

# AGE UK DERBY & DERBYSHIRE

England & Wales · Charity number 1068550

## Details

---

**Other names** AGE CONCERN DERBYSHIRE

**Status** Registered

**Legal form** Charitable company

**Company number** [03510613](#)

**Registered** 1998-03-11

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

## Contact

---

**Address** 29a Market Place  
Heanor  
Derbyshire  
DE75 7EG

**Phone** 01773766922

**Email** [administration@ageukderbyandderbyshire.org.uk](mailto:administration@ageukderbyandderbyshire.org.uk)

**Website** [www.ageuk.org.uk/derbyandderbyshire](http://www.ageuk.org.uk/derbyandderbyshire)

## Activities

---

**Objects:** TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED CHARITABLE WITHIN DERBYSHIRE

**Activities:** Provides services. Provides daycare, befriending, advocacy, advice, information services for older people in Derby and Derbyshire.

## Classification

---

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** DERBYSHIRE
- Derbyshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,027,818	£1,996,369	£721,445	89
2024-03-31	£1,761,565	£1,792,324	£689,996	91
2023-03-31	£1,637,748	£1,712,318	£720,755	96
2022-03-31	£1,430,581	£1,754,752	£795,325	95
2021-03-31	£1,434,952	£1,324,657	£1,119,496	81

## Trustees

Name	Role	Appointed
<b>Martin Eaton</b>	Chair	2023-10-19
Alison Margaret Johnson		2002-10-01
CLIVE NEWTON		2015-10-21
James Matthews		2015-10-21
LYNDA DONE		2008-09-17

**AGE UK DERBY & DERBYSHIRE**

England & Wales - Charity number 1068550

---

# Accounts

---

**REGISTERED COMPANY NUMBER: 03510613 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1068550**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025  
FOR  
AGE UK DERBY & DERBYSHIRE**

**Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS**

**AGE UK DERBY & DERBYSHIRE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Chair of trustees statement</b>	2
<b>Report of the Trustees</b>	3 to 14
<b>Report of the Independent Auditors</b>	15 to 18
<b>Statement of Financial Activities</b>	19
<b>Balance Sheet</b>	20
<b>Cash Flow Statement</b>	21
<b>Notes to the Cash Flow Statement</b>	22
<b>Notes to the Financial Statements</b>	23 to 34
<b>Detailed Statement of Financial Activities</b>	35 to 36

**AGE UK DERBY & DERBYSHIRE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2025**

---

<b>TRUSTEES</b>	L Done I R Hill A M Johnson J Matthews C R Newton M Eaton
<b>COMPANY SECRETARY</b>	L Done
<b>REGISTERED OFFICE</b>	29a Market Place Heanor Derbyshire DE75 7EG
<b>REGISTERED COMPANY NUMBER</b>	03510613 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1068550
<b>AUDITORS</b>	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
<b>SOLICITORS</b>	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
<b>BANKERS</b>	National Westminster Bank Plc 42 Bath Street Ilkeston Derbyshire DE7 8HF

2024/25 has undoubtedly been a challenging year as the charity took action to bring expenditure in line with income and deliver more with less. Overall, we met our objectives and took swift action to close services affected by Derbyshire County Council's decision to cease much of its voluntary sector grant funding. The bitter loss of our 20+ year old Befriending Service, as a result of the loss of 100% of its grant funding, was mitigated by the willingness of volunteers to maintain individual relationships and the professionalism of our staff personally affected but dedicated to the service to its last day. This heart-warming approach was replicated in our Careline Service and Information Roadshow with staff prepared to volunteer to keep some level of service. It is testimony to our amazing people that a year of cuts was achieved with the focus remaining firmly on the wellbeing of the older people and carers who rely on us.

Despite the financial challenges that we have experienced and continue to face, we have continued to develop and innovate. Our Live Stronger for Longer Service completed its first year with flying colours. Our Retail Manager and her charity shop and warehouse teams continue to adapt to changing conditions with creativity trying new approaches and constantly working to improve every aspect of our retail portfolio.

In addition to our services the charity works closely with local agencies to promote the importance of meeting older people's needs and those who care for them. Our work with the Integrated Care Board, Public Health in the county and city and NHS services is a focus of our CEO's work and it helps to achieve system change in the services which affect so much of older people's lives. Our Infrastructure work enables us to support other organisations in their work with older people, and we work within local voluntary sector alliances to promote our sector and its contribution to our communities.

During 2024/25 we have again managed to survive and in many ways thrive despite significant financial challenges. Our good governance and financial management, financial reserves, good management, and head office team and most importantly our amazing staff and volunteers has helped us through, and we are confident as we face it all again in the coming years.

Clive Newton  
Chair of Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

##### **Mission Statement:**

We believe all older people should have the opportunity to age well.

##### **Our purpose:**

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities, and actions. Each area combines to achieve our purpose for public benefit. In 2020 we developed our current strategic plan and reconfigured our programme boards to reflect our changing strategy.

##### **The programmes are:**

The Services and Influencing Programme

The Organisational Development Programme

The Finance and Income Generation Programme

## OBJECTIVES AND ACTIVITIES

### The way we work:

- **Partnership:**

AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery. Partnership is a key element in our Strategic Plan.
- **Multi-agency working:**

the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. Our participation in existing and emerging structures such as Joined Up Care Derbyshire allow us to bring frontline experience into the development and review process which inform future service delivery for older people. Our flexibility also allows us to deliver awareness raising campaigns and to develop informal partnerships such as the Delirium Awareness training developed in the Dementia and Delirium workstream and now refreshed for its fifth year.
- **Specialist Infrastructure Support:**

AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derby and Derbyshire Infrastructure Alliance. Its infrastructure role includes support to the few remaining Age Concern groups in the County and community groups within Derbyshire. This role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding, and service development. Similarly, we participate in the VCSE Alliance for Derbyshire helping to ensure our participation in key structures and strategy development supports our voluntary, community and faith sector partners. The Information Roadshow enables smaller groups to access outreach support and offers a valuable, free service to groups and clubs but with a limited budget and then the loss of its grant funding its resources became further limited to volunteer hours.
- **Influencing:**

AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research, and a local Age UK involvement to these processes. Awareness of key issues such as feelings of loneliness and social disconnectedness, digital engagement and access to money and money management continue to feature on local agendas and we have continued to promote these issues and some of the solutions. Increasingly social media and networks present opportunities for promotion, and our limited direct fundraising is linked to influencing campaigns. We have worked in partnership to promote training and development opportunities for staff across the health and social care system and use our shared Age UK resources to promote best practice.
- **Diversity:**

AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are continuously changing, and our services are responsive to the diverse cultures and expectations we work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers, and staff. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve diverse needs across a varied geography but availability of funding, especially for work in the city, remains our greatest barrier.

## OBJECTIVES AND ACTIVITIES

### - Volunteers :

Volunteers are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2024/25 we have experienced issues with the loss of older volunteers and a much-reduced volume of new volunteers. We are not alone, most charities report reduced numbers of volunteers, and we anticipate rising prices and family care continuing to impact on volunteer capacity. This year volunteers contributed in-kind to the organisation with the donation of approximately 20,800 hours. Our shops used approximately 96 hours of volunteer time per week on average but these average disguises significant variance between shops. AUKDD governance relies on 6+ trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year again our Trustees gave much more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support. Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles.

### Strategy

In 2024/25 Age UK Derby and Derbyshire provided:

- o Befriending
- o Careline
- o Household Support Fund
- o Day Care
- o Digital support
- o Falls Awareness Training
- o First Taste
- o Footcare - 'Tootsies'
- o Information and Advice:
  - Derbyshire Dales Housing Options Service
  - Help to Move
  - Information and Advice
  - Information Roadshow
- o Influencing
- o Money Support Service
- o Outreach
- o Falls Prevention Service: Live Stronger for Longer
- o Wellbeing Services: Chaddesden Park Centre
  - Warm Space: Friday Friends

Development of services for older people is supported by:

- o Specialist support for older people's groups
- o Derby and Derbyshire Infrastructure Alliance

These activities are supported by:

- o Retail: 12 charity shops located across Derby and Derbyshire
- o Legacy Sharing Agreement - Age UK
- o Donations and fundraising activities

---

## ACHIEVEMENTS AND PERFORMANCE

### We said we would:

**1. Have the technology, equipment, and skills we need to help older people and carers**

We reviewed our technology resources and considered our future needs alongside the anticipated changes in our service delivery, funding, and scope in 2025/6. Achievement of Cyber Essentials Plus and changes in Microsoft charity licences and Windows 11 meant the charity needed to replace almost all its equipment representing a significant financial commitment from our reserves and investment of time from our small Head Office team. The new IT resources and systems to help us maintain our Cyber Essentials Plus status and protect our charity from cyber-attacks have been selected and purchased and will be introduced during 2025/26. Our service delivery and performing against our contracts and grant agreements all involve IT which helps our staff work out in the community whilst keeping client data secure, enabling them to access the information they need to help older people and carers and to keep lone-working staff safe. What was once a 'nice to have' has become an essential tool in our daily work.

**2. Give help and support to get connected and age well in a modern digital world**

We have continued our work within the Derbyshire Digital Network linking with a range of other service providers to support older people and carers to access services using digital and be safe when online. Securing good levels of grant funding with a reasonable timeframe for project delivery is challenging and we continue to seek opportunities, but we have made use of networking and our existing services to work towards our aims. Our Information Roadshow has distributed a range of Age UK guides on internet safety, choosing digital products and digital access to key services. Our Information and Advice Services, Befriending and wellbeing services have all provided help and support to overcome digital barriers including income maximisation to make Wi-Fi and equipment affordable, guidance on choosing devices and signposting to support services. We have also supported numerous older people and carers during the changes to local telecare careline systems which have transferred from analogue to digital. In Derbyshire, this process has been particularly complex as the technical changes coincided with a recommissioning of services and a patchwork of providers across the county. Telecare offers such vital support for lone older people and reassurance for carers, and our expert guidance and signposting helped many households navigate the changes. Alongside the practical, frontline support for older people we advocate for the needs of older people and carers who are disadvantaged by the 'digital first' approach adopted by all health and social care services and utilities and many community activities. In our rural communities even those with the skills, will and funds to use digital there are connectivity barriers but for many older people digital represents significant barriers to accessing services or dangers from online financial abuse.

**3. Training and supporting our people delivering all our services**

Our online training resources have been developed offering us a substantial saving from commercial systems and more flexibility to create our own bespoke packages reflecting the varying needs of our staff and volunteers. Our head office team worked hard to create interesting content presented well whilst maintaining our charity's identity as some of the modules include cameos from staff and volunteers or feature our premises and services. Challenges remain in ensuring staff and volunteers complete their training whilst juggling the demands of part-time roles and service delivery, but the online resources offer good flexibility. The range of issues and risks we must manage, and therefore support staff and volunteers to understand, grows each year. Cybercrime and the risks of our systems being hacked have been highlighted by our work towards achieving the highest-level Cyber Essentials Plus and we will need to continuously train and refresh staff's knowledge and awareness of cyber-crime. More services use Charitylog for client data and this involves a wider range of staff using the system and in a range of settings which has increased our training demands. Our new falls prevention service: Live Stronger for Longer, involved the recruitment, induction, and training of a whole new team to offer the Strong and Steady element of the service. Our core team developed a fantastic range of training opportunities and supported staff through the challenging PSI training as well as delivering our bespoke chair-based exercise and Otago training. Our team also developed more community-based training resources to support older people to learn key falls prevention skills, frontline staff, and carers to be more falls aware and the development of our Every Movement Matters Always training for care home staff.

### **ACHIEVEMENTS AND PERFORMANCE**

2024/25 presented the charity with risks and opportunities. Substantial increases in core costs for staff due to the rises in National Insurance thresholds and the National Minimum Wage and its knock-on effect on our wider salary costs and rises in utilities and rents put our budgets under pressure and made it a year of heavy cuts and restrictions as we tried to balance reducing our deficit alongside the need to progress and improve.

Late 2023/24, Strictly No Falling falls prevention service was re-commissioned, and we were delighted to be awarded the new contract which represents a significant increase in our falls prevention work and team. Following a 'mobilisation period' in January to March 2024 and after many long hours the new 'Live Stronger for Longer' service with the new 'Strong and Steady' programme was ready to launch. The first year has been a challenge but one the service team and Head Office have met with remarkable success. The service has begun strongly achieving great outcomes for older people, commissioners, and our participation in the wider falls prevention strategic work in Derbyshire.

### **FINANCIAL REVIEW**

#### **Financial review**

2024/25 was a continuation of the extensive experience in the preceding 9+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding but finally took the long-anticipated decision to cut all voluntary sector grants. For services, staff and users hardened to the funding insecurity the cuts were a shock and with such widespread change it made fundraising and referrals to alternative services very challenging. We made the tough decisions quickly and achieved services closures and redesigns within the financial year and were blessed with some extraordinary generosity from staff threatened with redundancy offering volunteer hours to wind services down or offer a reduced service.

Our Trustees have monitored carefully and made prompt decisions about loss-making shops and service redesigns. Our Retail operation is steadily improving under dedicated management, but charity retail is a crowded market and the decline in local high streets continues to threaten shop viability. Fundraising at a grassroots level has reduced with the cuts to our fundraising team and local services battle for funds with national charities.

We believe our retrenchment over the last four financial years has been timely and effective and puts us in a better position for the future, but we recognise that 2025/26 will be even more challenging with another substantial rate increase for minimum wage.

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2024/25 a number of services were subject to funding cuts as national change impacted on local authority funding. Levels of funding and diversity remains reasonably healthy but needs to improve and we monitor retail income carefully because this forms most of the the charity's unrestricted income. We have continued to develop charged-for services aiming to achieve sustainable services not subject to the changing fortunes of grant funding or commissioning.

The organisation has implemented strategic, long-term developments to improve retail and fundraising income and to reduce expenditure wherever possible. Cuts to fundraising, made to achieve deficit reductions, will impact in future years. The uncertainty of grant funding has meant our financial planning and risk management is conservative and we have prioritised the maintenance of best possible reserves to protect the interests of the charity, our service -users and staff as far as possible and this approach has worked well.

#### **Investment powers and policy**

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

## FINANCIAL REVIEW

### Reserves policy and going concern

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £124k and £372k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £721,445 and of these funds, £651,149 relate to unrestricted fund balances. Of these £651,149 unrestricted funds the amount of £113,257 is in the form of tangible assets and £537,892 in other net assets. Of the net assets of £537,892 a total of £321,277 has been designated to specific purposes (these are detailed within note 18 of these accounts), leaving free reserves of £216,615 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

### Borrowing policy

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

### PLANS FOR FUTURE PERIODS

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

1. work in partnership to create age friendly communities
2. use our good name, skills, and knowledge to influence the decisions and plans of partners and providers
3. deliver an influencing campaign for older people and their carers

### Strategic direction 2025/26

The Board has carefully monitored our charitable and financial performance frequently and regularly and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local systems further improving our local reputation and status. As we anticipated this year has been much more challenging financially but must be considered against a longer-term picture. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail income to improve our charitable independence and ability to meet local need. We reviewed our strategic plan and agreed it remained appropriate as far as we could judge within a very changeable world.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2024 were:

C R Newton  
A M Johnson  
L Done  
J Matthews  
I Hill  
M Eaton

### **Appointment of trustees**

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant. Recruitment has been challenging but with trustee numbers low it remains a priority for 2025/26.

### **Induction and training of trustees**

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Organisation**

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. At each meeting, the CEO provides a full update report and management information.

Trustees successfully use a Project Management system, for the past 15 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors, as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

### **Internal control**

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk as well as Trustee visits to services, monitoring and evaluation data and user feedback.

#### **- Organisational Quality Standards for local Age UK's in England.**

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age UK quality standards. We completed our evidence portfolio and inspection visit and audit for the Charity Quality Standard and passed in 2023/4. Quarterly monitoring and an annual update were completed to maintain compliance and the regular self-assessment is a useful assurance to the Board.

#### **- ISO 9001**

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2024. We have now held this award for 14 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age UK standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

#### **- Information and Advice Standard**

Throughout 2024 we continued to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes, we have completed a GDPR review for the service and re-organised the staff team. The assessment led to recommendations for change in how cases are classified, and we continue to work towards the accreditation process.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### - GDPR

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs, and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential. Further changes in 2024/5 with the use of digital record systems, archiving of paperwork and homeworking with entirely digital case systems has further improved our GDPR resilience.

### - Data

The organization held 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards. In response to commissioning for the Live Stronger for Longer falls prevention service we again achieved the higher standard 'Cyber Essentials +' which necessitated upgrading a wide range of devices and establishing more stringent controls.

In general, other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Related parties and co-operation with other organisations

#### o Partnership Working

As a region Age UKs in the East Midlands work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance, and management. The CEOs of all the East Midlands Age UK local charities meet quarterly for mutual support and to discuss regional issues and feedback to the Age England Association and again this year extended their meetings to include the West Midlands giving greater opportunities for comparable sized Age UKs to work together.

#### o Age UK Partnership Agreement

Since April 2010 AUKDD has worked in partnership with Age UK and other local Age UKs. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

#### Pay policy for senior staff

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They oversee directing and controlling, running, and operating the Charity on a day-to-day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the all staff is reviewed annually and normally increased in accordance with inflation.

#### Fundraising Policy Statement

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. Over the past 5 years a small team of part-time fundraisers, funded by a legacy, established a series of local fundraising events and partnerships. The team developed a calendar of successful events to form the basis on a long-term fundraising capacity. During 2024/25, to manage a deficit budget, we were forced to make our remaining fundraising team redundant. Some of their calendar of events have been maintained thanks to the generosity of staff and volunteers giving their time.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board, and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2024/25) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risk management**

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2024/25 they again identified key risk areas and reviewed them in a regular process of in-depth analysis of risk and risk mitigation.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves, and maintains essential independence. Shop performance is monitored carefully through the year, and a long-term Retail Plan has achieved significant improvements in terms of approach within the shops and trials of new staffing structures and new shops. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

On the 24th February 2025 we successfully defended the charity against a claim of unfair dismissal and notice pay. The CEO represented AUKDD on this, its first ever employment tribunal claim, and won comprehensively on all elements of the claim. The Board and our Head Office team were delighted to demonstrate that our policies and procedures were appropriate and legal and that when difficult decisions must be taken to make staff redundant we make every effort to treat them with fairness and respect.

In October 2024 we received notice of another employment tribunal claim by a member of staff recently dismissed during a probation period. Our insurance now includes legal representation and Radar are defending the case on our behalf. The charity has budgeted for the maximum policy excess of £10k.

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the 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 those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.


AGE UK DERBY & DERBYSHIRE

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025

**AUDITORS**

Sibbalds Limited were again appointed for the 2024/25 audit and confirmed at the Annual General Meeting.

Approved by order of the board of trustees on 28<sup>th</sup> November 2025 and signed on its behalf by:

  
.....

C R Newton - Trustee

### **Opinion**

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees 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 Report of the Trustees.

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

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

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, 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.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors 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.

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment,

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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.

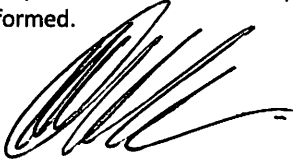
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
AGE UK DERBY & DERBYSHIRE**

---

**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 auditors' 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.



Hari Vasdev MEng FCA (Senior Statutory Auditor)  
for and on behalf of Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

Date: .....10/12/2025.....

