. We do not rely on our support being generated by donations and we will continue to seek new ways to increase our capacity and services especially now the pandemic restrictions are slowly being released.

Despite the difficulties over the past year, I am pleased to inform that we have maintained a quality service to all our clients and will continue to do so for the foreseeable future.

**David Ellison**  
**Acting Treasurer**

## Trustees' responsibilities in relation to the financial statements

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

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

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

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

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.

### Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the charity's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the charity's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

### Auditors

The auditors, Richards Associates Limited, will be proposed to reappointment in accordance with section 445 of the Companies Act 2006.

### By order of the Board of Trustees

.....  
David Ellison (Chair)

.....  
Date

# **Age UK Stafford & District**

## **Trustees' Report and Financial Statements for the 12 months' period ending 31 March 2021**

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Company Number (England and Wales) 03345219  
Registered Charity Number 1064087

**REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF  
AGE UK STAFFORD & DISTRICT  
FOR THE YEAR ENDED 31 MARCH 2021**

**Opinion**

I have audited the financial statements of Age UK Stafford & District (the 'charitable company') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, the Summary Income and Expenditure account, the Balance Sheet, the Statement of Cash Flows and the related notes. 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).

My opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

**Basis for opinion**

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

**Material uncertainty relating to going concern**

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

Whilst not detracting from my opinion expressed above I specifically draw attention to note 17 in the financial statements and the charitable company's reliance on income from local government contracts. The board of trustees have considered this, along with the consequences of operating in a post COVID-19 environment and the deficit made in this financial year to conclude that combined, they indicate that a material uncertainty exists which may cast significant doubt on the charitable company's ability to continue as a going concern. My opinion is not modified in respect of this matter.

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

**Other information**

The other information comprises the information included in the annual report, other than the financial statements and my auditor's report thereon. The trustees are responsible for the other information. My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon. In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am 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 I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

**Matters on which I am 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, I have not identified material misstatements in the Strategic Report or the Directors' Report included within the Trustees' Report.

**REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF  
AGE UK STAFFORD & DISTRICT  
FOR THE YEAR ENDED 31 MARCH 2021**

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

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me;
  - the financial statements are not in agreement with the accounting records and returns;
  - certain disclosures of trustees' remuneration specified by law are not made;
  - I have not received all the information and explanations I require for my 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 exemption in preparing the Directors' Report and take advantage of the small companies exemption from the requirement to prepare a Strategic Report

**Responsibilities of trustees**

As explained more fully in the Trustees' Responsibilities Statement set out on page 19, 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 company or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

My 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 my 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. I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

I obtained an understanding of the legal and regulatory frameworks within which the company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations I considered in this context were the Companies Act 2006 and Taxation legislation.

I identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be the override of controls by management. My audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals and reviewing accounting estimates for bias.

Owing to the inherent limitations of an audit, there is an unavoidable risk that I may not have detected some material misstatements in the financial statements, even though I have properly planned and performed my audit in accordance with auditing standards. I am not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations. These inherent limitations are particularly significant in the case of misstatement resulting from fraud as this may involve sophisticated schemes designed to avoid detection, including deliberate failure to record transactions, collusion or the provision of intentional misrepresentations.

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

Anna Richards  
Senior Statutory Auditor

Richards Associates Limited  
Statutory Auditor  
North Lodge  
Hawkesyard, Armitage Lane  
Rugeley Staffordshire. WS15 1PS

Date: .....