AGE UK DERBY & DERBYSHIRE

STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	50,954	-	50,954	61,063
<b>Charitable activities</b>					
Health and care	5	278,463	359,408	637,871	409,408
Information and advice		171,301	-	171,301	171,301
Infrastructure		16,240	-	16,240	18,398
Retail		3,945	-	3,945	5,477
Wellbeing		82,677	222,507	305,184	354,796
Support		7,418	-	7,418	8,149
Other trading activities	3	809,333	1	809,334	720,818
Investment income	4	16,126	-	16,126	12,155
Other income		9,445	-	9,445	-
<b>Total</b>		<b>1,445,902</b>	<b>581,916</b>	<b>2,027,818</b>	<b>1,761,565</b>
<b>EXPENDITURE ON</b>					
Raising funds	6	721,152	10,889	732,041	714,576
<b>Charitable activities</b>					
Health and care	7	366,141	276,087	642,228	418,933
Information and advice		242,332	10,391	252,723	233,838
Infrastructure		28,457	426	28,883	41,483
Wellbeing		126,365	214,129	340,494	383,494
Support		-	-	-	-
<b>Total</b>		<b>1,484,447</b>	<b>511,922</b>	<b>1,996,369</b>	<b>1,792,324</b>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	18	(38,545)	69,994	31,449	(30,759)
		9,159	(9,159)	-	-
<b>Net movement in funds</b>		<b>(29,386)</b>	<b>60,835</b>	<b>31,449</b>	<b>(30,759)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		680,537	9,459	689,996	720,755
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>651,151</b>	<b>70,294</b>	<b>721,445</b>	<b>689,996</b>

The notes form part of these financial statements

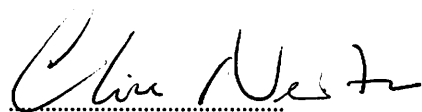
AGE UK DERBY & DERBYSHIRE

BALANCE SHEET  
31 MARCH 2025

	Notes	2025 £	2024 £
<b>FIXED ASSETS</b>			
Tangible assets	13	113,257	117,667
<b>CURRENT ASSETS</b>			
Debtors	14	129,519	120,962
Cash at bank and in hand		620,337	595,980
		<u>749,856</u>	<u>716,942</u>
<b>CREDITORS</b>			
Amounts falling due within one year	15	(141,668)	(144,613)
		<u>608,188</u>	<u>572,329</u>
<b>NET CURRENT ASSETS</b>			
		<u>721,445</u>	<u>689,996</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>721,445</u>	<u>689,996</u>
<b>NET ASSETS</b>			
		<u>721,445</u>	<u>689,996</u>
<b>FUNDS</b>	18		
Unrestricted funds		651,149	680,537
Restricted funds		70,296	9,459
		<u>721,445</u>	<u>689,996</u>
<b>TOTAL FUNDS</b>		<u>721,445</u>	<u>689,996</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~28th November 2025~~ and were signed on its behalf by:



C R Newton - Trustee

AGE UK DERBY & DERBYSHIRE

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	43,650	(43,563)
Net cash provided by/(used in) operating activities		<u>43,650</u>	<u>(43,563)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(19,293)	(11,833)
Net cash used in investing activities		<u>(19,293)</u>	<u>(11,833)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		24,357	(55,396)
Cash and cash equivalents at the end of the reporting period		<u>595,980</u>	<u>651,376</u>
Cash and cash equivalents at the end of the reporting period		<u><u>620,337</u></u>	<u><u>595,980</u></u>

The notes form part of these financial statements

<b>1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES</b>			
	2025	2024	
	£	£	
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	31,449	(30,759)	
<b>Adjustments for:</b>			
Depreciation charges	18,803	18,792	
Loss on disposal of fixed assets	4,900	-	
Increase in debtors	(8,557)	(20,951)	
Decrease in creditors	(2,945)	(10,645)	
	<u>43,650</u>	<u>(43,563)</u>	
<b>Net cash provided by/(used in) operations</b>	<u><u>43,650</u></u>	<u><u>(43,563)</u></u>	
<b>2. ANALYSIS OF CHANGES IN NET FUNDS</b>			
	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>595,980</u>	<u>24,357</u>	<u>620,337</u>
	<u>595,980</u>	<u>24,357</u>	<u>620,337</u>
<b>Total</b>	<u><u>595,980</u></u>	<u><u>24,357</u></u>	<u><u>620,337</u></u>

## 1. ACCOUNTING POLICIES

### Charity information

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

### Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

### Going concern

After reviewing the charity's forecasts and projections plus the latest financial information, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

### Charitable funds

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

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

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

### Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

### Donations

Donations and legacies are included when received.

### Grants

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

### Shop income

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

1. ACCOUNTING POLICIES - continued

**Income**

**Investment income**

Bank interest is included in the income and expenditure account on an accruals basis.

**Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 25% on cost and 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 20% on cost

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**2. DONATIONS AND LEGACIES**

	2025	2024
	£	£
Donations and gifts	<u>50,954</u>	<u>61,063</u>

**3. OTHER TRADING ACTIVITIES**

	2025	2024
	£	£
Shop income	<u>809,334</u>	<u>720,818</u>

**4. INVESTMENT INCOME**

	2025	2024
	£	£
Interest receivable	<u>16,126</u>	<u>12,155</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	Health and care £	Information and advice £	Infrastructure £	Retail £
Local authority grants and SLA	356,408	171,301	-	-
Other income	281,463	-	16,240	3,945
	<u>637,871</u>	<u>171,301</u>	<u>16,240</u>	<u>3,945</u>
			2025 Total activities £	2024 Total activities £
Local authority grants and SLA	279,176	-	806,885	650,298
Other income	26,008	7,418	335,074	317,231
	<u>305,184</u>	<u>7,418</u>	<u>1,141,959</u>	<u>967,529</u>

**6. RAISING FUNDS****Shop trading costs**

	2025	2024
	£	£
Staff costs	335,324	314,173
Bank charges	13,333	12,982
Rent, rates and power	188,414	171,277
Insurance	14,456	11,473
Printing, postage & telephone	6,990	6,301
Repairs and computer costs	27,222	32,422
Sundry costs	13,728	12,024
Travel costs	15,308	22,113
Goods and consumables	5,719	5,846
Professional fees	-	2,232
Depreciation	7,503	7,421
Loss on sale of assets	4,900	-
Support costs	99,144	116,312
	<u>732,041</u>	<u>714,576</u>

**7. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 8) £	Totals £
Health and care	551,585	90,643	642,228
Information and advice	217,048	35,675	252,723
Infrastructure	24,813	4,070	28,883
Wellbeing	292,448	48,046	340,494
	<u>1,085,894</u>	<u>178,434</u>	<u>1,264,328</u>

**8. SUPPORT COSTS**

	Head office costs £	Governance costs £	Totals £
Other trading activities	99,144	-	99,144
Health and care	86,386	4,257	90,643
Information and advice	34,001	1,674	35,675
Infrastructure	3,878	192	4,070
Wellbeing	45,790	2,256	48,046
	<u>269,199</u>	<u>8,379</u>	<u>277,578</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**8. SUPPORT COSTS - continued**

Activity	Basis of allocation
Head office costs	Support costs allocated on direct cost basis
Governance costs	Governance costs allocated on direct cost basis

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	18,803	18,793
Deficit on disposal of fixed assets	4,900	-
	<u>23,703</u>	<u>18,793</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

No expenses were paid to the trustees in the current or previous year.

**11. STAFF COSTS**

	2025	2024
	£	£
Wages and salaries	1,086,047	967,213
Social security costs	59,698	50,354
Other pension costs	69,246	63,085
	<u>1,214,991</u>	<u>1,080,652</u>

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

	2025	2024
Direct charitable activities	59	63
Raising funds	30	28
	<u>89</u>	<u>91</u>

No employees received emoluments in excess of £60,000.

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	61,063	-	61,063
<b>Charitable activities</b>			
Health and care	409,408	-	409,408
Information and advice	171,301	-	171,301
Infrastructure	18,398	-	18,398
Retail	5,477	-	5,477
Wellbeing	117,841	236,955	354,796
Support	8,149	-	8,149
Other trading activities	720,817	1	720,818
Investment income	12,155	-	12,155
<b>Total</b>	<u>1,524,609</u>	<u>236,956</u>	<u>1,761,565</u>
<b>EXPENDITURE ON</b>			
Raising funds	710,692	3,884	714,576
<b>Charitable activities</b>			
Health and care	418,933	-	418,933
Information and advice	233,838	-	233,838
Infrastructure	41,483	-	41,483
Wellbeing	159,881	223,613	383,494
Support	-	-	-
<b>Total</b>	<u>1,564,827</u>	<u>227,497</u>	<u>1,792,324</u>
<b>NET INCOME/(EXPENDITURE)</b>	(40,218)	9,459	(30,759)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	720,755	-	720,755
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>680,537</u></u>	<u><u>9,459</u></u>	<u><u>689,996</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 April 2024	93,833	94,146	20,168	64,240	272,387
Additions	-	9,303	-	9,990	19,293
Disposals	-	-	-	(6,000)	(6,000)
	<u>93,833</u>	<u>103,449</u>	<u>20,168</u>	<u>68,230</u>	<u>285,680</u>
At 31 March 2025	93,833	103,449	20,168	68,230	285,680
<b>DEPRECIATION</b>					
At 1 April 2024	19,619	89,951	19,504	25,646	154,720
Charge for year	2,758	2,351	664	13,030	18,803
Eliminated on disposal	-	-	-	(1,100)	(1,100)
	<u>22,377</u>	<u>92,302</u>	<u>20,168</u>	<u>37,576</u>	<u>172,423</u>
At 31 March 2025	22,377	92,302	20,168	37,576	172,423
<b>NET BOOK VALUE</b>					
At 31 March 2025	<u>71,456</u>	<u>11,147</u>	<u>-</u>	<u>30,654</u>	<u>113,257</u>
At 31 March 2024	<u>74,214</u>	<u>4,195</u>	<u>664</u>	<u>38,594</u>	<u>117,667</u>

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025 £	2024 £
Trade debtors	47,210	14,158
Other debtors	25,829	24,480
VAT	8,457	7,325
Prepayments and accrued income	48,023	74,999
	<u>129,519</u>	<u>120,962</u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade creditors	33,368	33,122
Social security and other taxes	10,910	10,892
Other creditors	27,848	43,707
Accrued expenses	69,542	56,892
	<u>141,668</u>	<u>144,613</u>

**16. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	148,124	141,403
Between one and five years	188,746	205,610
	<u>336,870</u>	<u>347,013</u>

During the period, lease payments recognised as an expense totalled £154,364 (2024: £154,113).

**17. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed assets	113,257	-	113,257	117,667
Current assets	660,224	89,632	749,856	716,942
Current liabilities	(122,332)	(19,336)	(141,668)	(144,613)
	<u>651,149</u>	<u>70,296</u>	<u>721,445</u>	<u>689,996</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025

## 18. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
<b>Unrestricted funds</b>				
General fund	346,520	(28,380)	11,732	329,872
Emergency reserve	50,000	-	-	50,000
Staff reserve	84,968	(9,109)	-	75,859
Buildings reserve	100,000	(4,140)	-	95,860
Fundraising	-	(6,031)	6,031	-
Footcare	13,914	10,839	(4,602)	20,151
First Taste - projects	20,825	(1,900)	2,075	21,000
First Taste - running	2,075	-	(2,075)	-
Fairfield Pensioners	-	(1,234)	1,234	-
Daycare Amenity	16,074	(234)	-	15,840
Help To Move	46,161	1,642	(5,236)	42,567
	<u>680,537</u>	<u>(38,547)</u>	<u>9,159</u>	<u>651,149</u>
<b>Restricted funds</b>				
Household Support Grant	9,459	(300)	(9,159)	-
Falls Prevention Service	-	43,629	-	43,629
Amber Valley Healthy Ageing	-	26,667	-	26,667
	<u>9,459</u>	<u>69,996</u>	<u>(9,159)</u>	<u>70,296</u>
<b>TOTAL FUNDS</b>	<u>689,996</u>	<u>31,449</u>	<u>-</u>	<u>721,445</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,299,349	(1,327,729)	(28,380)
Staff reserve	-	(9,109)	(9,109)
Buildings reserve	-	(4,140)	(4,140)
Fundraising	9,710	(15,741)	(6,031)
Footcare	81,536	(70,697)	10,839
First Taste - projects	-	(1,900)	(1,900)
Fairfield Pensioners	2,320	(3,554)	(1,234)
Daycare Amenity	732	(966)	(234)
Help To Move	52,254	(50,612)	1,642
	<u>1,445,901</u>	<u>(1,484,448)</u>	<u>(38,547)</u>
<b>Restricted funds</b>			
Household Support Grant	222,507	(222,807)	(300)
Falls Prevention Service	319,410	(275,781)	43,629
Amber Valley Healthy Ageing	40,000	(13,333)	26,667
	<u>581,917</u>	<u>(511,921)</u>	<u>69,996</u>
<b>TOTAL FUNDS</b>	<u>2,027,818</u>	<u>(1,996,369)</u>	<u>31,449</u>

## 18. MOVEMENT IN FUNDS - continued

## Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	404,848	(36,231)	(22,097)	346,520
Emergency reserve	50,000	-	-	50,000
Staff reserve	86,122	(1,154)	-	84,968
Buildings reserve	100,000	-	-	100,000
Fundraising	-	(18,686)	18,686	-
Footcare	-	13,914	-	13,914
First Taste - projects	23,755	(2,930)	-	20,825
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	-	(3,411)	3,411	-
Daycare Amenity	16,069	5	-	16,074
Help To Move	37,886	8,275	-	46,161
	<u>720,755</u>	<u>(40,218)</u>	<u>-</u>	<u>680,537</u>
<b>Restricted funds</b>				
Household Support Grant	-	9,459	-	9,459
	<u>-</u>	<u>9,459</u>	<u>-</u>	<u>9,459</u>
<b>TOTAL FUNDS</b>	<u>720,755</u>	<u>(30,759)</u>	<u>-</u>	<u>689,996</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,387,878	(1,424,109)	(36,231)
Staff reserve	1	(1,155)	(1,154)
Fundraising	14,378	(33,064)	(18,686)
Footcare	68,403	(54,489)	13,914
First Taste - projects	-	(2,930)	(2,930)
Fairfield Pensioners	648	(4,059)	(3,411)
Daycare Amenity	1,047	(1,042)	5
Help To Move	52,254	(43,979)	8,275
	<u>1,524,609</u>	<u>(1,564,827)</u>	<u>(40,218)</u>
<b>Restricted funds</b>			
Household Support Grant	236,956	(227,497)	9,459
	<u>236,956</u>	<u>(227,497)</u>	<u>9,459</u>
<b>TOTAL FUNDS</b>	<u>1,761,565</u>	<u>(1,792,324)</u>	<u>(30,759)</u>

**18. MOVEMENT IN FUNDS - continued**

**Unrestricted (Designated) funds**

**Emergency reserve** is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year.

**Staff reserve** has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year.

**Buildings reserve** has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year.

**Footcare** aims to deliver Footcare support to people aged 50+. Footcare can contribute to a loss of independence because of foot pain, increased risk of falls and loss of personal dignity. The service will also link users to a wide range of support through the use of the First contact referral system. The service expanded from its original pilot area and in 2014/15 developed to over 20 venues across the County.

**First Taste - Projects** is the remaining grant funding transferred into the charity to fund the current projects.

**First Taste - Running costs** is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

**Daycare Amenity** represents monies raised by the Daycare centres in Bakewell, Hope, and Hulland Ward for additional activities for the service use.

**Help To Move** represents funding received to assist in the delivery of independent housing advice to people aged 50+ as well as a small grant support fund to fund one-off costs associated with moving home.

**Restricted funds**

**Household Support Grant** represents funding that has been provided by the Department of Work and Pensions to support people who are struggling to afford essentials due to uncertainty around the cost of living, and affording the basics (energy, food and housing).

**Falls Prevention Service** is commissioned by Public Health, Derbyshire County Council and delivers the community falls prevention services for Derbyshire's Falls Prevention Strategy. The service, known as 'Live Stronger for Longer' delivers community based falls prevention exercise, support to care homes to reduce falls and short-term specialist programmes of strength and balance known as Strong and Steady.

**Amber Valley Healthy Ageing** project is funded by a Public Health grant programme managed by Erewash CVS and the project is delivered in partnership with Amber Valley CVS. The project is scoping health ageing activities in the Alfreton area and delivering a strategic plan for the development of healthy ageing in Amber Valley.

**19. RELATED PARTY DISCLOSURES**

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £1,732 (2024: £1,195) were made during the year and the balance outstanding at the year end was £900 (2024: £396).

During the year, key management personnel received aggregate compensation of £63,706 (2024: £62,970).

During the year, donations from trustees totalled £Nil (2024: £Nil).

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations and gifts	50,954	61,063
<b>Other trading activities</b>		
Shop income	809,334	720,818
<b>Investment income</b>		
Interest receivable	16,126	12,155
<b>Charitable activities</b>		
Local authority grants and SLA	806,885	650,298
Other income	335,074	317,231
	<u>1,141,959</u>	<u>967,529</u>
<b>Other income</b>		
Insurance claim	9,445	-
	<u>2,027,818</u>	<u>1,761,565</u>
<b>EXPENDITURE</b>		
<b>Shop trading costs</b>		
Wages	309,734	291,393
Social security	12,311	9,913
Pensions	13,279	12,867
Bank charges	13,333	12,982
Rent, rates and power	188,414	171,277
Insurance	14,456	11,473
Printing, postage & telephone	6,990	6,301
Repairs and computer costs	27,222	32,422
Sundry costs	13,728	12,024
Travel costs	15,308	22,113
Goods and consumables	5,719	5,846
Professional fees	-	2,232
Plant and machinery	1,601	2,351
Motor vehicles	5,902	5,070
Loss on sale of tangible fixed assets	4,900	-
	<u>632,897</u>	<u>598,264</u>
<b>Charitable activities</b>		
Wages	592,226	461,809
Carried forward	592,226	461,809

This page does not form part of the statutory financial statements

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
<b>Charitable activities</b>		
Brought forward	592,226	461,809
Social security	30,737	22,268
Pensions	36,837	30,078
Rent, rates and power	18,642	18,445
Insurance	5,435	3,189
Agency costs	1,030	2,780
Printing, postage & telephone	11,257	9,348
Recruitment and training	1,110	278
Repairs and computer costs	15,038	6,363
Sundries	69,942	57,624
Professional fees	5,547	5,140
Travel and motor costs	34,303	27,331
Transport	7,512	6,206
Daycare meals	10,725	7,182
Activity costs	18,373	749
Irrecoverable VAT	3,772	3,108
Warmer Home Support Grant	7,180	224,970
Household support grants	209,100	-
Motor vehicles	7,128	7,128
	<u>1,085,894</u>	<u>893,996</u>
<b>Support costs</b>		
<b>Head office costs</b>		
Wages	184,087	214,011
Social security	16,650	18,173
Pensions	19,130	20,140
Rent, rates and power	2,481	2,110
Printing, postage & telephone	7,462	5,808
Recruitment and training	324	465
Other costs	18,350	19,040
Professional costs	15,800	5,596
Travelling	743	1,196
Freehold property	3,022	2,519
Plant and machinery	750	600
Fixtures and fittings	400	1,124
	<u>269,199</u>	<u>290,782</u>
<b>Governance costs</b>		
Other costs	179	199
Audit fees	8,200	9,083
	<u>8,379</u>	<u>9,282</u>
<b>Total resources expended</b>	<u>1,996,369</u>	<u>1,792,324</u>
<b>Net income/(expenditure)</b>	<u>31,449</u>	<u>(30,759)</u>

This page does not form part of the statutory financial statements

**AGE UK DERBY & DERBYSHIRE**

England & Wales - Charity number 1068550

---

# Accounts

---

REGISTERED COMPANY NUMBER: 03510613 (England and Wales)  
REGISTERED CHARITY NUMBER: 1068550

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024  
FOR  
AGE UK DERBY & DERBYSHIRE**

Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Chair of trustees statement</b>	2
<b>Report of the Trustees</b>	3 to 12
<b>Report of the Independent Auditors</b>	13 to 15
<b>Statement of Financial Activities</b>	16
<b>Balance Sheet</b>	17
<b>Cash Flow Statement</b>	18
<b>Notes to the Cash Flow Statement</b>	19
<b>Notes to the Financial Statements</b>	20 to 29
<b>Detailed Statement of Financial Activities</b>	30 to 31

REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2024

---

<b>TRUSTEES</b>	L Done I R Hill A M Johnson J Matthews C R Newton M Eaton (appointed 16.12.23)
<b>COMPANY SECRETARY</b>	L Done
<b>CHIEF EXECUTIVE</b>	K Pugh
<b>REGISTERED OFFICE</b>	29a Market Place Heanor Derbyshire DE75 7EG
<b>REGISTERED COMPANY NUMBER</b>	03510613 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1068550
<b>AUDITORS</b>	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
<b>SOLICITORS</b>	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
<b>BANKERS</b>	National Westminster Bank Plc 42 Bath Street Ilkeston Derbyshire DE7 8HF

**CHAIR OF TRUSTEES STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2024**

---

The year 2023/24 has been another one of uncertainty for us and many other voluntary organisations. At the end of the year we have remained a vibrant and solvent charity meeting the needs of many older people in Derby and Derbyshire.

Financially this year has been a challenge with the effects of the cost of living crisis hitting us in the same way as it affected local people. However, with careful management and belt tightening by all we managed to end the financial year with only a small deficit that can be covered by our reserves.

We have a group of staff who are to be commended for their commitment, skills and knowledge. In addition, we have volunteers who willingly give their time and energy to support local older people. We continue to try to recruit additional volunteers as we could always achieve more with increased numbers of them.

Despite the financial challenges that we face, we have continued to develop and change, including opening a new furniture outlet in Chesterfield, increasing our footcare service and expanding the number of days that we provide at Hope Day Service. Of particular significance has been our success in winning a tender with Derbyshire County Council to provide an enhanced falls service across the County. This service was developed in the early months of 2024 with full implementation from April. We have also maintained distribution of financial support to less well-off older people, with the funding coming from the County Council.

Our shops are a vital source of funding that we can use to provide a range of services including our Information and Advice service. This year the shops have fared well at a challenging time on the High Street and in many places competing well with other charity's shops. We have also expanded our use of Ebay in particular when we have higher value donations from the public.

An important priority of our charity is to work with other agencies to promote the importance of meeting older people's needs. We are working closely with local Councils in particular with Adult Care and Public Health and with the local Integrated Care Board including the local NHS. It is also important for us to work together with other local voluntary groups to promote our sector and the contribution that it can make to local communities.

In 2023/24 we continued to meet local older people's needs during another year of financial challenges. We have risen to these challenges and with our sound financial management, financial reserves, good quality management, staff and volunteers consider that we are equipped to cope successfully with the future.

James Matthews  
Chair of Trustees

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

##### **Mission Statement:**

We believe all older people should have the opportunity to age well.

##### **Our purpose:**

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities and actions. Each area combines to achieve our purpose for public benefit. In 2019 we developed our current strategic plan and reconfigured our programme boards to reflect our changing strategy.

The programmes are:

The Services and Influencing Programme

The Organisational Development Programme

The Finance and Income Generation Programme

## OBJECTIVES AND ACTIVITIES

### The way we work:

- **Partnership:** AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery. Partnership is a key element in our Strategic Plan.
- **Multi-agency working:** the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. Our participation in existing and emerging structures such as the Integrated Care System Joined Up Care Derbyshire allow us to bring frontline experience into the development and review process which inform future service delivery for older people. Our flexibility also allows us to deliver awareness raising campaigns and to develop informal partnerships such as the Delirium Awareness training developed in the Dementia and Delirium workstream and now refreshed for its fourth year.
- **Specialist Infrastructure Support:** AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derby and Derbyshire Infrastructure Alliance. Its infrastructure role includes support to Age Concern groups and community groups within Derbyshire and this role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding and service development. The Information Roadshow enables smaller groups to access outreach support and offers a valuable, free service to groups and clubs but with a limited budget and continued high demand on the Information and Advice Service since the pandemic the Roadshow support has been provided with a more varied range of options including information packs provided to group and activity leaders, social media and face to face talks and information drop-ins.
- **Influencing:** AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research and a local Age UK involvement to these processes. Post covid there remains a heightened awareness of key issues such as feelings of loneliness and social disconnectedness, digital engagement and access to money and money management and we have continued to promote these issues and some of the solutions. Increasingly social media and networks present opportunities to promote issues and fundraising is increasingly linked to influencing campaigns. We have worked in partnership to promote training and development opportunities for staff across the health and social care system and use our shared Age UK resources to promote best practice.
- **Diversity:** AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are continuously changing and our services are responsive to the different cultures and expectations we now work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers and staff. New services and activities such as increasing the range of volunteer roles and the diversity of volunteers we recruit and these types of activity and the additional breadth of involvement will help to engage a greater diversity of service users and other stakeholders. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve very diverse needs across a varied geography but availability of funding, especially for work in the city, remains our greatest barrier.
- **Volunteers** are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2023/24 we have experienced issues with the loss of older volunteers and a much-reduced volume of new volunteers. We are not alone, most charities report reduced numbers of volunteers and we anticipate the cost of living crisis and family care continuing to impact on volunteer capacity. This year volunteers contributed in-kind to the organisation with the donation of approximately 20,800 hours. Our shops used approximately 96 hours of volunteer time per week on average but this average disguises significant differences between shops. AUKDD governance relies on 6+ trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year again our Trustees gave much more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support. Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles.

## OBJECTIVES AND ACTIVITIES

### Strategy

In 2023/24 Age UK Derby and Derbyshire provided:

- o Befriending
- o Careline
- o Household Support Fund
- o Day Care
- o Dementia Services: Memory Lane
- o Digital support
- o Falls Awareness Training
- o First Taste
- o Footcare - 'Tootsies'
- o Information and Advice:
  - Derbyshire Dales Housing Options Service
  - Help to Move
  - Information and Advice
  - Information Roadshow
- o Influencing
- o Money Support Service
- o Outreach
- o Strictly No Falling Falls Prevention Service
- o Wellbeing Services: Chaddesden Park Centre

Development of services for older people is supported by:

- o Specialist support for older people's groups
- o Derby and Derbyshire Infrastructure Alliance (formerly 3D)

These activities are supported by:

- o Retail: 12 charity shops located across Derby and Derbyshire
- o Fundraising and Legacy Sharing Agreement - Age UK
- o Donations and fundraising activities

## ACHIEVEMENT AND PERFORMANCE

### We said we would:

- 1. Use our good name, skills and knowledge to influence the decisions and plans of partners and providers**

Our influencing work supported nationwide campaigns on income maximisation and benefit take-up encouraging older people and carers to claim their entitlements. Our Information and Advice Service and Housing Options Service data is used nationally to demonstrate the value of information and advice at key points in older people's lives as well as locally to influence commissioning and local district housing strategy. The CEO participates in local debates engaging with local media to highlight older people's needs and the impact of local and national strategy and help to direct older people to sources of support. The CEO and individual service leads are well connected and participate in a wide range of strategic planning, working groups and task and finish work linked to our services and workstreams involving the welfare of older people and their families.
- 2. Empower older people to make well-informed decisions about their lives**

All of our work, at heart, relates to empowering older people to take control of their lives but some services like Information and Advice, Housing Options, Help to Move and our Falls Prevention service focus on making older people and their families and professionals aware of the value of prevention. We use every opportunity to promote advanced planning, future proofing for homes and finances, and the value of prevention for brain health, strength and balance and social isolation. Our Information Roadshow takes key messages out into communities and provides a non-digital offer in an increasingly digital-first world but we utilise the power of social media, videos, local radio and older people as community champions to promote awareness days and weeks to benefit from nationwide promotion.
- 3. Having the technology, equipment and skills we need to help older people and carers**

Our IT policies and procedures and the enhanced control on our technology is crucial to our professional delivery of services and to maintain appropriate levels of GDPR security for client's data. Commissioners of the new falls prevention service expected us to achieve Cyber Essentials + as part of the contract award and our Head Office team and Operations Manager worked hard to achieve this ahead of time but it will involve a long-term commitment to improving and maintaining our equipment and skills. Our use of social media and design programmes along with skilled and enthusiastic staff in head office have allowed us to significantly improve our presentation and engagement capabilities and we have already seen the impact when communicating with older people and demonstrating the outcomes our services achieve.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

---

**ACHIEVEMENT AND PERFORMANCE**

2023/24 presented the charity with risks and opportunities. Increases in core costs for staff, utilities and rents put our budgets under pressure and made it a year of cuts and restrictions as we tried to balance reducing our deficit alongside the need to progress and improve.

Our Strictly No Falling falls prevention service was re-commissioned and we completed a tender for the service. The tendering process, for a medium-sized charity without the advantages of tendering teams able to devote the necessary focus and skills on a bid, present real challenges. Key head office roles have to delay other work to complete a substantial bid and demonstrate our skill, knowledge and enthusiasm for the work. We were delighted to be awarded the new contract which represents a significant increase in our falls prevention work and team. From January to March we completed a 'mobilisation period' to establish an enhanced team, develop the systems and resources needed to operate the new service and be ready to start on 1st April. Our development included co-production with older people, carers and professionals and everything from our service name, brand and activities were developed with older people. After many long hours the new 'Live Stronger for Longer' service with the new 'Strong and Steady' programme was ready to launch.

**FINANCIAL REVIEW**

**Financial review**

2023/24 was a continuation of the long experience in the preceding 8+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding again but whilst welcome the extended funding also extends the uncertainty for services, staff and users hardened to the funding insecurity.

Our Trustees have monitored carefully and made prompt decisions about loss-making shops and service redesigns. Our Retail operation is steadily improving under dedicated management and we opened a new furniture and general shop in Chesterfield building on the success of our Derby furniture shop. Fundraising continues to be a slow-build as our fundraising team and local services battle for funds with national charities.

We believe our retrenchment over the last three financial years has been timely and effective and puts us in a better position for the future but we recognise that 2024/25 will be even more challenging with the substantial rate increase for minimum wage.

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2023/24 a number of services continued to face imminent funding cuts as strategic plans impact on local authority funding. Levels of funding and diversity remains reasonably healthy but we monitor retail income carefully because this forms the majority of the charity's unrestricted income.

The organisation has implemented strategic, long-term developments to improve retail and fundraising income and to reduce expenditure wherever possible. The majority of our externally funded services continue to exist on short term extensions and commissioning structures and strategies remain unclear. The uncertainty means our financial planning and risk management is conservative and we have prioritised the maintenance of best possible reserves to protect the interests of the charity, our service -users and staff as far as possible.

**Investment powers and policy**

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

---

**FINANCIAL REVIEW**

**Reserves policy and going concern**

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £149k and £448k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £689,996 and of these funds, £680,537 relate to unrestricted fund balances. Of these £680,537 unrestricted funds the amount of £117,667 is in the form of tangible assets and £562,870 in other net assets. Of the net assets of £562,870 a total of £334,017 has been designated to specific purposes (these are detailed within note 19 of these accounts), leaving free reserves of £228,853 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

**Borrowing policy**

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

**PLANS FOR FUTURE PERIODS**

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

- 1. Have the technology, equipment and skills we need to help older people and carers**
- 2. Give help and support to get connected and age well in a modern digital world.**
- 3. Train and support our people delivering all our services.**

**Strategic direction 2024/25**

The Board has carefully monitored our charitable and financial performance frequently and regularly and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local systems further improving our local reputation and status. As we anticipated this year has been much more challenging financially but must be considered against a longer-term picture. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail income to improve our charitable independence and ability to meet local need. We reviewed our strategic plan and agreed it remained appropriate as far as we could judge within a very changeable world.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2023 were:

C R Newton  
A M Johnson  
L Done  
J Matthews  
I Hill  
M Eaton (co-opted 02.02.23)

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Appointment of trustees**

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant. Recruitment has been challenging but with trustee numbers low it remains a priority for 2024/25.

**Induction and training of trustees**

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Organisation

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. At each meeting the CEO provides a full update report and management information.

Trustees successfully use a Project Management system, for the past 14 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

### Internal control

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk as well as Trustee visits to services, monitoring and evaluation data and user feedback.

#### - Organisational Quality Standards for local Age UK's in England.

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age England Association quality standards. We completed our evidence portfolio and inspection visit and audit for the Charity Quality Standard and passed with two areas for improvement which were promptly completed. Quarterly monitoring and an annual update were completed to maintain compliance and the regular self-assessment is a useful assurance to the Board.

#### - ISO 9001

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2023. We have now held this award for 13 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age England Association standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

#### - Information and Advice Standard

Throughout 2023/24 we continued to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes we have completed a GDPR review for the service and re-organised the staff team. The assessment led to recommendations for change in how cases are classified and we continue to work towards the accreditation process.

#### - GDPR

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential. Further changes in 2023/24 with the use of digital record systems, archiving of paperwork and homeworking with entirely digital case systems has further improved our GDPR resilience.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**- Data**

The organization held 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards. In response to commissioning for the Live Stronger for Longer falls prevention service we achieved the higher standard 'Cyber Essentials +' which necessitated upgrading a wide range of devices and establishing more stringent controls.

In general other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Related parties and co-operation with other organisations**

#### **o Partnership Working**

As a region Age UK's in the East Midlands work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance and management. The CEO's of all the East Midlands Age UK local charities meet quarterly for mutual support and to discuss regional issues and feedback to the Age England Association and in 2023/24 extended their meetings to include the West Midlands giving greater opportunities for comparable sized Age UK's to work together.

#### **o Age UK Partnership Agreement**

Since April 2010 AUKDD has worked in partnership with Age UK and other Brand Partners under a partnership agreement. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums and Friendship Centres. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

#### **o The Age England Association**

AUKDD is a full member of the Age England Association and a member of the East Midlands Region. The Chief Executive represents Age UK Derby and Derbyshire within 'Brand Partner' meetings in the East Midlands. The regular meetings provide an opportunity for engagement with Age UK and other Brand Partners.

### **Pay policy for senior staff**

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They are in charge of directing and controlling, running and operating the Charity on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the all staff is reviewed annually and normally increased in accordance with inflation.

### **Fundraising Policy Statement**

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. In 2017/18 it invested legacy funding in dedicated fundraising posts, the first for the organisation. The new posts included developing a fundraising strategy and confirming our fundraising principles. The investment is beginning to achieve against some ambitious targets and establish a new culture of fundraising and the team are developing a calendar of successful events to form the basis on a long-term fundraising capacity.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2023/24) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2024**

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2023/24 they again identified key risk areas and reviewed them in a regular process of in depth analysis of risk and risk mitigation.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves and maintains essential independence. Shop performance is monitored carefully through the year and a long-term Retail Plan has achieved significant improvements in terms of approach within the shops and trials of new staffing structures and new shops. Fundraising has dedicated investment and a long-term plan focussing on establishing a calendar of events for a reliable funding stream. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Annual 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 those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

Sibbalds Limited were again appointed for the 2023/24 audit and confirmed at the Annual General Meeting.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
J Matthews - Trustee

### **Opinion**

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees 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 Report of the Trustees.

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

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

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, 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.

**Our responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment,

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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 for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF  
AGE UK DERBY & DERBYSHIRE**

---

**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 auditors' 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.

Hari Vasdev MEng FCA (Senior Statutory Auditor)  
for and on behalf of Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

Date: .....

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	61,063	-	61,063	52,425
<b>Charitable activities</b>					
Health and care	5	409,408	-	409,408	375,849
Information and advice		171,301	236,955	408,256	173,610
Infrastructure		18,398	-	18,398	24,551
Retail		5,477	-	5,477	4,945
Wellbeing		117,841	-	117,841	327,127
Support		8,149	-	8,149	5,116
Other trading activities	3	720,817	1	720,818	667,760
Investment income	4	<u>12,155</u>	<u>-</u>	<u>12,155</u>	<u>6,365</u>
<b>Total</b>		<u>1,524,609</u>	<u>236,956</u>	<u>1,761,565</u>	<u>1,637,748</u>
<b>EXPENDITURE ON</b>					
Raising funds	6	594,380	3,884	714,577	631,593
<b>Charitable activities</b>					
Health and care	7	464,151	-	418,941	457,252
Information and advice		331,541	223,613	501,079	446,103
Infrastructure		45,959	-	41,481	60,699
Wellbeing		<u>128,796</u>	<u>-</u>	<u>116,246</u>	<u>116,671</u>
<b>Total</b>		<u>1,564,827</u>	<u>227,497</u>	<u>1,792,324</u>	<u>1,712,318</u>
<b>NET INCOME/(EXPENDITURE)</b>		(40,218)	9,459	(30,759)	(74,570)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>720,755</u>	<u>-</u>	<u>720,755</u>	<u>795,325</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>680,537</u>	<u>9,459</u>	<u>689,996</u>	<u>720,755</u>

AGE UK DERBY & DERBYSHIRE

**BALANCE SHEET  
31 MARCH 2024**

	Notes	2024 £	2023 £
<b>FIXED ASSETS</b>			
Tangible assets	13	117,667	124,627
<b>CURRENT ASSETS</b>			
Debtors	14	120,962	100,010
Cash at bank and in hand		<u>595,980</u>	<u>651,376</u>
		716,942	751,386
<b>CREDITORS</b>			
Amounts falling due within one year	15	(144,613)	(155,258)
		<u>572,329</u>	<u>596,128</u>
<b>NET CURRENT ASSETS</b>			
		689,996	720,755
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>689,996</u>	<u>720,755</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	18		
Unrestricted funds		680,537	720,755
Restricted funds		<u>9,459</u>	<u>-</u>
<b>TOTAL FUNDS</b>		<u>689,996</u>	<u>720,755</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
J Matthews - Trustee

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(43,563)</u>	<u>(8,946)</u>
Net cash used in operating activities		<u>(43,563)</u>	<u>(8,946)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(11,833)	(23,945)
Sale of tangible fixed assets		-	16,101
Interest received		<u>-</u>	<u>6,365</u>
Net cash used in investing activities		<u>(11,833)</u>	<u>(1,479)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
		(55,396)	(10,425)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>651,376</u>	<u>661,801</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>595,980</u></u>	<u><u>651,376</u></u>

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2024**

**1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2024	2023
	£	£
<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	(30,759)	(74,570)
<b>Adjustments for:</b>		
Depreciation charges	18,792	18,024
Loss on disposal of fixed assets	-	4,966
Interest received	-	(6,365)
(Increase)/decrease in debtors	(20,951)	104,317
Decrease in creditors	<u>(10,645)</u>	<u>(55,318)</u>
<b>Net cash used in operations</b>	<u>(43,563)</u>	<u>(8,946)</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>651,376</u>	<u>(55,396)</u>	<u>595,980</u>
	<u>651,376</u>	<u>(55,396)</u>	<u>595,980</u>
<b>Total</b>	<u>651,376</u>	<u>(55,396)</u>	<u>595,980</u>

## 1. ACCOUNTING POLICIES

### Charity information

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

### Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

### Going concern

After reviewing the charity's forecasts and projections plus the latest financial information, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

### Charitable funds

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

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

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

### Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

### Donations

Donations and legacies are included when received.

### Grants

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

### Shop income

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

### Investment income

Bank interest is included in the income and expenditure account on an accruals basis.

### Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**1. ACCOUNTING POLICIES - continued**

**Expenditure**

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 25% on cost and 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 20% on cost

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. DONATIONS AND LEGACIES**

	2024	2023
	£	£
Donations and gifts	<u>61,063</u>	<u>52,425</u>

**3. OTHER TRADING ACTIVITIES**

	2024	2023
	£	£
Shop income	<u>720,818</u>	<u>667,760</u>

**4. INVESTMENT INCOME**

	2024	2023
	£	£
Interest receivable	<u>12,155</u>	<u>6,365</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024

5. INCOME FROM CHARITABLE ACTIVITIES

	Health and care £	Information and advice £	Infrastructure £	Retail £
Local authority grants and SLA	142,013	408,256	-	-
Other income	<u>267,395</u>	<u>-</u>	<u>18,398</u>	<u>5,477</u>
	<u>409,408</u>	<u>408,256</u>	<u>18,398</u>	<u>5,477</u>
			2024 Total activities £	2023 Total activities £
Local authority grants and SLA	100,029	-	650,298	624,344
Other income	<u>17,812</u>	<u>8,149</u>	<u>317,231</u>	<u>286,854</u>
	<u>117,841</u>	<u>8,149</u>	<u>967,529</u>	<u>911,198</u>

6. RAISING FUNDS

Shop trading costs

	2024 £	2023 £
Staff costs	314,173	267,819
Bank charges	12,982	10,975
Rent, rates and power	171,277	163,246
Insurance	11,473	9,381
Printing, postage & telephone	6,301	5,376
Recruitment and training	-	1,210
Repairs and computer costs	32,422	37,254
Sundry costs	12,024	12,535
Travel costs	22,113	15,542
Goods and consumables	5,846	1,090
Professional fees	2,232	1,000
Depreciation	7,421	5,776
Share of support costs (see note 8)	<u>116,313</u>	<u>100,389</u>
	<u>714,577</u>	<u>631,593</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Health and care	347,517	71,424	418,941
Information and advice	415,653	85,426	501,079
Infrastructure	34,407	7,074	41,481
Wellbeing	<u>96,419</u>	<u>19,827</u>	<u>116,246</u>
	<u>893,996</u>	<u>183,751</u>	<u>1,077,747</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**8. SUPPORT COSTS**

	Head office costs £	Governance costs £	Totals £
Health and care	113,027	3,607	116,634
Information and advice	135,185	4,316	139,501
Infrastructure	11,194	358	11,552
Wellbeing	<u>31,376</u>	<u>1,001</u>	<u>32,377</u>
	<u>290,782</u>	<u>9,282</u>	<u>300,064</u>
Analysed Between:			
Raising Funds	116,313		116,313
Charitable activities	<u>174,469</u>	<u>9,282</u>	<u>183,751</u>
	<u>290,782</u>	<u>9,282</u>	<u>300,064</u>
Activity		Basis of allocation	
Head office costs		Support costs allocated on direct cost basis	
Governance costs		Governance costs allocated on direct cost basis	

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation - owned assets	18,793	18,023
Deficit on disposal of fixed assets	<u>-</u>	<u>4,966</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

**Trustees' expenses**

No expenses were paid to the trustees in the current or previous year.