## Age UK Stafford & District

### Statement of financial activities for the year ended 31st March 2021

	Notes	Unrestricted Funds		Restricted Funds		Total 2021	Total 2020
		General	Designated Funds	Building Fund	Restricted		
		£	£	£	£	£	£
<b>Income and Expenditure</b>							
<b>Incoming and endowment funds</b>							
Donations and legacies	3	48,143	-	-	9,097	57,240	98,175
Grants	3	54,784	-	-	28,547	83,331	4,166
Sale of Assets		-	-	-	-	-	143
Other trading activities	4	328	-	-	-	328	599
Income from investments	5	1,107	-	-	-	1,107	3,146
<b>Total income</b>		<b>104,362</b>	<b>-</b>	<b>-</b>	<b>37,644</b>	<b>142,006</b>	<b>106,229</b>
<b>Income from Charitable activities</b>							
Day Care	6	262,605	-	-	-	262,605	359,053
Home Support	6	266,439	-	-	-	266,439	254,977
Community Action	6	362	-	-	-	362	32,051
<b>Income from operating activities</b>		<b>529,406</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>529,406</b>	<b>646,081</b>
<b>Total income and endowments</b>		<b>633,768</b>	<b>-</b>	<b>-</b>	<b>37,644</b>	<b>671,412</b>	<b>752,310</b>
<b>Expenditure on raising funds funds</b>							
Costs generating voluntary income	7	5,117	-	-	-	5,117	5,572
Other activities for generating funds	7	3,105	-	-	-	3,105	3,280
<b>Expenditure on charitable activities</b>							
Day Care	7	335,425	-	-	2,491	337,916	387,143
Home Support	7	280,544	-	-	1,623	282,167	266,055
Community Action	7	17,109	-	-	-	17,109	41,749
Governance	7	19,362	-	-	-	19,362	19,766
Building Depreciation	7	-	-	10,500	-	10,500	10,500
<b>Total expenditure</b>		<b>660,662</b>	<b>-</b>	<b>10,500</b>	<b>4,114</b>	<b>675,276</b>	<b>734,065</b>
<b>Net income / (expenditure)</b>		<b>(26,894)</b>	<b>-</b>	<b>(10,500)</b>	<b>33,530</b>	<b>(3,864)</b>	<b>18,245</b>
<b>Transfer between Funds</b>							
Transfer from Designated & Restricted	16	26,894	473,428	(472,500)	(27,822)	-	-
<b>Net movement in funds</b>		<b>-</b>	<b>473,428</b>	<b>(483,000)</b>	<b>5,708</b>	<b>(3,864)</b>	<b>18,245</b>
<b>Reconciliation of Funds:</b>							
Fund balance 1 April 2020		-	419,975	483,000	2,724	905,699	887,454
<b>Fund Balance 31 March 2021</b>		<b>-</b>	<b>893,403</b>	<b>-</b>	<b>8,432</b>	<b>901,835</b>	<b>905,699</b>

The statement of financial activities includes all gains and losses recognised during the year. All income and expenditure derive from continuing activities.

# Age UK Stafford & District

## Balance Sheet as at 31st March 2021

Company number: 03345219

Charity number: 1064087

		2021	2020
<b>Fixed assets</b>		<b>£</b>	<b>£</b>
Tangible assets	12	666,383	676,291
<b>Current assets</b>			
Debtors	13	53,378	55,922
Cash at bank & in hand		238,133	214,030
		<u>291,511</u>	<u>269,952</u>
<b>Creditors: amounts falling due within one year</b>	14	<u>56,059</u>	<u>25,766</u>
<b>Net current assets</b>		235,452	244,186
<b>Creditors: amounts falling due after more than one year</b>	15	-	14,778
<b>Total assets less long term liabilities</b>		<u><u>901,835</u></u>	<u><u>905,699</u></u>
<b>Charity funds</b>			
Unrestricted funds	16	893,403	419,975
Restricted funds	16	8,432	2,724
Building Fund	16	-	483,000
		<u><u>901,835</u></u>	<u><u>905,699</u></u>

The financial statements were approved and authorised for issue by the board on ..... 2021.

and signed on its behalf by:-

.....  
David Ellison  
Chairman of Trustees

.....  
David Ellison  
Treasurer

# Age UK Stafford & District

## Cash Flow Statement at 31 March 2021

Company number: 03345219

		2021		2020	
	Notes	£	£	£	£
<b>Cash flow from operating activities</b>					
Operating profit/(loss)		(4,972)		25,599	
Reconciliation to cash generated from operations:					
Depreciation		16,831		19,766	
Profit on Disposal		-		(143)	
(increase)/decrease in debtors		2,544		29,443	
increase/(decrease) in creditors		<u>22,585</u>		<u>(55)</u>	
			36,988		74,610
<b>Cash flow from investing activities</b>					
Interest received		1,107		3,146	
Sale of tangible fixed assets		-		764	
Purchase of tangible fixed assets		(6,923)		-	
Loan movements in the year		<u>(7,069)</u>		<u>(17,848)</u>	
			<u>(12,885)</u>		<u>(13,938)</u>
<b>Net increase in cash</b>			24,103		60,672
Cash at bank at beginning of year			214,030		153,358
Cash at bank at end of year			<u><u>238,133</u></u>		<u><u>214,030</u></u>

# Age UK Stafford & District

## Notes to financial statements for the year ended 31st March 2021

### 1 Statutory Information

Age UK Stafford & District limited by guarantee, registered in England and Wales. The company's registered number and registered office address can be found on page 3.

### 2 Accounting Policies

#### Basis of Accounting

The charity constitutes a public entity as defined by Financial Reporting Standard 102 (FRS 102).

The financial statements have been prepared in accordance with accounting and reporting by the charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (SORP FRS 102) issued on 16 July 2014 and Companies Act 2006.

The financial statements are prepared on a going concern basis under the historical cost convention and consistently applied unless other wise stated.

#### Donations grants and other incoming resources

All donations grants and other incoming resources have been accounted for gross and receivable as long as they are capable of financial measurement. The value of services provided by volunteers has not been included.

#### Contract income

Contract income represents the amount derived from the provision of services.

#### Deferred income

The amount credited to deferred income is income received but not yet earned. The relevant sums are transferred to income when the service is rendered.

#### Depreciation

Depreciation is provided to write off the cost over their useful lives as follows:

Buildings	2%
Freehold Offices	2%
Motor Vehicles	20%
Furniture Fixtures and Fittings	12.5%
Office Equipment	20%
Plant and Equipment	33.3%
All depreciation rates are applied on straight-line basis	

Freehold land is not depreciated as it is considered to have an indefinite useful life.

Freehold buildings are depreciated over their expected useful economic lives to the charity over 50 years.

All land and properties were revalued in 2015 to ensure that they reflect current market value and the trustees believe the current market value is not materially different.

#### Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without any specified purpose and are available as general funds.

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are to be used for the specific purpose as laid down by the donor.

This amount represents grants received in respect of the purchase and erection of Bradbury House. It will be reduced in accordance with the depreciation policy.

# Age UK Stafford & District

## Notes to financial statements for the year ended 31st March 2021

### Government grants

Government grants are recognised when there is a reasonable assurance that the entity will comply with the conditions attached to the grant and the grant will be received. Grants relating to revenue are recognised in income on a systematic basis over the periods in which the entity recognises the related costs for which the grant is intended to compensate.

### Expenditure

Expenditure is recognised on an accruals basis as the liability is incurred. The expenses are reported as follows:

**costs of generating funds** - comprise the costs associated with attracting voluntary income.

**charitable expenditure** - comprise costs incurred by the charity in the delivery of each activities and services. It includes both direct costs and necessary indirect support costs.

**governance costs** - comprise costs associated with constitutional and statutory requirements of the charity.

All costs are allocated between expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs related to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor area.

### Going concern

At the time of approving the financial statements the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

The directors continue to adopt the going concern basis of accounting in preparing the financial statements.

### Pension

Employees are entitled to be auto-enrolled in the company's workplace pension scheme. Details are disclosed in notes to the financial statements.

	-----Unrestricted funds-----			Restricted funds	2021 Total	2020 Total
	Grants	Other income	Designated			
	£	£	£	£	£	£
<b>3 Donations and legacies</b>						
Other donations	-	5,758	-	1,588	7,346	82,425
Grants and furlough income	-	54,784	-	28,547	83,331	4,166
Age UK funding	-	42,385	-	7,509	49,894	15,750
	-	102,927	-	37,644	140,571	102,341
<b>4 Other trading activities</b>						
Raffle Funds	-	328	-	-	328	599
	-	328	-	-	328	599
<b>5 Income from Investments</b>						
Bank deposit account interest received	-	1,107	-	-	1,107	3,146
	-	1,107	-	-	1,107	3,146
<b>6 Income from charitable activities</b>						
<b>Day Care</b>						
Bradbury House	-	257,618	-	-	257,618	355,324
Training income	-	2,625	-	-	2,625	280
Transport income	-	2,362	-	-	2,362	3,449
	-	262,605	-	-	262,605	359,053
<b>Home Support</b>						
Home Support	-	246,762	-	-	246,762	230,869
Gardening private	-	19,677	-	-	19,677	24,108
	-	266,439	-	-	266,439	254,977
<b>Community Action</b>						
Staying Active	-	277	-	-	277	31,749
Café/Staff Lunches	-	85	-	-	85	302
	-	362	-	-	362	32,051