**11. STAFF COSTS**

	2024 £	2023 £
Wages and salaries	967,213	927,708
Social security costs	50,354	43,097
Other pension costs	<u>63,085</u>	<u>62,112</u>
	<u>1,080,652</u>	<u>1,032,917</u>

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

	2024	2023
Direct charitable activities	63	77
Raising funds	<u>28</u>	<u>19</u>
	<u>91</u>	<u>96</u>

No employees received emoluments in excess of £60,000.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024

## 12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	52,425	-	52,425
<b>Charitable activities</b>			
Health and care	375,849	-	375,849
Information and advice	173,610	-	173,610
Infrastructure	24,551	-	24,551
Retail	4,945	-	4,945
Wellbeing	327,127	-	327,127
Support	5,116	-	5,116
Other trading activities	667,760	-	667,760
Investment income	<u>6,365</u>	<u>-</u>	<u>6,365</u>
<b>Total</b>	<u>1,637,748</u>	<u>-</u>	<u>1,637,748</u>
<b>EXPENDITURE ON</b>			
Raising funds	631,593	-	631,593
<b>Charitable activities</b>			
Health and care	457,252	-	457,252
Information and advice	446,103	-	446,103
Infrastructure	60,699	-	60,699
Wellbeing	<u>116,671</u>	<u>-</u>	<u>116,671</u>
<b>Total</b>	<u>1,712,318</u>	<u>-</u>	<u>1,712,318</u>
<b>NET INCOME/(EXPENDITURE)</b>	(74,570)	-	(74,570)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>795,325</u>	<u>-</u>	<u>795,325</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>720,755</u></u>	<u><u>-</u></u>	<u><u>720,755</u></u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 April 2023	90,000	92,146	20,168	58,240	260,554
Additions	<u>3,833</u>	<u>2,000</u>	<u>-</u>	<u>6,000</u>	<u>11,833</u>
At 31 March 2024	<u>93,833</u>	<u>94,146</u>	<u>20,168</u>	<u>64,240</u>	<u>272,387</u>
<b>DEPRECIATION</b>					
At 1 April 2023	17,100	86,999	18,380	13,448	135,927
Charge for year	<u>2,519</u>	<u>2,952</u>	<u>1,124</u>	<u>12,198</u>	<u>18,793</u>
At 31 March 2024	<u>19,619</u>	<u>89,951</u>	<u>19,504</u>	<u>25,646</u>	<u>154,720</u>
<b>NET BOOK VALUE</b>					
At 31 March 2024	<u>74,214</u>	<u>4,195</u>	<u>664</u>	<u>38,594</u>	<u>117,667</u>
At 31 March 2023	<u>72,900</u>	<u>5,147</u>	<u>1,788</u>	<u>44,792</u>	<u>124,627</u>

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade debtors	14,158	28,526
Other debtors	24,480	31,417
VAT	7,325	4,133
Prepayments and accrued income	<u>74,999</u>	<u>35,934</u>
	<u>120,962</u>	<u>100,010</u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2024 £	2023 £
Trade creditors	33,122	12,368
Social security and other taxes	10,892	5,725
Pension creditor	-	6,040
Attachment of earnings	-	126
Other creditors	43,707	-
Amounts received in advance	-	79,462
Accrued expenses	<u>56,892</u>	<u>51,537</u>
	<u>144,613</u>	<u>155,258</u>

Amounts received in advance contains grants which have been received prior to the year end but are unable to be used until the following financial year, in accordance with the terms of the grant.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**16. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	141,403	88,164
Between one and five years	<u>205,610</u>	<u>113,117</u>
	<u>347,013</u>	<u>201,281</u>

During the period, lease payments recognised as an expense totalled £154,113 (2023: £141,628).

**17. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Fixed assets	117,667	-	117,667	124,627
Current assets	707,483	9,459	716,942	751,386
Current liabilities	<u>(144,613)</u>	<u>-</u>	<u>(144,613)</u>	<u>(155,258)</u>
	<u>680,537</u>	<u>9,459</u>	<u>689,996</u>	<u>720,755</u>

**18. MOVEMENT IN FUNDS**

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	404,848	(36,231)	(22,097)	346,520
Emergency reserve	50,000	-	-	50,000
Staff reserve	86,122	(1,154)	-	84,968
Buildings reserve	100,000	-	-	100,000
Fundraising	-	(18,686)	18,686	-
Footcare	-	13,914	-	13,914
First Taste - projects	23,755	(2,930)	-	20,825
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	-	(3,411)	3,411	-
Daycare Amenity	16,069	5	-	16,074
Help To Move	<u>37,886</u>	<u>8,275</u>	<u>-</u>	<u>46,161</u>
	720,755	(40,218)	-	680,537
<b>Restricted funds</b>				
Household	-	9,459	-	9,459
	<u>720,755</u>	<u>(30,759)</u>	<u>-</u>	<u>689,996</u>
<b>TOTAL FUNDS</b>				

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024

## 18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,387,878	(1,424,109)	(36,231)
Staff reserve	1	(1,155)	(1,154)
Fundraising	14,378	(33,064)	(18,686)
Footcare	68,403	(54,489)	13,914
First Taste - projects	-	(2,930)	(2,930)
Fairfield Pensioners	648	(4,059)	(3,411)
Daycare Amenity	1,047	(1,042)	5
Help To Move	52,254	(43,979)	8,275
	1,524,609	(1,564,827)	(40,218)
<b>Restricted funds</b>			
Household	236,956	(227,497)	9,459
<b>TOTAL FUNDS</b>	<u>1,761,565</u>	<u>(1,792,324)</u>	<u>(30,759)</u>

## Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	308,747	(54,671)	150,772	404,848
Emergency reserve	50,000	-	-	50,000
Staff reserve	102,043	(15,921)	-	86,122
Buildings reserve	100,000	-	-	100,000
Committee infrastructure improvements	13,965	-	(13,965)	-
Fundraising	23,897	(15,566)	(8,331)	-
Retail manager	32,835	-	(32,835)	-
I & A	16,071	-	(16,071)	-
Service evaluation	23,764	-	(23,764)	-
Quality assurance	5,000	-	(5,000)	-
Volunteer recruitment	10,327	-	(10,327)	-
Isolations and loneliness	18,838	-	(18,838)	-
Income maximisation	14,700	-	(14,700)	-
End of life roadshow	5,000	-	(5,000)	-
Mini-bus	36	(10,934)	10,898	-
Footcare	-	1,798	(1,798)	-
Bakewell	4,657	-	(4,657)	-
Caroline Court	3,319	-	(3,319)	-
First Taste - projects	20,525	3,230	-	23,755
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	1,029	(1,592)	563	-
Daycare Amenity	15,312	757	-	16,069
COVID-19 lockdown	-	3,628	(3,628)	-
Help To Move	23,185	14,701	-	37,886
	<u>795,325</u>	<u>(74,570)</u>	-	<u>720,755</u>
<b>TOTAL FUNDS</b>	<u>795,325</u>	<u>(74,570)</u>	-	<u>720,755</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2024

## 18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,504,453	(1,559,124)	(54,671)
Staff reserve	(1)	(15,920)	(15,921)
Fundraising	22,957	(38,523)	(15,566)
Mini-bus	(1)	(10,933)	(10,934)
Footcare	48,536	(46,738)	1,798
First Taste - projects	5,200	(1,970)	3,230
Fairfield Pensioners	1,571	(3,163)	(1,592)
Daycare Amenity	2,778	(2,021)	757
COVID-19 lockdown	-	3,628	3,628
Help To Move	52,255	(37,554)	14,701
	<u>1,637,748</u>	<u>(1,712,318)</u>	<u>(74,570)</u>
<b>TOTAL FUNDS</b>	<u>1,637,748</u>	<u>(1,712,318)</u>	<u>(74,570)</u>

**Unrestricted (Designated) funds**

**Emergency reserve** is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year.

**Staff reserve** has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year.

**Buildings reserve** has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year.

**Footcare** aims to deliver Footcare support to people aged 50+. Footcare can contribute to a loss of independence because of foot pain, increased risk of falls and loss of personal dignity. The service will also link users to a wide range of support through the use of the First contact referral system, The service expanded from its original pilot area and in 2014/15 developed to over 20 venues across the County.

**First Taste - Projects** is the remaining grant funding transferred into the charity to fund the current projects.

**First Taste - Running costs** is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

**Daycare Amenity** represents monies raised by the Daycare centres in Bakewell, Hope, and Holland Ward for additional activities for the service use.

**Help To Move** represents funding received to assist in the delivery of independent housing advice to people aged 50+ as well as a small grant support fund to fund one-off costs associated with moving home.

**Restricted funds**

**Household Support Grant** represents funding that has been provided by the Department of Work and Pensions to support people who are struggling to afford essentials due uncertainly around the cost of living, and affording the basics (energy, food and housing).

**19. RELATED PARTY DISCLOSURES**

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £1,195 (2023: £1,591) were made during the year and the balance outstanding at the year end was £396 (2023: £Nil).

During the year, key management personnel received aggregate compensation of £62,970 (2023: £57,534).

During the year, donations from trustees totalled £Nil (2023: £Nil).

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations and gifts	61,063	52,425
<b>Other trading activities</b>		
Shop income	720,818	667,760
<b>Investment income</b>		
Interest receivable	12,155	6,365
<b>Charitable activities</b>		
Local authority grants and SLA	650,298	624,344
Other income	<u>317,231</u>	<u>286,854</u>
	<u>967,529</u>	<u>911,198</u>
<b>Total incoming resources</b>	1,761,565	1,637,748
<b>EXPENDITURE</b>		
<b>Shop trading costs</b>		
Wages	291,393	247,238
Social security	9,913	7,269
Pensions	12,867	13,312
Bank charges	12,982	10,975
Rent, rates and power	171,277	163,246
Insurance	11,473	9,381
Printing, postage & telephone	6,301	5,376
Recruitment and training	-	1,210
Repairs and computer costs	32,422	37,254
Sundry costs	12,024	12,535
Travel costs	22,113	15,542
Goods and consumables	5,846	1,090
Professional fees	2,232	1,000
Plant and machinery	2,351	2,351
Motor vehicles	<u>5,070</u>	<u>3,425</u>
	598,264	531,204
<b>Charitable activities</b>		
Wages	461,809	478,490
Social security	22,268	19,422
Pensions	30,078	30,494
Rent, rates and power	18,445	22,583
Insurance	3,189	2,716
Agency costs	2,780	14,604
Printing, postage & telephone	9,348	9,106
Recruitment and training	278	3,220
Repairs and computer costs	6,363	4,800
Sundries	57,624	62,435
Professional fees	5,140	2,205
Carried forward	617,322	650,075

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2024**

	2024 £	2023 £
<b>Charitable activities</b>		
Brought forward	617,322	650,075
Travel and motor costs	27,331	27,319
Transport	6,206	6,185
Daycare meals	7,182	9,337
Activity costs	749	846
Irrecoverable VAT	3,108	4,374
COVID-19 support grants	-	191,120
Warmer Home Support Grant	224,970	-
Fixtures and fittings	-	509
Motor vehicles	7,128	8,229
Loss on sale of tangible fixed assets	-	4,966
	<u>893,996</u>	<u>902,960</u>
<b>Support costs</b>		
<b>Head office costs</b>		
Wages	214,011	201,980
Social security	18,173	16,406
Pensions	20,140	18,306
Rent, rates and power	2,110	1,702
Printing, postage & telephone	5,808	6,874
Recruitment and training	465	190
Other costs	19,040	13,877
Professional costs	5,596	6,754
Travelling	1,196	1,434
Freehold property	2,519	2,810
Plant and machinery	600	300
Fixtures and fittings	1,124	400
	<u>290,782</u>	<u>271,033</u>
<b>Governance costs</b>		
Other costs	199	20
Audit fees	9,083	7,101
	<u>9,282</u>	<u>7,121</u>
Total resources expended	<u>1,792,324</u>	<u>1,712,318</u>
<b>Net expenditure</b>	<u>(30,759)</u>	<u>(74,570)</u>

**AGE UK DERBY & DERBYSHIRE**

England & Wales - Charity number 1068550

---

# Accounts

---

REGISTERED COMPANY NUMBER: 03510613 (England and Wales)  
REGISTERED CHARITY NUMBER: 1068550

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023  
FOR  
AGE UK DERBY & DERBYSHIRE**

Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

**AGE UK DERBY & DERBYSHIRE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	1
<b>Chair of trustees statement</b>	2
<b>Report of the Trustees</b>	3 to 14
<b>Report of the Independent Auditors</b>	15 to 17
<b>Statement of Financial Activities</b>	18
<b>Balance Sheet</b>	19 to 20
<b>Cash Flow Statement</b>	21
<b>Notes to the Cash Flow Statement</b>	22
<b>Notes to the Financial Statements</b>	23 to 35
<b>Detailed Statement of Financial Activities</b>	36 to 38

**AGE UK DERBY & DERBYSHIRE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2023**

---

<b>TRUSTEES</b>	L Done I R Hill A M Johnson J Matthews C R Newton
<b>COMPANY SECRETARY</b>	L Done
<b>CHIEF EXECUTIVE</b>	K Pugh
<b>REGISTERED OFFICE</b>	29a Market Place Heanor Derbyshire DE75 7EG
<b>REGISTERED COMPANY NUMBER</b>	03510613 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1068550
<b>AUDITORS</b>	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
<b>SOLICITORS</b>	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
<b>BANKERS</b>	National Westminster Bank Plc 42 Bath Street Ilkeston Derbyshire DE7 8HF

**CHAIR OF TRUSTEES STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2023**

---

Well, it has to be said: life doesn't seem to get any easier for the struggling voluntary sector! Having just emerged from the worst that the natural world could throw at us in the form of the Covid pandemic, we were immediately confronted with man-made disasters that have fuelled rampant inflation and a soaring cost of living. Which means that we're dealing with the same challenges that are being faced by ordinary households right across the country. But we're still standing - and, against the odds, we're still delivering the goods for older people across Derbyshire. And that's something that we can all be proud of, because it's down to the hard work and dedication of the staff and volunteers in our services, shops and offices.

In my report last year, I had to record a substantial financial deficit for the year 2021 - 2022 and unfortunately I have to do the same for 2022 - 2023. We had already put some cost-saving measures in place during the year. We successfully relocated the Bakewell Day Service to the Medway Centre after 23 years at Orme Court and reduced operation to 2 days a week. And we closed the Littleover shop which had continued to deliver a loss in spite of persistent efforts to turn it around. But it can take some time for the benefits of cost-saving measures to come through: in the short term, there are often additional costs associated with closures.

And it's not all doom and gloom! Our expanded and refurbished retail operation is continuing to show recovery after the pandemic and to deliver increased profits. We could still do with attracting more volunteers back into the shops, but we're moving in the right direction. We've also taken steps to acquire new retail premises in Chesterfield in the hope that we can replicate the success of our furniture shop in Chaddesden. If we can increase our earnings, we can cover the inexorable rise in our costs.

Our services are continuing to deal with very high levels of demand. Our Information and Advice services have never been busier, as is inevitable in a time of recession, but restructuring the way we deliver these services has improved efficiency. And we've also been able to channel large quantities of cash payments to those most in need. Our Housing Options service continues to be a great success and serves as a model which may be replicated in other parts of the County. Tootsies footcare continues to expand to meet demand. And our Strictly No Falling programme continues to deliver to very large numbers at a very high quality, which must stand us in good stead as the service is set to be recommissioned and expanded from 2024.

So there is much to be optimistic about. We will continue to cut costs and increase earnings wherever we can, until we can balance the books. Our sound reserves policy and prudent financial management have enabled us to weather the storms so far, when many voluntary organisations have not been so fortunate. We may yet face some painful cuts to services. But the Board felt sufficiently confident about the future to award a pay rise to all staff in line with the rising cost of living. It seemed like the least we could do to recognise the extraordinary levels of commitment and dedication shown by all our staff and volunteers.

Clive Newton  
Chair of Trustees

## **AGE UK DERBY & DERBYSHIRE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

##### **Mission Statement:**

We believe all older people should have the opportunity to age well.

##### **Our purpose:**

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities and actions. Each area combines to achieve our purpose for public benefit. In 2019 we developed our current strategic plan and reconfigured our programme boards to reflect our changing strategy.

##### **The programmes are:**

- The Services and Influencing Programme
- The Organisational Development Programme
- The Finance and Income Generation Programme

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023

---

**OBJECTIVES AND ACTIVITIES**

**The way we work:**

- **Partnership:** AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery. Partnership is a key element in our Strategic Plan.
- **Multi-agency working:** the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. Our participation in existing and emerging structures such as the Integrated Care System Joined Up Care Derbyshire allow us to bring frontline experience into the development and review process which inform future service delivery for older people. Our flexibility also allows us to deliver awareness raising campaigns and to develop informal partnerships such as the Delirium Awareness training developed in the Dementia and Delirium workstream and now in its third year.
- **Specialist Infrastructure Support:** AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derby and Derbyshire Infrastructure Alliance. Its infrastructure role includes support to Age Concern groups within Derbyshire and this role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding and service development. The Information Roadshow enables smaller groups to access outreach support and offers a valuable, free service to groups and clubs but with a limited budget and continued high demand on the Information and Advice Service since the pandemic the Roadshow support has been provided with a more varied range of options including information packs provided to group and activity leaders, social media and face to face talks and information drop-ins.
- **Influencing:** AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research and a local Age UK involvement to these processes. The pandemic heightened awareness of key issues such as feelings of loneliness and social disconnectedness, digital engagement and access to money and money management and we have continued to promote these issues and some of the solutions. Increasingly social media and networks present opportunities to promote issues and fundraising is increasingly linked to influencing campaigns. We have worked in partnership to promote training and development opportunities for staff across the health and social care system and use our shared Age UK resources to promote best practice.
- **Diversity:** AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are changing and our services are responsive to the different cultures and expectations we now work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers and staff. New services and activities such as fundraising are increasing the range of volunteer roles and the diversity of volunteers we recruit and these types of activity and the additional breadth of involvement will help to engage a greater diversity of services users and other stakeholders. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve very diverse needs across a varied geography.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**OBJECTIVES AND ACTIVITIES**

- **Volunteers** are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2022/23 the full impact of the pandemic on volunteers became clear and the charity has lost a number of volunteers especially in Retail. We are not alone, most charities report reduced numbers of volunteers and we anticipate the cost of living crisis continuing to impact on volunteer capacity. This year volunteers contributed in-kind to the organisation with the donation of approximately 20,800 hours. Our shops used approximately 96 hours of volunteer time per week on average but this average disguises significant differences between shops. AUKDD governance relies on 6+ trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year again our Trustees gave much more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support. Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles.

**Strategy**

In 2022/23 Age UK Derby and Derbyshire provided:

- o Befriending
- o Careline
- o Household Support Fund
- o Day Care
- o Dementia Services: Memory Lane
- o Digital support
- o Falls Awareness Training
- o First Taste
- o Footcare - 'Tootsies'
- o Information and Advice:
  - Derbyshire Dales Housing Options Service
  - Help to Move
  - Information and Advice
  - Information Roadshow
- o Influencing
- o Money Support Service
- o Outreach
- o Strictly No Falling Falls Prevention Service
- o Wellbeing Services: Chaddesden Park Centre

Development of services for older people is supported by:

- o Specialist support for older people's groups
- o Derby and Derbyshire Infrastructure Alliance (formerly 3D)

These activities are supported by:

- o Retail: 12 charity shops located across Derby and Derbyshire
- o Fundraising and Legacy Sharing Agreement - Age UK
- o Donations and fundraising activities

## ACHIEVEMENT AND PERFORMANCE

### We said we would:

- 1. Support older people's services and activities to thrive by giving specialist infrastructure support with good practice, funding and promotion.**

Our charity's performance during the Covid19 pandemic and post pandemic period has provided excellent opportunities to demonstrate to every level of local statutory services, local communities and older people the value of our services and all services have received some wonderful feedback about their support and work. The priorities of the pandemic continued to direct our influencing campaigns where we focussed on issues around loneliness, access to services and abuse. Improved awareness of the issues has led to more interest in older people's services and some opportunities to support individuals and settings to develop new services from scratch. Our charity supported a calendar of campaigns promoting best practice or informing older people, carers and professionals of risks adding our weight behind shared campaigns and partnership work to help reach a wider audience. Locally we worked on successful partnership campaigns promoting delirium awareness, welfare benefit take-up, falls awareness and developed a new online course on the benefits of exercise.
- 2. Work on one of our Strategic Plan Building Blocks: People, train and support our people delivering all our services.**

AUKDD has reviewed its training package and worked with project leaders to understand the barriers to training experienced by frontline staff and conducted a review of our Performance Review process and system. A small team of Head Office staff worked to develop a new staff and volunteer intranet and range of resources for basic training and induction. The new modules use local staff and settings for videos and instructions helping to make the training feel more relevant. Our performance review system has been streamlined and different templates for different roles helps to make the process more timely and effective for managers and staff. Feedback from volunteers and staff in annual reviews identified some common themes such as mental health but the variance between roles and levels of technical need mean we need to use a variety of different training tools. We developed a campaign of awareness raising and signposting information to support individuals to address their mental wellbeing or to support them to help others. The new intranet will launch in 2023/24 within a range of staff and volunteers support packages to help promote preventative action.
- 3. Work on one of our Strategic Plan Building Blocks: Technology and access to digital skills and support to be digitally inclusive.**

AUKDD has joined a multi-agency digital network in Derbyshire to bring together digital services and to explore and identify barriers to digital access: the Derbyshire Digital Network, led by Rural Action Derbyshire and working with national networks, has mapped existing services and identified key issues for Derbyshire such as rural digital connectivity, poverty and funds for internet usage and equipment, access to appropriate training and a lack of support services to address digital confidence. Alongside this the charity is identifying the challenges older people face from 'digital first' strategies in health and social care. We continue to highlight that digital access is an increasing issue with bank closures and an increasing reliance of online systems for information and access to local services. Our online training systems have been designed to be simple to access and help develop confidence levels in staff and volunteers. We have seen an increase in acceptance of digital, even with reservations, but we continue to offer 1:1 support to use our systems but always to maintain alternatives. Our internal digital offer such as our newsletter, training modules and our retail till systems and the training and support we have provided have helped staff and volunteers become more digitally included and stimulated confidence and skills.

## **AGE UK DERBY & DERBYSHIRE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023**

---

#### **ACHIEVEMENT AND PERFORMANCE**

2022/23 continued to be affected by the post pandemic changes and backlog in services. The evolution of the pandemic impacted on every aspect of working and personal lives and the effects continue to be felt in external systems such as benefit claims and access to healthcare and our charity's services such Information and Advice service which continues to experience very high volumes of demand and complex cases. Our staff continued to deliver fantastic support combining care and creativity to find workarounds to an almost daily set of challenges but there are signs of post pandemic exhaustion as staff cope with issues at home and at work.

Home working, a hybrid and return to offices and workplaces has now been completed. We developed a new policy and procedure for home-working and found many individual staff welcomed the opportunity to work from home with the systems we set up in those first days of lockdown continuing to work well. The changes made during 2020 resulted in significant savings on workplaces which once seemed essential and our adapted services have performed well but we recognise that more mixed working habits present different challenges and getting staff together and induction have become even more important.

#### **FINANCIAL REVIEW**

##### **Financial review**

2022/23 was a continuation of the long experience in the preceding 7+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding and maintained payments during the pandemic giving us valuable security during uncertain times but instigated a funding review for their grant programme and gave notice on our existing grants for late 2022 but then extended funding. As anticipated 2022/23 has been much hard financially. The burst of generosity experienced in the first year of the pandemic slowed rapidly and the impact of the pandemic on our service demand and income generation and fundraising has hit us hard. Our Trustees have monitored carefully and made prompt decisions about loss-making shops and service redesigns. Our Littleover shop was closed due to prolonged poor performance but this was balanced by our new store in Derwent developing well. We believe our retrenchment over the last two financial years has been timely and will be effective and puts us in a good position for the future but our deficit was significant this year and we anticipate again in 2023/24 before all the changes can be completed.

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2022/23 a number of services continued to face imminent funding cuts as strategic plans impact on local authority funding. Levels of funding and diversity remains reasonably healthy but we monitor retail income carefully because this forms the majority of the charity's unrestricted income.

The organisation has implemented strategic, long-term developments to improve retail and fundraising income and to reduce expenditure wherever possible. The majority of our externally funded services continue to exist on short term extensions and commissioning structures and strategies remain unclear. The uncertainty means our financial planning and risk management is conservative and we have prioritised the maintenance of good reserves to protect the interests of the charity, our service -users and staff as far as possible.

##### **Investment powers and policy**

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

**FINANCIAL REVIEW**

**Reserves policy and going concern**

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £143k and £428k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £720,755 and all of these funds relate to unrestricted fund balances. Of these £720,755 unrestricted funds the amount of £124,627 is in the form of tangible assets and £596,128 in other net assets. Of the net assets of £596,128 a total of £315,907 has been designated to specific purposes (these are detailed within note 19 of these accounts), leaving free reserves of £280,221 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

**Borrowing policy**

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

**PLANS FOR FUTURE PERIODS**

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

- 1. Use our good name, skills and knowledge to influence the decisions and plans of partners and providers**
- 2. Empower older people to make well-informed decisions about their lives**
- 3. Having the technology, equipment and skills we need to help older people and carers**

**Strategic direction 2022/23**

The Board has carefully monitored our charitable and financial performance frequently and regularly and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local systems further improving our local reputation and status. As we anticipated this year has been much more challenging financially but must be considered against a longer-term picture. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail and fundraising income to improve our charitable independence and ability to meet local need. The pandemic impacted on progress on some ambitions but equally it has enabled us to make rapid progress on others. We reviewed our strategic plan and agreed it remained appropriate as far as we could judge within a very changeable world.

## **AGE UK DERBY & DERBYSHIRE**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023**

---

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2022 were:

C R Newton  
A M Johnson  
L Done  
J Matthews  
I Hill

##### **Appointment of trustees**

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant. We secured a new Trustee who had previously served as Finance and Operations Manager in the charity so came with excellent knowledge of the charity and its Board. Recruitment has been challenging but with trustee numbers low it remains a priority for 2023/24.

##### **Induction and training of trustees**

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisation**

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. At each meeting the CEO provides a full update report and management information.

Trustees use a Project Management system, successfully for the past 14 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

**Internal control**

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk as well as Trustee visits to services, monitoring and evaluation data and user feedback.

**- Organisational Quality Standards for local Age UK's in England.**

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age England Association quality standards. We completed our evidence portfolio and inspection visit and audit and passed with no areas for improvement. The next cycle of assessment begins again in 2024 with annual Charity Quality Standard assessments on core values completed satisfactorily.

**- ISO 9001**

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2023. We have now held this award for 12 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age England Association standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

**- Befriending and Mentoring Approved Provider Status**

The Befriending Projects have held 'Approved Provider Status' for the main Befriending Service in the High Peak and Derbyshire Dales. In 2018 the Befriending Service again achieved the highest standard with an exceptional audit report by the assessor. This also entitles us to the highest level award in a local quality assurance programme formerly called Derbyshire Trusted Befriending Network. The MBF approved provide standard ended in 2019 with no alternative available so the charity continues to operate to the standard and is instituting an internal audit by a trustee. Locally the social connectedness agenda and merger of the Derbyshire Trusted Befriending Network into a new project means some local quality standards for our projects may be developed.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**- Information and Advice Standard**

Throughout 2022/23 we continued to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes we have completed a GDPR review for the service and re-organised the staff team. The assessment led to recommendations for change in how cases are classified and we continue to work towards the accreditation process.

**- GDPR**

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential. Further changes in 2022/23 with the use of digital record systems, archiving of paperwork and homeworking with entirely digital case systems has further improved our GDPR resilience.

**- Data**

The organization holds 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards.

In general other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Related parties and co-operation with other organisations**

**o Partnership Working**

As a region Age UK's in the East Midland work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance and management. The CEO's of all the East Midlands Age UK local charities meet quarterly for mutual support and to discuss regional issues and feedback to the Age England Association.

**o Age UK Partnership Agreement**

Since April 2010 AUKDD has worked in partnership with Age UK and other Brand Partners under a partnership agreement. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums and Friendship Centres. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

**o The Age England Association**

AUKDD is a full member of the Age England Association and a member of the East Midlands Region. The Chief Executive represents Age UK Derby and Derbyshire within 'Brand Partner' meetings in the East Midlands. The regular meetings provide an opportunity for engagement with Age UK and other Brand Partners.

**Pay policy for senior staff**

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They are in charge of directing and controlling, running and operating the Charity on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the senior staff is reviewed annually and normally increased in accordance with inflation.

**Fundraising Policy Statement**

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. In 2017/18 it invested legacy funding in dedicated fundraising posts, the first for the organisation. The new posts included developing a fundraising strategy and confirming our fundraising principles. The investment is beginning to achieve against some ambitious targets and establish a new culture of fundraising and the team are developing a calendar of successful events to form the basis on a long-term fundraising capacity.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2022/23) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

**Risk management**

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2022/23 they again identified key risk areas and reviewed them in a regular process of in depth analysis of risk and risk mitigation.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves and maintains essential independence. Shop performance is monitored carefully through the year and a long-term Retail Plan has achieved significant improvements in terms of approach within the shops and trials of new staffing structures including a dedicated role of Retail Manager. Fundraising has dedicated investment and a long-term plan focussing on establishing a calendar of events for a reliable funding stream. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Annual 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 those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

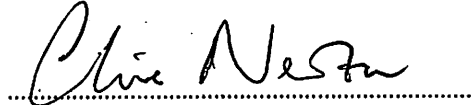
Sibbalds Limited were again appointed for the 2022/23 audit and confirmed at the Annual General Meeting.

**AGE UK DERBY & DERBYSHIRE**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2023**

---

Approved by order of the board of trustees on 19th October 2023..... and signed on its behalf by:



C R Newton - Trustee

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE**

---

### **Opinion**

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

## **REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE**

---

### **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 Report of the Trustees.

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

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, 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.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment,

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### Our responsibilities for the audit of the financial statements - continued

- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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 for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

### Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Hari Vasdev MEng FCA (Senior Statutory Auditor)  
for and on behalf of Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

Date: ..... 6<sup>th</sup> November 2023

AGE UK DERBY & DERBYSHIRE

STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted fund £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	52,425	-	52,425	61,361
<b>Charitable activities</b>					
Health and care	5	375,849	-	375,849	354,513
Information and advice		173,610	-	173,610	248,825
Infrastructure		24,551	-	24,551	44,571
Retail <sup>1</sup>		4,945	-	4,945	14,734
Wellbeing		327,127	-	327,127	95,164
Support		5,116	-	5,116	5,081
Other trading activities	3	667,760	-	667,760	602,948
Investment income	4	6,365	-	6,365	3,384
<b>Total</b>		<u>1,637,748</u>	<u>-</u>	<u>1,637,748</u>	<u>1,430,581</u>
<b>EXPENDITURE ON</b>					
Raising funds	6	631,593	-	631,593	633,069
<b>Charitable activities</b>					
Health and care	7	457,252	-	457,252	521,795
Information and advice		446,103	-	446,103	362,136
Infrastructure		60,699	-	60,699	70,268
Wellbeing		116,671	-	116,671	167,484
<b>Total</b>		<u>1,712,318</u>	<u>-</u>	<u>1,712,318</u>	<u>1,754,752</u>
<b>NET INCOME/(EXPENDITURE)</b>		(74,570)	-	(74,570)	(324,171)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		795,325	-	795,325	1,119,496
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>720,755</u>	<u>-</u>	<u>720,755</u>	<u>795,325</u>

<sup>1</sup>This does not include shop income which is included in 'other trading activities'. An analysis of income from charitable activities, including retail, is given in note 5 to the financial statements.

The notes form part of these financial statements

**AGE UK DERBY & DERBYSHIRE****BALANCE SHEET  
31 MARCH 2023**

---

	Notes	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible assets	13	124,627	139,772
<b>CURRENT ASSETS</b>			
Debtors	14	100,010	204,328
Cash at bank and in hand		<u>651,376</u>	<u>663,664</u>
		751,386	867,992
<b>CREDITORS</b>			
Amounts falling due within one year	15	<u>(155,258)</u>	<u>(212,439)</u>
<b>NET CURRENT ASSETS</b>		<u>596,128</u>	<u>655,553</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>720,755</u>	<u>795,325</u>
<b>NET ASSETS</b>		<u>720,755</u>	<u>795,325</u>
<b>FUNDS</b>	19		
Designated unrestricted funds		315,907	486,578
General unrestricted funds		404,848	308,747
Restricted funds		<u>-</u>	<u>-</u>
<b>TOTAL FUNDS</b>		<u>720,755</u>	<u>795,325</u>

The notes form part of these financial statements

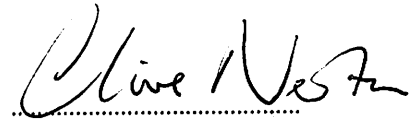
**AGE UK DERBY & DERBYSHIRE**

**BALANCE SHEET - continued**  
**31 MARCH 2023**

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on 19th Oct. 2023 and were signed on its behalf by:



C R Newton - Trustee

The notes form part of these financial statements

**AGE UK DERBY & DERBYSHIRE****CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2023**

---

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(8,946)</u>	<u>(329,598)</u>
Net cash used in operating activities		<u>(8,946)</u>	<u>(329,598)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(23,945)	(37,701)
Sale of tangible fixed assets		16,101	800
Interest received		<u>6,365</u>	<u>3,384</u>
Net cash used in investing activities		<u>(1,479)</u>	<u>(33,517)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
		(10,425)	(363,115)
<b>Cash and cash equivalents at the beginning of the reporting period</b>	2	<u>661,801</u>	<u>1,024,916</u>
<b>Cash and cash equivalents at the end of the reporting period</b>	2	<u>651,376</u>	<u>661,801</u>

The notes form part of these financial statements

AGE UK DERBY & DERBYSHIRE

NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES			
	2023	2022	
	£	£	
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(74,570)	(324,171)	
Adjustments for:			
Depreciation charges	18,024	17,461	
Loss/(profit) on disposal of fixed assets	4,966	(800)	
Interest received	(6,365)	(3,884)	
Decrease/(increase) in debtors	104,317	(123,442)	
(Decrease)/increase in creditors	<u>(55,318)</u>	<u>104,738</u>	
Net cash used in operations	<u>(8,946)</u>	<u>(329,598)</u>	
2. ANALYSIS OF CASH AND CASH EQUIVALENTS			
	2023	2022	
	£	£	
Cash in hand	3,464	2,679	
Notice deposits (less than 3 months)	647,912	660,985	
Overdrafts included in bank loans and overdrafts falling due within one year	-	<u>(1,863)</u>	
Total cash and cash equivalents	<u>651,376</u>	<u>661,801</u>	
3. ANALYSIS OF CHANGES IN NET FUNDS			
	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank and in hand	663,664	(12,288)	651,376
Bank overdraft	<u>(1,863)</u>	<u>1,863</u>	-
	<u>661,801</u>	<u>(10,425)</u>	<u>651,376</u>
Total	<u>661,801</u>	<u>(10,425)</u>	<u>651,376</u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**1. ACCOUNTING POLICIES**

**Charity information**

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

**Going concern**

After reviewing the charity's forecasts and projections plus the latest financial information, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**Charitable funds**

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

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

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

**Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

**Donations**

Donations and legacies are included when received.

**Grants**

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**1. ACCOUNTING POLICIES - continued**

**Income**

**Shop income**

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

**Investment income**

Bank interest is included in the income and expenditure account on an accruals basis.

**Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on cost

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**AGE UK DERBY & DERBYSHIRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

**2. DONATIONS AND LEGACIES**

	2023	2022
	£	£
Donations and gifts	<u>52,425</u>	<u>61,361</u>

**3. OTHER TRADING ACTIVITIES**

	2023	2022
	£	£
Shop income	<u>667,760</u>	<u>602,948</u>

**4. INVESTMENT INCOME**

	2023	2022
	£	£
Interest receivable	<u>6,365</u>	<u>3,384</u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	Health and care £	Information and advice £	Infrastructure £	Retail £
Local authority grants and SLA	142,866	173,610	348	-
Other income	232,983	-	24,203	4,945
COVID-19 furlough grants	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>375,849</u>	<u>173,610</u>	<u>24,551</u>	<u>4,945</u>
			2023 Total activities £	2022 Total activities £
Local authority grants and SLA	307,520	-	624,344	473,489
Other income	19,607	5,116	286,854	255,691
COVID-19 furlough grants	<u>-</u>	<u>-</u>	<u>-</u>	<u>33,708</u>
	<u>327,127</u>	<u>5,116</u>	<u>911,198</u>	<u>762,888</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023

## 6. RAISING FUNDS

## Shop trading costs

	2023	2022
	£	£
Staff costs	267,819	240,582
Bank charges	10,975	8,177
Rent, rates and power	163,246	167,288
Insurance	9,381	9,528
Printing, postage & telephone	5,376	7,576
Recruitment and training	1,210	2,134
Repairs and computer costs	37,254	53,285
Sundry costs	12,535	16,304
Travel costs	15,542	13,066
Goods and consumables	1,090	6,259
COVID-19 costs	-	206
Professional fees	1,000	12,749
Internal recharge	-	3,000
Depreciation	5,776	3,424
Share of support costs (see note 8)	100,389	89,491
	<u>631,593</u>	<u>633,069</u>

## 7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Health and care	382,040	75,212	457,252
Information and advice	372,725	73,378	446,103
Infrastructure	50,715	9,984	60,699
Wellbeing	97,480	19,191	116,671
	<u>902,960</u>	<u>177,765</u>	<u>1,080,725</u>

## 8. SUPPORT COSTS

	Head office costs	Governance costs	Totals
	£	£	£
Health and care	114,674	3,014	117,688
Information and advice	111,881	2,939	114,820
Infrastructure	15,233	400	15,633
Wellbeing	29,245	768	30,013
	<u>271,033</u>	<u>7,121</u>	<u>278,154</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**8. SUPPORT COSTS - continued**

Analysed between:			
Raising funds	100,389		100,389
Charitable activities	170,644	7,121	177,765

Activity	Basis of allocation		
Head office costs	Support costs allocated on direct cost basis		
Governance costs	Governance costs allocated on direct cost basis		

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	18,023	17,461
(Deficit)/surplus on disposal of fixed assets	<u>4,966</u>	<u>(800)</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**Trustees' expenses**

No expenses were paid to the trustees in the current or previous year.

**11. STAFF COSTS**

	2023	2022
	£	£
Wages and salaries	927,708	922,041
Social security costs	43,097	40,191
Other pension costs	<u>62,112</u>	<u>64,166</u>
	<u>1,032,917</u>	<u>1,026,398</u>

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

	2023	2022
Direct charitable activities	77	71
Raising funds	19	23
Governance	<u>-</u>	<u>1</u>
	<u>96</u>	<u>95</u>

No employees received emoluments in excess of £60,000.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	61,361	-	61,361
<b>Charitable activities</b>			
Health and care	354,513	-	354,513
Information and advice	248,825	-	248,825
Infrastructure	44,571	-	44,571
Retail	14,734	-	14,734
Wellbeing	92,435	2,729	95,164
Support	5,081	-	5,081
Other trading activities	602,949	(1)	602,948
Investment income	3,384	-	3,384
<b>Total</b>	<u>1,427,853</u>	<u>2,728</u>	<u>1,430,581</u>
<b>EXPENDITURE ON</b>			
Raising funds	543,578	-	543,578
<b>Charitable activities</b>			
Health and care	521,795	-	521,795
Information and advice	362,136	-	362,136
Infrastructure	70,268	-	70,268
Wellbeing	152,960	14,524	167,484
<b>Total</b>	<u>1,740,228</u>	<u>14,524</u>	<u>1,754,752</u>
<b>NET INCOME/(EXPENDITURE)</b>	(312,375)	(11,796)	(324,171)
Transfers between funds	(5,490)	5,490	-
<b>Net movement in funds</b>	(317,865)	(6,306)	(324,171)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,113,190	6,306	1,119,496
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>795,325</u>	<u>-</u>	<u>795,325</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 April 2022	90,000	92,146	20,168	75,157	277,471
Additions	-	-	-	23,945	23,945
Disposals	-	-	-	(40,862)	(40,862)
At 31 March 2023	<u>90,000</u>	<u>92,146</u>	<u>20,168</u>	<u>58,240</u>	<u>260,554</u>
<b>DEPRECIATION</b>					
At 1 April 2022	15,300	84,348	16,461	21,590	137,699
Charge for year	1,800	2,651	1,919	11,653	18,023
Eliminated on disposal	-	-	-	(19,795)	(19,795)
At 31 March 2023	<u>17,100</u>	<u>86,999</u>	<u>18,380</u>	<u>13,448</u>	<u>135,927</u>
<b>NET BOOK VALUE</b>					
At 31 March 2023	<u>72,900</u>	<u>5,147</u>	<u>1,788</u>	<u>44,792</u>	<u>124,627</u>
At 31 March 2022	<u>74,700</u>	<u>7,798</u>	<u>3,707</u>	<u>53,567</u>	<u>139,772</u>

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023 £	2022 £
Trade debtors	28,526	122,381
Other debtors	31,417	30,157
VAT	4,133	10,827
Prepayments and accrued income	<u>35,934</u>	<u>40,963</u>
	<u>100,010</u>	<u>204,328</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
	£	£
Bank loans and overdrafts (see note 16)	-	1,863
Trade creditors	12,368	31,284
Social security and other taxes	5,725	(2,569)
Pension creditor	6,040	6,947
Attachment of earnings	126	720
Other creditors	-	19,337
Amounts received in advance	79,462	101,320
Accrued expenses	<u>51,537</u>	<u>53,537</u>
	<u>155,258</u>	<u>212,439</u>

Amounts received in advance contains grants which have been received prior to the year end but are unable to be used until the following financial year, in accordance with the terms of the grant.