# Age UK Stafford & District

## Notes to financial statements for the year ended 31st March 2021

### 7 Total resources Expended

		Voluntary Income	Activities for generating funds	Day Care	Home Support	Community Action	Governance and building	2021 Total	2020 Total
		£	£	£	£	£	£	£	£
<b>Costs directly allocated to activities</b>									
Staff costs		-	-	194,660	217,540	4,103	-	416,303	414,821
Expenses		-	-	110	7,744	122	-	7,976	9,059
Active therapy materials		-	-	1,030	-	-	-	1,030	5,116
Catering		-	-	9,047	-	-	-	9,047	29,674
Gardening expenses		-	-	-	2,469	-	-	2,469	3,300
Protective clothing		-	-	322	3,912	-	-	4,234	1,223
Postage		-	-	-	3,012	-	-	3,012	4,413
Registration		-	-	-	1,271	-	-	1,271	1,271
Transport costs		-	-	16,822	-	-	-	16,822	36,003
Computer support costs		-	-	-	1,380	-	-	1,380	1,260
Training		-	-	-	-	-	-	-	170
Sundry		-	-	49	-	-	-	49	165
		-	-	222,040	237,328	4,225	-	463,593	506,475
<b>Support costs allocated to activities</b>									
Staff Costs	Time	4,093	2,728	68,216	34,108	8,868	18,418	136,431	139,398
Expenses	Usage	2	12	195	59	26	52	346	120
Training/ recruitment	Usage	-	-	-	-	-	-	-	880
Computer costs	Income	84	56	1,421	945	278	-	2,784	8,154
Premises costs	Floor area	938	94	25,659	3,035	1,565	-	31,291	38,168
General admin	Usage	-	215	5,150	3,218	1,341	805	10,729	10,468
Depreciation	Usage	-	-	5,381	633	317	10,500	16,831	19,103
Bad debts	Usage	-	-	1,439	1,218	-	-	2,657	1,095
Professional fees	Usage	-	-	4,881	574	287	-	5,742	2,892
Audit	Usage	-	-	2,448	288	144	-	2,880	2,880
Bank charges	Usage	-	-	942	471	-	-	1,413	3,470
Loan interest	Usage	-	-	145	288	58	88	579	962
		5,117	3,105	115,877	44,837	12,884	29,863	211,683	227,590
Total resources expended		5,117	3,105	337,917	282,165	17,109	29,863	675,276	734,065

## Age UK Stafford & District

### Notes to financial statements for the year ended 31st March 2021

#### 8 Net incoming resources for the year

	2021	2020
	£	£
This is stated after charging:		
Depreciation	16,831	19,103
Auditors remuneration	2,880	2,880
Non-audit fees	1,994	-

#### 9 Staff costs & numbers

Staff costs were as follows:

Salaries and wages	527,547	528,379
Social Security costs	19,771	20,579
Employer Pension contributions	5,416	5,261
Total	<u>552,734</u>	<u>554,219</u>

No employee received emoluments of greater than £60,000

The average number of employees during the year was as follows:

Chief Executive	1	1
Management	1	2
Day Care	10	11
Home Support	12	10
Community Action	1	1
Administration and Support	5	7
Total	<u>30</u>	<u>32</u>

#### 10 Trustee remuneration & related party transactions

No members of management received any remuneration during the year in their capacity as a trustee.

Travel expenses are reimbursed at cost and are insignificant, being less than £100 in total.

No trustees received expenses.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year.

#### 11 Taxation

As a charity, Age UK Stafford & District is exempt from tax on income and gains falling within section 466 to 493 of the Corporation Tax Act 2010, or section 256 of the Taxation of Chargeable Gain Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

## Age UK Stafford & District

### Notes to financial statements for the year ended 31st March 2021

#### 12 Tangible fixed assets

	<b>Buildings BH £</b>	<b>Freehold Land BH £</b>	<b>Motor vehicles £</b>
<i>Cost</i>			
1 April 2020	525,000	175,000	46,240
Addition	-	-	-
Disposal	-	-	-
31 March 2021	<u>525,000</u>	<u>175,000</u>	<u>46,240</u>
<i>Depreciation</i>			
1 April 2020	42,000	-	34,513
Charge	10,500	-	3,460
Disposal	-	-	-
31 March 2021	<u>52,500</u>	<u>-</u>	<u>37,973</u>
<i>Net Book Value</i>			
<b>31 March 2021</b>	<b><u>472,500</u></b>	<b><u>175,000</u></b>	<b><u>8,267</u></b>
31 March 2020	<u>483,000</u>	<u>175,000</u>	<u>11,727</u>

	<b>Furniture &amp; Fittings £</b>	<b>Office Equipment £</b>	<b>Equipment £</b>	<b>Total £</b>
<i>Cost</i>				
1 April 2020	92,677	84,769	49,522	973,208
Addition	5,650	587	686	6,923
Disposal	-	-	-	-
31 March 2021	<u>98,327</u>	<u>85,356</u>	<u>50,208</u>	<u>980,131</u>
<i>Depreciation</i>				
1 April 2020	87,512	83,678	49,214	296,917
Charge	1,641	485	745	16,831
Disposal	-	-	-	-
31 March 2021	<u>89,153</u>	<u>84,163</u>	<u>49,959</u>	<u>313,748</u>
<i>Net Book Value</i>				
<b>31 March 2021</b>	<b><u>9,174</u></b>	<b><u>1,193</u></b>	<b><u>249</u></b>	<b><u>666,383</u></b>
31 March 2020	<u>5,165</u>	<u>1,091</u>	<u>308</u>	<u>676,291</u>

The freehold land that Bradbury House occupies was purchased for £140,000 in November 2012.