**16. LOANS**

An analysis of the maturity of loans is given below:

	2023	2022
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>-</u>	<u>1,863</u>

**17. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	88,164	120,373
Between one and five years	113,117	172,422
In more than five years	-	4,860
	<u>201,281</u>	<u>297,655</u>

During the period, lease payments recognised as an expense totalled £141,628 (2022: £165,142).

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**18. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted fund £	2023 Total funds £	2022 Total funds £
Fixed assets	124,627	-	124,627	139,772
Current assets	751,386	-	751,386	867,992
Current liabilities	<u>(155,258)</u>	<u>-</u>	<u>(155,258)</u>	<u>(212,439)</u>
	<u>720,755</u>	<u>-</u>	<u>720,755</u>	<u>795,325</u>

**19. MOVEMENT IN FUNDS**

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	308,747	(54,671)	150,772	404,848
Emergency reserve	50,000	-	-	50,000
Staff reserve	102,043	(15,921)	-	86,122
Buildings reserve	100,000	-	-	100,000
Committee infrastructure improvements	13,965	-	(13,965)	-
Fundraising	23,897	(15,566)	(8,331)	-
Retail manager	32,835	-	(32,835)	-
I & A	16,071	-	(16,071)	-
Service evaluation	23,764	-	(23,764)	-
Quality assurance	5,000	-	(5,000)	-
Volunteer recruitment	10,327	-	(10,327)	-
Isolations and loneliness	18,838	-	(18,838)	-
Income maximisation	14,700	-	(14,700)	-
End of life roadshow	5,000	-	(5,000)	-
Mini-bus	36	(10,934)	10,898	-
Footcare	-	1,798	(1,798)	-
Bakewell	4,657	-	(4,657)	-
Caroline Court	3,319	-	(3,319)	-
First Taste - projects	20,525	3,230	-	23,755
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	1,029	(1,592)	563	-
Daycare Amenity	15,312	757	-	16,069
COVID-19 lockdown	-	3,628	(3,628)	-
Help To Move	<u>23,185</u>	<u>14,701</u>	<u>-</u>	<u>37,886</u>
	<u>795,325</u>	<u>(74,570)</u>	<u>-</u>	<u>720,755</u>
<b>TOTAL FUNDS</b>	<u>795,325</u>	<u>(74,570)</u>	<u>-</u>	<u>720,755</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023

## 19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,504,453	(1,559,124)	(54,671)
Staff reserve	(1)	(15,920)	(15,921)
Fundraising	22,957	(38,523)	(15,566)
Mini-bus	(1)	(10,933)	(10,934)
Footcare	48,536	(46,738)	1,798
First Taste - projects	5,200	(1,970)	3,230
Fairfield Pensioners	1,571	(3,163)	(1,592)
Daycare Amenity	2,778	(2,021)	757
COVID-19 lockdown	-	3,628	3,628
Help To Move	52,255	(37,554)	14,701
	<u>1,637,748</u>	<u>(1,712,318)</u>	<u>(74,570)</u>
<b>TOTAL FUNDS</b>	<u>1,637,748</u>	<u>(1,712,318)</u>	<u>(74,570)</u>

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**19. MOVEMENT IN FUNDS - continued**

## Comparatives for movement in funds

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	343,844	(286,376)	251,279	308,747
Emergency reserve	75,000	-	(25,000)	50,000
Staff reserve	132,941	(5,898)	(25,000)	102,043
Buildings reserve	250,000	-	(150,000)	100,000
Committee infrastructure improvements	13,965	-	-	13,965
Fundraising	41,058	(17,161)	-	23,897
Retail manager	32,835	-	-	32,835
I & A	29,398	(13,327)	-	16,071
Service evaluation	19,176	4,588	-	23,764
Quality assurance	5,000	-	-	5,000
Volunteer recruitment	10,327	-	-	10,327
Isolations and loneliness	18,838	-	-	18,838
Income maximisation	14,700	-	-	14,700
End of life roadshow	5,000	-	-	5,000
Mini-bus	5,024	(4,988)	-	36
Footcare	5,444	(5,953)	509	-
Bakewell	4,657	-	-	4,657
Caroline Court	3,319	-	-	3,319
First Taste - projects	18,095	2,430	-	20,525
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	1,042	(13)	-	1,029
Daycare Amenity	15,625	(313)	-	15,312
COVID-19 lockdown	65,827	(8,549)	(57,278)	-
Help To Move	-	23,185	-	23,185
	<u>1,113,190</u>	<u>(312,375)</u>	<u>(5,490)</u>	<u>795,325</u>
<b>Restricted funds</b>				
Memory Lane	6,306	(11,796)	5,490	-
	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u>
<b>TOTAL FUNDS</b>	<u><u>1,119,496</u></u>	<u><u>(324,171)</u></u>	<u><u>-</u></u>	<u><u>795,325</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023

## 19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,294,868	(1,581,244)	(286,376)
Staff reserve	-	(5,898)	(5,898)
Fundraising	22,387	(39,548)	(17,161)
I & A	1	(13,328)	(13,327)
Service evaluation	-	4,588	4,588
Mini-bus	1	(4,989)	(4,988)
Footcare	38,969	(44,922)	(5,953)
First Taste - projects	5,200	(2,770)	2,430
Fairfield Pensioners	2,223	(2,236)	(13)
Daycare Amenity	2,963	(3,276)	(313)
COVID-19 lockdown	8,987	(17,536)	(8,549)
Help To Move	52,254	(29,069)	23,185
	<u>1,427,853</u>	<u>(1,740,228)</u>	<u>(312,375)</u>
<b>Restricted funds</b>			
Memory Lane	2,728	(14,524)	(11,796)
	<u>2,728</u>	<u>(14,524)</u>	<u>(11,796)</u>
<b>TOTAL FUNDS</b>	<u><u>1,430,581</u></u>	<u><u>(1,754,752)</u></u>	<u><u>(324,171)</u></u>

**Unrestricted (Designated) funds**

The **Emergency** reserve is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year.

The **Staff** reserve has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year.

The **Buildings** reserve has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year.

**First Taste Projects** is the remaining grant funding transferred into the charity to fund the current projects.

**First Taste Running Costs** is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

The **Daycare Amenities Fund** represents monies raised by the Daycare centres in Bakewell, Hope, and Holland Ward for additional activities for the service use.

The **Help To Move Fund** represents funding received to assist in the delivery of independent housing advice to people aged 50+ as well as a small grant support fund to fund one-off costs associated with moving home.

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2023**

---

**20. RELATED PARTY DISCLOSURES**

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £1,594 (2022: £1,920) were made during the year and the balance outstanding at the year end was £Nil (2022: £Nil).

During the year, key management personnel received aggregate compensation of £57,534 (2022: £57,333).

During the year, donations from trustees totalled £Nil (2022: £Nil).

**AGE UK DERBY & DERBYSHIRE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2023**

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations and gifts	52,425	61,361
<b>Other trading activities</b>		
Shop income	667,760	602,948
<b>Investment income</b>		
Interest receivable	6,365	3,384
<b>Charitable activities</b>		
Local authority grants and SLA	624,344	473,489
Other income	286,854	255,691
COVID-19 furlough grants	-	33,708
	<u>911,198</u>	<u>762,888</u>
<b>Total incoming resources</b>	1,637,748	1,430,581
<b>EXPENDITURE</b>		
<b>Shop trading costs</b>		
Wages	247,238	223,400
Social security	7,269	5,416
Pensions	13,312	11,766
Bank charges	10,975	8,177
Rent, rates and power	163,246	167,288
Insurance	9,381	9,528
Printing, postage & telephone	5,376	7,576
Recruitment and training	1,210	2,134
Repairs and computer costs	37,254	53,285
Sundry costs	12,535	16,304
Travel costs	15,542	13,066
Goods and consumables	1,090	6,259
COVID-19 costs	-	206
Professional fees	1,000	12,749
Internal recharge	-	3,000
Plant and machinery	2,351	1,871
Motor vehicles	3,425	1,553
	<u>531,204</u>	<u>543,578</u>
<b>Charitable activities</b>		
Wages	478,490	498,217
Carried forward	478,490	498,217

This page does not form part of the statutory financial statements

**AGE UK DERBY & DERBYSHIRE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2023**

	2023 £	2022 £
<b>Charitable activities</b>		
Brought forward	478,490	498,217
Social security	19,422	19,646
Pensions	30,494	34,324
Rent, rates and power	22,583	29,703
Insurance	2,716	2,806
Agency costs	14,604	42,684
Printing, postage & telephone	9,106	11,556
Recruitment and training	3,220	3,430
Repairs and computer costs	4,800	18,673
Sundries	62,435	76,152
Professional fees	2,205	7,049
Travel and motor costs	27,319	23,202
Transport	6,185	4,426
Daycare meals	9,337	10,774
Activity costs	846	1,540
Irrecoverable VAT	4,374	7,966
Internal recharge	-	27,225
COVID-19 costs	-	1,695
COVID-19 support grants	191,120	125,347
Fixtures and fittings	509	185
Motor vehicles	8,229	9,854
Loss on sale of tangible fixed assets	4,966	(800)
	<u>902,960</u>	<u>955,654</u>
<b>Support costs</b>		
<b>Head office costs</b>		
Wages	201,980	200,424
Social security	16,406	15,129
Pensions	18,306	18,076
Internal recharges	-	(30,225)
Rent, rates and power	1,702	1,955
Printing, postage & telephone	6,874	7,180
Recruitment and training	190	1,009
Other costs	13,877	20,539
Professional costs	6,754	4,816
Travelling	1,434	3,923
Freehold property	2,810	1,800
Plant and machinery	300	38
Fixtures and fittings	400	2,160
	<u>271,033</u>	<u>246,824</u>
<b>Governance costs</b>		
Other costs	20	219
Carried forward	20	219

This page does not form part of the statutory financial statements

**AGE UK DERBY & DERBYSHIRE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2023**

---

	2023 £	2022 £
<b>Governance costs</b>		
Brought forward	20	219
Audit fees	7,101	8,107
Sundries	-	156
Recruitment and training	-	214
	<u>7,121</u>	<u>8,696</u>
Total resources expended	<u>1,712,318</u>	<u>1,754,752</u>
Net expenditure	<u>(74,570)</u>	<u>(324,171)</u>

This page does not form part of the statutory financial statements

**AGE UK DERBY & DERBYSHIRE**

England & Wales - Charity number 1068550

---

# Accounts

---

REGISTERED COMPANY NUMBER: 03510613 (England and Wales)  
REGISTERED CHARITY NUMBER: 1068550

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022  
FOR  
AGE UK DERBY & DERBYSHIRE**

Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

---

	Page
Reference and Administrative Details	1
Chair of trustees statement	2
Report of the Trustees	3 to 17
Report of the Independent Auditors	18 to 21
Statement of Financial Activities	22
Balance Sheet	23 to 24
Cash Flow Statement	25
Notes to the Cash Flow Statement	26
Notes to the Financial Statements	27 to 41
Detailed Statement of Financial Activities	42 to 44

AGE UK DERBY & DERBYSHIRE

REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2022

---

TRUSTEES	H Campbell (resigned 1.7.21) L Done I R Hill A M Johnson J Matthews C R Newton
COMPANY SECRETARY	L Done
CHIEF EXECUTIVE	K Pugh
REGISTERED OFFICE	29a Market Place Heanor Derbyshire DE75 7EG
REGISTERED COMPANY NUMBER	03510613 (England and Wales)
REGISTERED CHARITY NUMBER	1068550
AUDITORS	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
SOLICITORS	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
BANKERS	National Westminster Bank Pic 42 Bath Street Ilkeston Derbyshire DE7 8HF

**CHAIR OF TRUSTEES STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2022**

---

In my report last year, I was able to record a much better than expected financial outcome for the year 2020 - 2021. We had budgeted for a small deficit but actually ended up with a significant surplus. And that was the year when the pandemic first struck, with all our services and shops impacted by repeated lockdowns. Staff and volunteers made heroic efforts to keep things going against all the odds, but what really saved us financially were the Government's furlough payment scheme and the decision by the County Council to extend grant aid for our services.

Unfortunately, this is not a position that we could sustain into the year 2021 - 2022. The Government's furlough scheme came to an end and, while it was possible to keep shops and services open for more of the year, the level of trading in the shops and attendance at services did not return to pre-pandemic levels. We also struggled with a reduced number of volunteers in our shops - people were understandably nervous about mixing with others in enclosed public spaces - which impacted on the hours we could keep shops open.

The result was a substantial deficit for the year overall. However, because we have taken a very prudent and cautious approach to reserves, we are strong enough financially to ride out this particular storm. The deficit needs to be seen in the context of the unpredicted surplus for the previous year. And some of the deficit represents 'investing to save': we have spent significant sums on doing up the shops we acquired from Age UK national and on relocating the warehouse to the new shop premises at Chaddesden. As trade picks up, we are now in a very good position to take advantage of it with our substantially expanded and modernised 'retail portfolio'.

But we have also had to take some difficult decisions to tighten our belt in order to bring the deficit under control. We've had to close a couple of persistently loss-making shops, so that we can concentrate our efforts on those that make a profit. And the hardest decision was to relocate the Bakewell Day Centre service after 23 years at Orme Court. An unfavourable change to the County Council's funding arrangement for day services, combined with reduced recruitment and increasing frailty of new members, meant that we could not sustain even the 3-day week which we had moved to. We hope that the move to a 2-day a week centre, where we pay only for the days we use the building, will make the Bakewell service solvent once again. And, with a fair wind, we may even be able to create additional sessions in future.

So it's been another difficult year. Working patterns are still disrupted; and shops and services continue to face challenges. But we have ridden out these challenges much better than many other voluntary organisations: all too many have gone to the wall. My fellow Board members and I have been immensely heartened by the way staff and volunteers have pulled together to overcome difficulties. And the way everyone has remained positive, upbeat and, above all, determined to deliver for the older people we serve, in the face of everything that the last couple of years have thrown at us. The Board, and more importantly the older people of Derbyshire, owe them a real debt of gratitude. I hope they know they're appreciated!

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

**Mission Statement:**

We believe all older people should have the opportunity to age well.

**Our purpose:**

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities and actions. Each area combines to achieve our purpose for public benefit. In 2019 we developed our current strategic plan and reconfigured our programme boards to reflect our changing strategy.

The programmes are:

The Services and Influencing Programme

The Organisational Development Programme

The Finance and Income Generation Programme

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

OBJECTIVES AND ACTIVITIES

The way we work:

- **Partnership:** AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery. Partnership is a key element in our Strategic Plan.
- **Multi-agency working:** the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. One example is the Mental Health workstream and the various 'Collaboratives' developed for specific districts to develop multi-agency, integrated systems putting people at the centre of circles of support to help them access clinical and practical mental health support. Another example is our membership of the Dementia and Delirium workstream and the development from that of a working group focussing on promoting an e-learning module on recognising, treating and preventing delirium. The multi-agency group worked on a simple but effective awareness raising campaign delivered in the Autumn of 2021 which led to a massive uptake of the training amongst local health and social care professionals. Drawing on our shared experience and resources the small group delivered a highly effective project with no project budget and have agreed a second phase of the project for later in 2022.
- **Specialist Infrastructure Support:** AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derby and Derbyshire Infrastructure Alliance (formerly known as 3D). Its infrastructure role includes support to Age Concern groups within Derbyshire and this role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding and service development. Before the pandemic the Information Roadshow enabled smaller groups to access outreach support and offers a valuable, free service to groups and clubs but with continued restrictions on social contact the Roadshow support has been provided virtually with information packs provided to group and activity leaders and more emphasis on our use of social media.
- **Influencing:** AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. This year we have again helped promote government guidance and wellbeing advice to address specific needs during the pandemic especially promoting access to vaccination and home appointments. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research and a local Age UK involvement to these processes. The pandemic heightened awareness of key issues such as feelings of loneliness and social disconnectedness, digital engagement and access to money and money management. Our service offers during the pandemic were designed to address some of these issues as well as influence the wider conversation. We piloted digital support and money support services to help protect older, vulnerable people from financial abuse. Increasingly social media and networks present opportunities to promote issues and fundraising is increasingly linked to influencing campaigns. We have worked in partnership with Joined Up Care Derbyshire to promote training and development opportunities for staff across the health and social care system including the Delirium training package.
- **Diversity:** AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are changing and our services are responsive to the different cultures and expectations we now work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers and staff. New services and activities such as fundraising are increasing the range of volunteer roles and the diversity of volunteers we recruit and these types of activity and the additional breadth of involvement will help to engage a greater diversity of services users and other stakeholders. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve very diverse needs across a varied geography.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**OBJECTIVES AND ACTIVITIES**

- **Volunteers** are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2021/22 many of our volunteers continued to shield or their shop or centre was closed for lockdowns. Some volunteers have been cautious in returning whilst others volunteered in new ways or offered even more time. This year volunteers contributed in-kind to the organisation with the donation of approximately 20,800 hours. Our shops used approximately 96 hours of volunteer time per week on average despite long periods of lockdown. The charity recognises that as lockdown measures have eased confidence in returning to pre-pandemic activities has remained low, many volunteers and potential volunteers have become accustomed to 'staying home' and like charities and groups all over the county we have lost people who were the lifeblood of our charity, its services and its income generation. Recruiting new volunteers is a challenge with many local job vacancies and a rises in the cost of living and an increase in the state retirement age especially for women. AUKDD governance relies on 6 trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year our Trustees gave much more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support. Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Overall numbers of volunteers has reduced in recent years, in some areas significantly, and more volunteers are under pressure to secure paid employment or meet employment benefit requirements. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles. We participate in a specialist network in the East Midlands to share best practice in volunteer recruitment and management which is leading to some new approaches to recruitment.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**OBJECTIVES AND ACTIVITIES**

**Strategy**

In 2021/22 Age UK Derby and Derbyshire provided:

- o Befriending
- o Careline
- o Covid Grant Scheme / Household Support Fund
- o Day Care
- o Dementia Services: Memory Lane
- o Digital support
- o Falls Awareness Training
- o First Taste
- o Footcare - 'Tootsies'
- o Information and Advice:
  - Derbyshire Dales Housing Options Service
  - Help to Move
  - Information and Advice
  - Information Roadshow
- o Influencing
- o Money Support Service
- o Outreach
- o Sowing Hope
- o Strictly No Falling Falls Prevention Service
- o Wellbeing Services: Chaddesden Park Centre

Within the financial year two services continued in response to Covid19 and funded by donations: Sowing Hope, Money Support Service and one service was delivered with emergency grant funding: Covid Support Grant.

Development of services for older people is supported by:

- o Specialist support for older people's groups
- o 3D Derbyshire Infrastructure Consortium

These activities are supported by:

- o Retail: 12 charity shops located across Derby and Derbyshire
- o Fundraising and Legacy Sharing Agreement - Age UK
- o Donations and fundraising activities

Within the financial year development work was completed for one charity furniture shop and new warehouse.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**ACHIEVEMENT AND PERFORMANCE**

**We said we would:**

**1. Develop influencing campaigns about issues important to local older people**

Our charity's performance during the Covid19 pandemic has provided excellent opportunities to demonstrate to every level of local statutory services, local communities and older people the value of our services. Interestingly it has also helped staff and volunteers recognise the value of what they do and the way they do it with all services getting some wonderful feedback about their support and work during the pandemic. The priorities of the pandemic continued to direct our influencing campaigns where we focussed on issues around financial abuse. Our Money Support Service offered practical solutions for older people and reduced their risks of abuse and accusations of abuse for paid and unpaid carers. The pressures on Carers and the intense pressures on family relationships has caused a significant increase in incidents of domestic abuse. The Domestic Abuse bill gave an opportunity for us to work in a multi-agency workgroup in the County and to promote the needs of older abuse victims often ignored by the system and awareness raising. Using the Age UK influencing campaign materials we began to focus on domestic abuse and older women and one Trustee became a champion for this influencing campaign. Good practice and the rewards it reaps is another way we influence. In 2021/22 we were nominated for a Royal Society for Public Health award for our Strictly No Falling Falls Prevention Service's pandemic response. The service supports independent instructor led classes all over the county delivering Tai Ci, PSI, Otago and Chair-based Exercise. All the classes are quality assured by the Strictly No Falling service, we train instructors and develop and maintain referral systems. The service has grown and developed over 18 years, with over 10 years in its present format and it has been a hard won success but the announcement of Lockdown 1 ended delivery instantly and could easily have resulted in the loss of our team of independent instructors and the future of the service as well as the loss of falls prevention activity for our class members. With creativity, speed and a lot of mutual trust we worked with our Public Health commissioners in Derbyshire County Council to create a covid response with financial and support packages to deliver their classes online, over the phone even in the street! Our SNF team took to the radio with regular weekly classes, provided videos on our website and delivered the 'super six' exercises wherever and whenever they could. Our team's amazing work was recognised by the Royal Society for Public Health in their annual awards and we were shortlisted. A very over-excited team, accompanied by an equally excited local Public Health colleague went to London for the awards. We were honoured to get to the final three in our category and use our 'shortlisted' logo with pride!

**2. Help raise awareness of Age Friendly communities**

The pandemic resulted in a continued shift in focus for local health, adult care and community teams and staff resulting in many long term plans being put on hold and Age Friendly Communities work was diverted into support for loneliness and isolation and emergency support for older people and carers which the charity supported through its services. As covid measures gradually eased some 'business as usual' community activity re-started and in districts of Derbyshire we began to work with local district covid coordination groups on the long-term impacts of the pandemic focussing on the core building blocks of Age Friendly Communities. Within our own work we have used Age Friendly principles to further develop our service offers. For example our Chaddesden Centre worked closely with emergency covid response services throughout the pandemic and developed relationships with local services to extend our social eating offer and deliver covid safe activities in the park and in the centre offering opportunities for social contact.

**3. Grow income to support older people**

Unrestricted income is essential to our charity's independence and responsiveness enabling us to provide the services and support older people need not just what commissioners or grant funders want. We had small but achievable ambitions in our Strategic Plan to grow our small shop portfolio by one shop in a year representing a significant amount of work and some risk. Age UK decided to permanently close many of its local shops in 2020 and gave us a generous option to take them over so we increased our portfolio by 5 new shops in communities in the county and city. Taking over 'going concerns' significantly reduced costs associated with refurbishment and we benefitted from retaining many original staff and volunteers who were delighted their shop had had a reprieve. The legal and financial process has been long to complete the transfer process but returns in all new shops has been reassuring. In addition to the Age UK shops we achieved our original ambition of a furniture shop and new warehouse facility serving our increased shop portfolio. The Furniture Shop & Warehouse is in one of the most deprived areas of Derby where we have settled in well with good local support. Regretfully we needed to close two shops whose performance has been poor and deteriorating for some time. The small shop in Mickleover was particularly badly affected by covid measures and the concept shop in Matlock Bath by the impact on local leisure and tourism during the pandemic and the challenges of recruitment for a seasonal shop. Overall during the two years of the pandemic our retail portfolio has cleared its two worst performing shops, gained five operating shops and started a new furniture shop and improved our warehousing. In an exciting development we are working with HMP Foston, a women's prison, to open its first shop working in partnership with us. With an increasingly aged prison population the shop will support older prisoners including offering training and personal development opportunities. Our charity shops remain a core component of our income generation but fundraising is showing potential since we used a legacy to invest in a small team of staff to design and implement a long term strategy. In this first stage of the strategy fundraising income remains fairly low as we develop a calendar of events, starting small but building in scope and scale. We have already seen welcome developments just in a few years and despite the catastrophic impact of the pandemic lockdowns on community events. Dedicated funding for Digital development remains frustratingly out of reach but we are building digital solutions into our service offers and looking to work with partners in the county to develop more access to the digital support older people need to get connected. The pandemic work has highlighted the need for hands-on support to help older people get and stay digitally connected, but it has also shown the value of direct human contact. Digital, for our charity and for older people and carers, remains a core strategic aim and includes support for people who risk remaining socially excluded by rurality, poverty and cognitive decline.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022**

---

**ACHIEVEMENT AND PERFORMANCE**

2021/22 continued to be dominated by the Covid19 pandemic. The evolution of the pandemic as infection and hospitalisation rates ebbed and flowed and lockdowns and the threat of lockdown created a roller-coaster and impacted on every aspect of working and personal lives. Our staff continued to deliver fantastic support combining care and creativity to find workarounds to an almost daily set of challenges including staff sickness, changing rules, a constantly changing environment and then an increasing demand for services as other systems emerged from the final lockdown. There is no doubt that all our staff are experiencing some levels of the general feeling of exhaustion common across the country. Even everyday tasks like shopping involved more complex rules than before and everyone struggled to balance risks and benefits caring for service users, their own families and themselves.

As the year progressed more of our services were able to be more or less 'business as usual' working very effectively within covid safe measures building on strong hygiene routines already in place and a 'can-do' attitude for all the teams. Our Day Services recorded each working day 'covid free' with pride and we maintained an enviable record of delivery without peer to peer transmission in the Centres and our staff worked so well despite the discomfort and barriers of PPE. Some projects, begun in the first lockdown, continued by popular demand. We Sowed (more) Hope with packs of seeds to create wildflower habitats to support pollinators especially bees and feedback showed older people in the community and care settings enjoyed the simple crafts and seed bombing and it helped to maintain a sense of engagement in their community. Our shops battled through despite restrictions from covid security and a lack of volunteers but benefitted from some enthusiastic customers and donors and our Retail Manager's drive and enthusiasm with our busy Handyman and Warehouse team have helped to achieve improvements within the portfolio of shops.

As ever our invisible staff, our Head Office Team, and their hard work helped to keep the ship afloat. Gradually as restrictions eased the team could work together again braving rather breezy offices and working around screens and always under the threat of another work from home instruction. The Head Office staff managed the extra demands of systems and services working from home, furlough payments, grant payments, falls prevention service support grants, new projects and income as well as the everyday of salaries, invoices, a delayed audit process and their own caring responsibilities. Throughout it all they worked with good humour and mutual support, weekly zoom's and lots of WhatsApp dog photos. With all the creativity, passion and hard work our staff and volunteers bring we couldn't have done it without the Head Office team keeping the wheels turning and paying the bills!

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**FINANCIAL REVIEW**

2021/22 was a continuation of the long experience in the preceding 6+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding and maintained payments during the pandemic giving us valuable security during uncertain times but instigated a funding review for their grant programme and gave notice on our existing grants for later in 2022. As anticipated 2021/22 has been much harder financially. The burst of generosity experienced in the first year of the pandemic slowed and the impact of services and shops open, with all the costs, but less income has hit us hard. Our Trustees have monitored carefully and viewing the pandemic as a whole we have weathered the storm pretty well and despite everything made strategic strides forward in retail, digital and service models. We have initiated changes which will reap rewards in 2022/23 as our loss making day services are redesigned and we have cut out loss making shops and closed our Derby premises. We believe our retrenchment has been timely and will be effective and puts us in a good position for the future but our deficit is significant this year.

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2021/22 a number of services continued to face imminent funding cuts as strategic plans impact on local authority funding. Levels of funding and diversity remains reasonably healthy but lower than anticipated retail income due in the main to lockdowns and subsequent reductions in opening hours is a cause of concern because this forms the majority of the charity's unrestricted income.

The organisation has implemented strategic, long-term developments to improve retail and fundraising income and to reduce expenditure wherever possible. The majority of our externally funded services continue to exist on short term extensions and commissioning structures and strategies remain unclear. The uncertainty means our financial planning and risk management is conservative and we have prioritised the maintenance of good reserves to protect the interests of the charity, our service-users and staff as far as possible.

**Investment powers and policy**

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

**Reserves policy and going concern**

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £145k and £435k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £795,325 and all of these funds relate to Unrestricted fund balances. Of these £795,325 Unrestricted Funds the amount of £139,772 is in the form of tangible assets and £655,553 in other net assets. Of the net assets of £655,553 a total of £486,578 has been designated to specific purposes (these are detailed within note 19 of these accounts), leaving free reserves of £168,975 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**FINANCIAL REVIEW**

**Borrowing policy**

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

**PLANS FOR FUTURE PERIODS**

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

1. **Support older people's services and activities to thrive by giving specialist infrastructure support with good practice, funding and promotion.**
2. **Work on one of our Strategic Plan Building Blocks: People and train and support our people delivering all our services.**
3. **Work on one of our Strategic Plan Building Blocks: Technology and access digital skills and support to be digitally inclusive**

**Strategic direction 2021/22**

The Board has carefully monitored our charitable and financial performance frequently and regularly throughout the Covid19 pandemic to date and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local pandemic response further improving our local reputation and status. As we anticipated this year has been much more challenging financially but must be considered against a better than expected outturn for the previous year and a number of key strategic developments that required financial investment. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail and fundraising income to improve our charitable independence and ability to meet local need. The pandemic has impacted on progress on some ambitions but equally it has enabled us to make rapid progress on others. We reviewed our strategic plan and agreed it remained appropriate as far as we could judge within a very changeable world.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2021 were:

C R Newton  
H Campbell (retired 10.08.21)  
A M Johnson  
L Done  
J Matthews  
I Hill

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Appointment of trustees**

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant. Recruitment has been challenging during the pandemic and with trustee numbers low it is a priority for 2022/23.

**Induction and training of trustees**

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisation**

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. During the pandemic the Board met virtually at least once a month with frequent email updates between meetings. The shorter more frequent meetings enabled trustees to monitor issues and respond rapidly as required. Each month the CEO provided a full update report and a basic financial report. As restrictions allowed the Board held occasional face to face meetings and towards the end of the financial year adjusted its meeting patterns to revert to the pre-pandemic pattern.

Trustees use a Project Management system, successfully for the past 14 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

**Internal control**

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk as well as Trustee visits to services, monitoring and evaluation data and user feedback.

**- Organisational Quality Standards for local Age UK's in England.**

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age England Association quality standards. We completed our evidence portfolio and inspection visit and audit and passed with no areas for improvement. The next cycle of assessment began in 2021 with annual Charity Quality Standard assessments on core values completed satisfactorily.

**- ISO 9001**

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2021. We have now held this award for 11 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age England Association standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### - Befriending and Mentoring Approved Provider Status

The Befriending Projects have held 'Approved Provider Status' for the main Befriending Service in the High Peak and Derbyshire Dales. In 2018 the Befriending Service again achieved the highest standard with an exceptional audit report by the assessor. This also entitles us to the highest level award in a local quality assurance programme formerly called Derbyshire Trusted Befriending Network. The MBF approved provide standard ended in 2019 with no alternative available so the charity continues to operate to the standard and is instituting an internal audit by a trustee. Locally the social connectedness agenda and merger of the Derbyshire Trusted Befriending Network into a new project means some local quality standards for our projects may be developed.

### - Information and Advice Standard

Throughout 2021/22 we continued to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes we have completed a GDPR review for the service and re-organised the staff team. The assessment led to recommendations for change in how cases are classified and we continue to work towards the accreditation process.

### - GDPR

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential. Further changes in 2021/22 with the use of digital record systems, archiving of paperwork and homeworking with entirely digital case systems has further improved our GDPR resilience.

### - Data

The organization holds 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards.

In general other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Related parties and co-operation with other organisations**

**o Partnership Working**

As a region Age UK's in the East Midland work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance and management. The CEO's of all the East Midlands Age UK local charities meet quarterly for mutual support and to discuss regional issues and feedback to the Age England Association.

**o Age UK Partnership Agreement**

Since April 2010 AUKDD has worked in partnership with Age UK and other Brand Partners under a partnership agreement. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums and Friendship Centres. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

**o The Age England Association**

AUKDD is a full member of the Age England Association and a member of the East Midlands Region. The Chief Executive represents Age UK Derby and Derbyshire within 'Brand Partner' meetings in the East Midlands. The regular meetings provide an opportunity for engagement with Age UK and other Brand Partners.

**Pay policy for senior staff**

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They are in charge of directing and controlling, running and operating the Charity on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the senior staff is reviewed annually and normally increased in accordance with inflation.

**Fundraising Policy Statement**

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. In 2017/18 it invested legacy funding in dedicated fundraising posts, the first for the organisation. The new posts included developing a fundraising strategy and confirming our fundraising principles. The investment is beginning to achieve against some ambitious targets and establish a new culture of fundraising. This year the team has again faced enormous challenges as most face to face events were cancelled or impacted by covid guidance. Despite this the team worked to develop local sponsorship and engagement in low-contact fundraising and preparing for future years. Although fundraising has been affected by covid restrictions and by competing demands for donations the team is achieving well against its strategic plan.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2021/22) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

**Risk management**

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2021/22 they again identified key risk areas and reviewed them in a regular process of in depth analysis of risk and risk mitigation but concentrated on risks associated with the pandemic.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves and maintains essential independence. Shop performance is monitored carefully through the year and a long-term Retail Plan has achieved significant improvements in terms of approach within the shops and trials of new staffing structures including a new dedicated role of Retail Manager. Fundraising has dedicated investment and a long-term plan focussing on establishing a calendar of events for a reliable funding stream. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Annual 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 those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**AUDITORS**

The auditors, Sibbalds Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2022

---

Approved by order of the board of trustees on 17th October 2022 and signed on its behalf by:



.....  
C R Newton  
Trustee

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### Opinion

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

### Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, 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.

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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 for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
AGE UK DERBY & DERBYSHIRE**

---

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Harj Vasdev MEng FCA (Senior Statutory Auditor)  
for and on behalf of Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

Date: 24<sup>th</sup> November 2022

AGE UK DERBY & DERBYSHIRE

STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted fund £	2022 Total funds £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	61,361	-	61,361	137,857
<b>Charitable activities</b>					
Health and care		354,513	-	354,513	524,062
Information and advice		248,825	-	248,825	231,212
Infrastructure		44,571	-	44,571	83,617
Retail <sup>1</sup>		14,734	-	14,734	139,465
Wellbeing		92,435	2,729	95,164	165,365
Support		5,081	-	5,081	12,195
Other trading activities	3	602,949	(1)	602,948	134,880
Investment income	4	<u>3,384</u>	<u>-</u>	<u>3,384</u>	<u>6,299</u>
<b>Total</b>		<u>1,427,853</u>	<u>2,728</u>	<u>1,430,581</u>	<u>1,434,952</u>
<b>EXPENDITURE ON</b>					
Raising funds	6	633,069	-	633,069	321,968
<b>Charitable activities</b>					
Health and care	7	521,795	-	521,795	473,894
Information and advice		362,136	-	362,136	238,435
Infrastructure		70,268	-	70,268	77,172
Wellbeing		<u>152,960</u>	<u>14,524</u>	<u>167,484</u>	<u>213,188</u>
<b>Total</b>		<u>1,740,228</u>	<u>14,524</u>	<u>1,754,752</u>	<u>1,324,657</u>
<b>NET INCOME/(EXPENDITURE)</b>		(312,375)	(11,796)	(324,171)	110,295
Transfers between funds	19	<u>(5,490)</u>	<u>5,490</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		(317,865)	(6,306)	(324,171)	110,295
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		1,113,190	6,306	1,119,496	1,009,201
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>795,325</u>	<u>-</u>	<u>795,325</u>	<u>1,119,496</u>

<sup>1</sup>This does not include shop income which is included in 'other trading activities'. An analysis of income from charitable activities, including retail, is given in note 5 to the financial statements.

The notes form part of these financial statements

AGE UK DERBY & DERBYSHIRE

BALANCE SHEET  
31 MARCH 2022

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	13	139,772	119,532
<b>CURRENT ASSETS</b>			
Debtors	14	204,328	80,886
Cash at bank and in hand		<u>663,664</u>	<u>1,026,923</u>
		867,992	1,107,809
<b>CREDITORS</b>			
Amounts falling due within one year	15	(212,439)	(107,845)
		<u>655,553</u>	<u>999,964</u>
<b>NET CURRENT ASSETS</b>			
		<u>795,325</u>	<u>1,119,496</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>795,325</u>	<u>1,119,496</u>
<b>NET ASSETS</b>			
		<u>795,325</u>	<u>1,119,496</u>
<b>FUNDS</b>	19		
Designated unrestricted funds		486,578	769,346
General unrestricted funds		308,747	343,844
Restricted funds		<u>-</u>	<u>6,306</u>
<b>TOTAL FUNDS</b>		<u>795,325</u>	<u>1,119,496</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

BALANCE SHEET - continued  
31 MARCH 2022

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~17th October 2022~~ and were signed on its behalf by:



.....  
C R Newton  
Trustee

AGE UK DERBY & DERBYSHIRE

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(329,598)</u>	<u>161,698</u>
Net cash (used in)/provided by operating activities		<u>(329,598)</u>	<u>161,698</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(37,701)	(43,652)
Sale of tangible fixed assets		800	-
Interest received		<u>3,384</u>	<u>6,299</u>
Net cash used in investing activities		<u>(33,517)</u>	<u>(37,353)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
		(363,115)	124,345
Cash and cash equivalents at the beginning of the reporting period	2	<u>1,024,916</u>	<u>900,571</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>661,801</u></u>	<u><u>1,024,916</u></u>

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	(324,171)	110,295
<b>Adjustments for:</b>		
Depreciation charges	17,461	12,770
Profit on disposal of fixed assets	(800)	-
Interest received	(3,384)	(6,299)
(Increase)/decrease in debtors	(123,442)	1,915
Increase in creditors	<u>104,738</u>	<u>43,017</u>
<b>Net cash (used in)/provided by operations</b>	<u>(329,598)</u>	<u>161,698</u>

2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in hand	2,679	2,747
Notice deposits (less than 3 months)	660,985	1,024,176
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(1,863)</u>	<u>(2,007)</u>
<b>Total cash and cash equivalents</b>	<u>661,801</u>	<u>1,024,916</u>

3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	1,026,923	(363,259)	663,664
Bank overdraft	<u>(2,007)</u>	<u>114</u>	<u>(1,863)</u>
	<u>1,024,916</u>	<u>(363,115)</u>	<u>661,801</u>
<b>Total</b>	<u>1,024,916</u>	<u>(363,115)</u>	<u>661,801</u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2022

---

1. ACCOUNTING POLICIES

**Charity information**

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

**Going concern**

After reviewing the charity's forecasts and projections plus the latest financial information, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**Charitable funds**

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

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

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

**Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

**Donations**

Donations and legacies are included when received.

**Grants**

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

---

1. ACCOUNTING POLICIES - continued

**Income**

**Shop income**

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

**Investment income**

Bank interest is included in the income and expenditure account on an accruals basis.

**Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 20% on cost, 25% on cost
Motor vehicles	- 20% on cost

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations and gifts	<u>61,361</u>	<u>137,857</u>

## 3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Shop income	<u>602,948</u>	<u>134,880</u>

## 4. INVESTMENT INCOME

	2022	2021
	£	£
Interest receivable	<u>3,384</u>	<u>6,299</u>

## 5. INCOME FROM CHARITABLE ACTIVITIES

	Health and care	Information and advice	Infrastructure	Retail
	£	£	£	£
Local authority grants and SLA	139,915	248,301	5,900	-
Other income	199,416	-	33,597	6,849
COVID-19 furlough grants	<u>15,182</u>	<u>524</u>	<u>5,074</u>	<u>7,885</u>
	<u>354,513</u>	<u>248,825</u>	<u>44,571</u>	<u>14,734</u>
			2022	2021
			Total	Total
	Wellbeing	Support	activities	activities
	£	£	£	£
Local authority grants and SLA	79,373	-	473,489	875,493
Other income	11,564	4,265	255,691	86,902
COVID-19 furlough grants	<u>4,227</u>	<u>816</u>	<u>33,708</u>	<u>193,521</u>
	<u>95,164</u>	<u>5,081</u>	<u>762,888</u>	<u>1,155,916</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 6. RAISING FUNDS

## Shop trading costs

	2022	2021
	£	£
Staff costs	240,582	142,197
Bank charges	8,177	2,965
Rent, rates and power	167,288	72,409
Insurance	9,528	5,985
Printing, postage & telephone	7,576	4,841
Recruitment and training	2,134	224
Repairs and computer costs	53,285	14,139
Sundry costs	16,304	6,647
Travel costs	13,066	3,635
Goods and consumables	6,259	6,812
COVID-19 costs	206	23
Professional fees	12,749	3,240
Internal recharge	3,000	4,044
Depreciation	3,424	3,459
Share of support costs (see note 8)	<u>89,491</u>	<u>51,348</u>
	<u>633,069</u>	<u>321,968</u>

## 7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Health and care	444,613	77,182	521,795
Information and advice	308,830	53,306	362,136
Infrastructure	59,809	10,459	70,268
Wellbeing	<u>142,402</u>	<u>25,082</u>	<u>167,484</u>
	<u>955,654</u>	<u>166,029</u>	<u>1,121,683</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 8. SUPPORT COSTS

	Head office costs £	Governance costs £	Totals £
Health and care	114,673	4,110	118,783
Information and advice	79,970	2,068	82,038
Infrastructure	15,428	669	16,097
Wellbeing	<u>36,753</u>	<u>1,849</u>	<u>38,602</u>
	<u>246,824</u>	<u>8,696</u>	<u>255,520</u>
Analysed between:			
Raising funds	89,491		89,491
Charitable activities	157,333	8,696	166,029
Activity		Basis of allocation	
Head office costs		Support costs allocated on direct cost basis	
Governance costs		Governance costs allocated on direct cost basis	

## 9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Depreciation - owned assets	17,461	12,770
Surplus on disposal of fixed assets	<u>(800)</u>	<u>-</u>

## 10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

## Trustees' expenses

No expenses were paid to the trustees in the current or previous year.