The property and land at Bradbury House was valued at £700,000 in October 2015.

All property valuations were carried out by Chivers Commercial, Eastgate Street, Stafford ST16 2LZ in October 2015.

# Age UK Stafford & District

## Notes to financial statements for the year ended 31st March 2021

	2021 £	2020 £
<b>13 Debtors</b>		
Trade debtors	44,667	45,907
Prepayments	7,790	4,499
Other debtors	921	5,516
	<u>53,378</u>	<u>55,922</u>
<b>14 Creditors amounts falling due within one year</b>	<b>£</b>	<b>£</b>
Bank Loan	14,727	7,018
Trade creditors	9,604	7,488
Lottery grant	20,000	-
Accruals	11,728	11,260
	<u>56,059</u>	<u>25,766</u>

### 15 Long term loan

This relates to a long term loan from the Royal Bank of Scotland who have a charge registered against the property and land at Bradbury House.

	£	£
Due in less than 1 year	<u>14,727</u>	<u>7,018</u>
Due in 1-2 years	-	7,268
Due in 2-5 years	-	7,510
	<u>-</u>	<u>14,778</u>
	<u>14,727</u>	<u>21,796</u>

This loan is secured over the freehold property of the charity.

The loan was repaid in full in October 2021.

### 16 Movement in funds

	Balance at 01/04/2020	Incoming Resources	Resources Expended	Transfers	Balance at 31/03/2021
<b>Restricted Funds</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Building Fund	483,000	-	(10,500)	(472,500)	-
Restricted fund	2,724	37,644	(4,114)	(27,822)	8,432
<b>Unrestricted Funds</b>					
Designated Funds	419,975	-	-	473,428	893,403
General funds	-	633,768	(660,662)	26,894	-
<b>Total</b>	<u>905,699</u>	<u>671,412</u>	<u>(675,276)</u>	<u>-</u>	<u>901,835</u>

In accordance with the Charities Commission the building fund was released and transferred to unrestricted funds.

## Age UK Stafford & District

### Notes to financial statements for the year ended 31st March 2021

#### 17 Contingent liability

Annual contracts from Social Care and Health totalling circa £238,800 are secured on an annual basis. The continuity of these funds cannot be guaranteed as they are heavily reliant upon the policies of central and local government. However, there is a significant income from Home Support, which is a non grant funded project (£254,977 in 2020 compared to £266,439 in 2021)

#### 18 Securities

There is a charge registered against the property and land in respect of the loan with the Royal Bank of Scotland. An application has been made with Companies House to remove this charge which has been satisfied since the year end.

#### 18 Commitments

The charity was committed to a 20 year loan for the purchase of the land and property at Bradbury House, which has been repaid early after the year end.

Operating lease commitments

	2021	2020
	£	£
Due in less than 1 year	1,142	1,470
Due in 1-2 years	814	735
Due in 2-5 years	2,443	-
Due in more than 5 years	407	-
	<u>4,806</u>	<u>2,205</u>

#### 19 Reserves policy

The trustees aim to retain sufficient reserves to cover 3 months operating expenditure and to retain a cash balance of £90,000 for potential restructuring costs in the event of a loss of a contract or significant change of operations.

#### 20 Status

Age UK Stafford & District is a charitable company limited by guarantee, therefore having no share capital, incorporated in England and Wales. As at 31 March 2021 there were 9 trustees. Each trustee is obliged to contribute to the company a sum of £1 in the event of the company being wound up whilst he or she is a trustee, or within 1 year after they cease to be a trustee, for payments of debts and liabilities of the company contracted before he or she ceases to be a trustee, and of the costs, charges and expenses of winding up, and for the adjustments of the rights of the contributors amongst themselves.

**Age UK Stafford & District  
Bradbury House  
Weston Road  
Stafford  
ST16 3RS**

**Tel: 01785 607060  
Fax: 01785 607063  
Email: [reception@ageukstafford.org.uk](mailto:reception@ageukstafford.org.uk)  
Website: [www.ageukstafford.org.uk](http://www.ageukstafford.org.uk)**

To visit our Facebook page click here



Registered Charity No 1064087  
Company Limited by Guarantee. Registered in England & Wales number 03345219.  
Registered Office: Bradbury House, Weston Road, Stafford ST16 3RS.