## 11. STAFF COSTS

	2022 £	2021 £
Wages and salaries	922,041	803,922
Social security costs	40,191	35,476
Other pension costs	<u>64,166</u>	<u>54,931</u>
	<u>1,026,398</u>	<u>894,329</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

11. STAFF COSTS - continued

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

	2022	2021
Direct charitable activities	71	60
Raising funds	23	20
Governance	<u>1</u>	<u>1</u>
	<u>95</u>	<u>81</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	137,636	221	137,857
<b>Charitable activities</b>			
Health and care	524,062	-	524,062
Information and advice	231,212	-	231,212
Infrastructure	83,617	-	83,617
Retail	139,465	-	139,465
Wellbeing	163,378	1,987	165,365
Support	12,195	-	12,195
Other trading activities	134,880	-	134,880
Investment income	<u>6,299</u>	<u>-</u>	<u>6,299</u>
<b>Total</b>	<u>1,432,744</u>	<u>2,208</u>	<u>1,434,952</u>
<b>EXPENDITURE ON</b>			
Raising funds	321,968	-	321,968
<b>Charitable activities</b>			
Health and care	473,894	-	473,894
Information and advice	238,435	-	238,435
Infrastructure	77,172	-	77,172
Wellbeing	<u>206,658</u>	<u>6,530</u>	<u>213,188</u>
<b>Total</b>	<u>1,318,127</u>	<u>6,530</u>	<u>1,324,657</u>
<b>NET INCOME/(EXPENDITURE)</b>	114,617	(4,322)	110,295
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	998,573	10,628	1,009,201

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>1,113,190</u>	<u>6,306</u>	<u>1,119,496</u>

## 13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 April 2021	90,000	88,740	20,168	53,862	252,770
Additions	-	3,406	-	34,295	37,701
Disposals	-	-	-	(13,000)	(13,000)
At 31 March 2022	<u>90,000</u>	<u>92,146</u>	<u>20,168</u>	<u>75,157</u>	<u>277,471</u>
<b>DEPRECIATION</b>					
At 1 April 2021	13,500	82,440	14,116	23,182	133,238
Charge for year	1,800	1,908	2,345	11,408	17,461
Eliminated on disposal	-	-	-	(13,000)	(13,000)
At 31 March 2022	<u>15,300</u>	<u>84,348</u>	<u>16,461</u>	<u>21,590</u>	<u>137,699</u>
<b>NET BOOK VALUE</b>					
At 31 March 2022	<u>74,700</u>	<u>7,798</u>	<u>3,707</u>	<u>53,567</u>	<u>139,772</u>
At 31 March 2021	<u>76,500</u>	<u>6,300</u>	<u>6,052</u>	<u>30,680</u>	<u>119,532</u>

## 14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	122,381	28,714
Other debtors	30,157	29,712
VAT	10,827	1,502
Prepayments and accrued income	<u>40,963</u>	<u>20,958</u>
	<u>204,328</u>	<u>80,886</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank loans and overdrafts (see note 16)	1,863	2,007
Trade creditors	31,285	8,849
Social security and other taxes	(2,569)	9,766
Pension creditor	6,947	5,987
Attachment of earnings	720	54
Other creditors	19,337	-
Amounts received in advance	101,320	52,254
Accrued expenses	<u>53,537</u>	<u>28,928</u>
	<u>212,439</u>	<u>107,845</u>

Amounts received in advance contains grants which have been received prior to the year end but are unable to be used until the following financial year, in accordance with the terms of the grant.

## 16. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>1,863</u>	<u>2,007</u>

## 17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	120,373	115,880
Between one and five years	172,422	189,708
In more than five years	<u>4,860</u>	<u>5,000</u>
	<u>297,655</u>	<u>310,588</u>

During the period, lease payments recognised as an expense totalled £165,142 (2021: £98,542).

## 18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted fund	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	139,772	-	139,772	119,532
Current assets	867,992	-	867,992	1,107,809
Current liabilities	<u>(212,439)</u>	<u>-</u>	<u>(212,439)</u>	<u>(107,845)</u>
	<u>795,325</u>	<u>-</u>	<u>795,325</u>	<u>1,119,496</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 19. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	343,844	(286,376)	251,279	308,747
Emergency reserve	75,000	-	(25,000)	50,000
Staff reserve	132,941	(5,898)	(25,000)	102,043
Buildings reserve	250,000	-	(150,000)	100,000
Committee infrastructure improvements	13,965	-	-	13,965
Fundraising	41,058	(17,161)	-	23,897
Retail manager	32,835	-	-	32,835
I & A	29,398	(13,327)	-	16,071
Service evaluation	19,176	4,588	-	23,764
Quality assurance	5,000	-	-	5,000
Volunteer recruitment	10,327	-	-	10,327
Isolations and loneliness	18,838	-	-	18,838
Income maximisation	14,700	-	-	14,700
End of life roadshow	5,000	-	-	5,000
Mini-bus	5,024	(4,988)	-	36
Footcare	5,444	(5,953)	509	-
Bakewell	4,657	-	-	4,657
Caroline Court	3,319	-	-	3,319
First Taste - projects	18,095	2,430	-	20,525
First Taste - running	2,075	-	-	2,075
Fairfield Pensioners	1,042	(13)	-	1,029
Daycare Amenity	15,625	(313)	-	15,312
COVID-19 lockdown	65,827	(8,549)	(57,278)	-
Help To Move	-	23,185	-	23,185
	<u>1,113,190</u>	<u>(312,375)</u>	<u>(5,490)</u>	<u>795,325</u>
<b>Restricted funds</b>				
Memory Lane	6,306	(11,796)	5,490	-
	<u>6,306</u>	<u>(11,796)</u>	<u>5,490</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u><u>1,119,496</u></u>	<u><u>(324,171)</u></u>	<u><u>-</u></u>	<u><u>795,325</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,294,868	(1,581,244)	(286,376)
Staff reserve	-	(5,898)	(5,898)
Fundraising	22,387	(39,548)	(17,161)
I & A	1	(13,328)	(13,327)
Service evaluation	-	4,588	4,588
Mini-bus	1	(4,989)	(4,988)
Footcare	38,969	(44,922)	(5,953)
First Taste - projects	5,200	(2,770)	2,430
Fairfield Pensioners	2,223	(2,236)	(13)
Daycare Amenity	2,963	(3,276)	(313)
COVID-19 lockdown	8,987	(17,536)	(8,549)
Help To Move	52,254	(29,069)	23,185
	<u>1,427,853</u>	<u>(1,740,228)</u>	<u>(312,375)</u>
<b>Restricted funds</b>			
Memory Lane	2,728	(14,524)	(11,796)
	<u>2,728</u>	<u>(14,524)</u>	<u>(11,796)</u>
<b>TOTAL FUNDS</b>	<u>1,430,581</u>	<u>(1,754,752)</u>	<u>(324,171)</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 19. MOVEMENT IN FUNDS - continued

## Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<b>Unrestricted funds</b>			
General fund	272,470	71,374	343,844
Emergency reserve	75,000	-	75,000
Staff reserve	135,300	(2,359)	132,941
Buildings reserve	250,000	-	250,000
Committee infrastructure improvements	13,965	-	13,965
Fundraising	59,384	(18,326)	41,058
Retail manager	32,835	-	32,835
I & A	29,398	-	29,398
Service evaluation	14,588	4,588	19,176
Quality assurance	5,000	-	5,000
Volunteer recruitment	10,327	-	10,327
Isolations and loneliness	18,838	-	18,838
Income maximisation	14,700	-	14,700
End of life roadshow	5,000	-	5,000
Mini-bus	11,210	(6,186)	5,024
Footcare	15,200	(9,756)	5,444
Bakewell	4,457	200	4,657
Caroline Court	3,319	-	3,319
First Taste - projects	14,210	3,885	18,095
First Taste - running	2,075	-	2,075
Fairfield Pensioners	-	1,042	1,042
Daycare Amenity	11,297	4,328	15,625
COVID-19 lockdown	-	65,827	65,827
	<u>998,573</u>	<u>114,617</u>	<u>1,113,190</u>
<b>Restricted funds</b>			
Memory Lane	10,628	(4,322)	6,306
	<u>1,009,201</u>	<u>110,295</u>	<u>1,119,496</u>
<b>TOTAL FUNDS</b>	<u>1,009,201</u>	<u>110,295</u>	<u>1,119,496</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

## 19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,287,427	(1,216,053)	71,374
Staff reserve	-	(2,359)	(2,359)
Fundraising	19,376	(37,702)	(18,326)
Service evaluation	-	4,588	4,588
Mini-bus	-	(6,186)	(6,186)
Footcare	24,608	(34,364)	(9,756)
Bakewell	200	-	200
First Taste - projects	5,425	(1,540)	3,885
Fairfield Pensioners	1,213	(171)	1,042
Daycare Amenity	4,342	(14)	4,328
COVID-19 lockdown	90,153	(24,326)	65,827
	<u>1,432,744</u>	<u>(1,318,127)</u>	<u>114,617</u>
<b>Restricted funds</b>			
Memory Lane	2,208	(6,530)	(4,322)
	<u>2,208</u>	<u>(6,530)</u>	<u>(4,322)</u>
<b>TOTAL FUNDS</b>	<u>1,434,952</u>	<u>(1,324,657)</u>	<u>110,295</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

---

19. MOVEMENT IN FUNDS - continued

**Unrestricted (Designated) funds**

**The Emergency** reserve is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Staff** reserve has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Buildings** reserve has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Infrastructure Improvements** reserve represents funds earmarked to improve our IT and premises infrastructure.

**The Fundraising** reserve is earmarked to allow a small team of dedicated fundraisers to be established who will seek to establish long term sustainable income streams for the charity. This activity has commenced in the last year.

**The Retail Manager** reserve is earmarked to fund a dedicated Retail Manager to provide support to our shops and help them to increase the income they generate for the charity. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The I&A** reserve is earmarked to allow us to expand our face to face information and advice service into Chesterfield. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Service Evaluation** reserve is earmarked to allow us to undertake evaluations of key projects to help identify the key beneficial outcomes of the projects. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Quality Assurance** reserve is earmarked to allow us to provide a dedicated resource to support the implementation throughout the charity of initiatives designed to improve the quality of all our interactions with older people such as the Dementia Friendly and Scam Friendly programmes. The amount required was reviewed during the year and amended to reflect the changed requirement.

**The Volunteer Recruitment** reserve is earmarked to fund support to our shops and services in the recruitment and retention of volunteers.

**The Isolation & Loneliness** reserve is earmarked to fund a worker focused on developing services to reduce isolation and loneliness amongst older people.

**The Income Maximisation** reserve is earmarked to fund a series of local initiatives designed to support disadvantaged clients to ensure they are claiming the full range of benefits to which they are entitled. The amount required was reviewed during the year and amended to reflect the changed requirement.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

---

19. MOVEMENT IN FUNDS - continued

The **End of Life Roadshow** reserve is earmarked to allow us to develop a service bringing together those services most important to older people as they plan for the later stages of their life. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Mini-bus** reserve was earmarked towards the purchase and operation of two minibuses to allow us to develop some new services whilst also reducing our reliance on other transport providers. We now operate two buses and transport some of our service users on a regular basis and others on an ad hoc basis.

The **Tootsies Footcare Service** scheme aims to deliver Footcare support to people aged 50+. Footcare can contribute to a loss of independence because of foot pain, increased risk of falls and loss of personal dignity. The service will also link users to a wide range of support through the use of the First contact referral system, The service expanded from its original pilot area and in 2014/15 developed to over 20 venues across the County but as the external restricted funding for the service has now ceased it was reclassified during the year as designated funding.

**Bakewell** is fundraising raised specifically to help to safeguard the long term future of the service.

**Caroline Court** is fundraising raised specifically to help to safeguard the long term future of the service.

**First Taste Projects** is the remaining grant funding transferred into the charity to fund the current projects.

**First Taste Running Costs** is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

The **Fairfield Pensioners Fund** was originally set up by Age UK Derby & Derbyshire in response to the closure of the Fairfield estate post office, the group meets each week to share transport to the nearest post office and cash point facilities and then socialise and participate in activities. The group is run with support from the Befriending Service. The group has developed extension projects and regularly works with other services in Fairfield.

The **Daycare Amenities Fund** represents monies raised by the Daycare centres in Bakewell, Hope, and Holland Ward for additional activities for the service use.

The **COVID-19 Lockdown Fund** represents donations and grants received from Age UK, Derby City Council Chaddesden Neighbourhood Fund, Chaddesden Society, East Midlands Airport Fund, Foundation Derbyshire, Linear, and Severn Trent Water in support of their pandemic response. These funds supported a range of activity including personal protective equipment (PPE) for frontline staff and volunteers, additional staff costs, equipment and supplies for emergency response services, emergency food packs and shopping. As the first lockdown ended the funds met costs associated with making and keeping premises and services 'covid-secure' and supporting older people to attend services again. The Police and Crime Commissioner's Fund provided start-up funding for the Money Support Service to reduce financial abuse risks associated with the pandemic to enable vulnerable older people to safely pay for shopping and household supplies.

The **Help To Move Fund** represents funding received to assist in the delivery of independent housing advice to people aged 50+ as well as a small grant support fund to fund one-off costs associated with moving home.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2022

---

19. MOVEMENT IN FUNDS - continued

Restricted funds

**Memory Lane (North):** Clinical Commissioning Groups in Derbyshire offered a round of grant funding in 2016 to deliver services which addressed their key objectives. AUKDD secured one grant for Memory Lane North which offers an extension of our Memory Lane methodology into additional areas in the North Derbyshire and Hardwick CCG areas. The service is appropriate and accessible to anyone aged 65+ vulnerable to social isolation but is specially designed for older people and carers living with dementia. Sessions are person-centred so each Memory Lane group is unique, responding to the memories of local communities and cultures. Activities, special events and location are dictated by members and local stakeholders allowing each Memory Lane group to reflect the needs of its community of interest.

20. RELATED PARTY DISCLOSURES

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £1,920 (2021: £7,270) were made during the year and the balance outstanding at the year end was £Nil (2021: £Nil).

During the year, key management personnel received aggregate compensation of £57,333 (2021: £57,342).

During the year, donations from trustees totalled £Nil (2021: £Nil).

21. DEFERRED INCOME

At the year end, there was deferred income of £101,320 (2021: £52,254) included within creditors. This relates to grants which were received prior to the year end but were not able to be utilised until after the year end. These amounts will be utilised in full in the following financial year. Amounts released to income during the year totalled £52,254 (2021: £2,000).

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations and gifts	61,361	137,857
<b>Other trading activities</b>		
Shop income	602,948	134,880
<b>Investment income</b>		
Interest receivable	3,384	6,299
<b>Charitable activities</b>		
Local authority grants and SLA	473,489	875,493
Other income	255,691	86,902
COVID-19 furlough grants	<u>33,708</u>	<u>193,521</u>
	<u>762,888</u>	<u>1,155,916</u>
<b>Total incoming resources</b>	1,430,581	1,434,952
<b>EXPENDITURE</b>		
<b>Shop trading costs</b>		
Wages	223,400	133,189
Social security	5,416	2,747
Pensions	11,766	6,261
Bank charges	8,177	2,965
Rent, rates and power	167,288	72,409
Insurance	9,528	5,985
Printing, postage & telephone	7,576	4,841
Recruitment and training	2,134	224
Repairs and computer costs	53,285	14,139
Sundry costs	16,304	6,647
Travel costs	13,066	3,635
Goods and consumables	6,259	6,812
COVID-19 costs	206	23
Professional fees	12,749	3,240
Internal recharge	3,000	4,044
Plant and machinery	1,871	3,459
Motor vehicles	<u>1,553</u>	<u>-</u>
	543,578	270,620
<b>Charitable activities</b>		
Wages	498,217	487,856
Carried forward	498,217	487,856

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
<b>Charitable activities</b>		
Brought forward	498,217	487,856
Social security	19,646	18,196
Pensions	34,324	31,911
Rent, rates and power	29,703	41,133
Insurance	2,806	4,467
Agency costs	42,684	42,574
Printing, postage & telephone	11,556	12,043
Recruitment and training	3,430	364
Repairs and computer costs	18,673	10,465
Sundries	76,152	89,034
Professional fees	7,049	2,764
Travel and motor costs	23,202	8,854
Transport	4,426	(454)
Daycare meals	10,774	5,523
Activity costs	1,540	315
Irrecoverable VAT	7,966	5,221
Internal recharge	27,225	29,972
COVID-19 costs	1,695	10,617
COVID-19 support grants	125,347	30,760
Plant and machinery	-	225
Fixtures and fittings	185	46
Motor vehicles	9,854	5,383
Loss on sale of tangible fixed assets	(800)	-
	955,654	837,269
<b>Support costs</b>		
<b>Head office costs</b>		
Wages	200,424	182,877
Social security	15,129	14,533
Pensions	18,076	16,759
Internal recharges	(30,225)	(34,016)
Rent, rates and power	1,955	1,516
Printing, postage & telephone	7,180	4,955
Recruitment and training	1,009	-
Other costs	20,539	11,492
Professional costs	4,816	3,922
Travelling	3,923	4,521
Freehold property	1,800	3,296
Plant and machinery	38	359
Fixtures and fittings	2,160	-
	246,824	210,214
<b>Governance costs</b>		
Other costs	219	199
Carried forward	219	199

This page does not form part of the statutory financial statements

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2022

---

	2022 £	2021 £
<b>Governance costs</b>		
Brought forward	219	199
Audit fees	8,107	6,355
Sundries	156	-
Recruitment and training	214	-
	<u>8,696</u>	<u>6,554</u>
Total resources expended	<u>1,754,752</u>	<u>1,324,657</u>
Net (expenditure)/income	<u>(324,171)</u>	<u>110,295</u>

**AGE UK DERBY & DERBYSHIRE**

England & Wales - Charity number 1068550

---

# Accounts

---

REGISTERED COMPANY NUMBER: 03510613 (England and Wales)  
REGISTERED CHARITY NUMBER: 1068550

**TRUSTEES' ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
AGE UK DERBY & DERBYSHIRE**

Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

**AGE UK DERBY & DERBYSHIRE**

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021**

---

	<b>Page</b>
<b>Reference and Administrative Details</b>	<b>1</b>
<b>Trustees' Annual Report (Including Directors' Report)</b>	<b>2 to 14</b>
<b>Report of the Independent Auditors</b>	<b>15 to 18</b>
<b>Statement of Financial Activities (Including Income and Expenditure Account)</b>	<b>19</b>
<b>Balance Sheet</b>	<b>20 to 21</b>
<b>Cash Flow Statement</b>	<b>22</b>
<b>Notes to the Cash Flow Statement</b>	<b>23</b>
<b>Notes to the Financial Statements</b>	<b>24 to 38</b>
<b>Detailed Statement of Financial Activities</b>	<b>39 to 41</b>

**AGE UK DERBY & DERBYSHIRE**

**REFERENCE AND ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MARCH 2021**

---

<b>TRUSTEES</b>	H Campbell (resigned 1.7.21) L Done I R Hill A M Johnson J Matthews C R Newton
<b>COMPANY SECRETARY</b>	L Done
<b>CHIEF EXECUTIVE</b>	K Pugh
<b>REGISTERED OFFICE</b>	29a Market Place Heanor Derbyshire DE75 7EG
<b>REGISTERED COMPANY NUMBER</b>	03510613 (England and Wales)
<b>REGISTERED CHARITY NUMBER</b>	1068550
<b>AUDITORS</b>	Sibbalds Limited Chartered Accountants and Statutory Auditor Oakhurst House 57 Ashbourne Road Derby Derbyshire DE22 3FS
<b>SOLICITORS</b>	Flint Bishop LLP St Michael's Court St Michael's Lane Derby DE1 3HQ
<b>BANKERS</b>	National Westminster Bank Plc 42 Bath Street Ilkeston Derbyshire DE7 8HF

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**CHAIR OF TRUSTEES STATEMENT**

At the end of my last report, I referred to the imposition of the first national lockdown in March 2020. We began the financial year 2020-21 with nearly all our services and all our shops closed, and most staff having shifted to working at home. I expressed some confidence that we could weather this storm because of the enormous commitment and resilience of our staff and volunteers, and the firm financial foundation of the charity. But none of us really knew what was going to happen or how long it would last – we were going to have to wait and see how well we would fare...

As it turned out, we did better than I think any of us could have expected. The willingness of the County Council to extend our grants, combined with the Government's furlough scheme and our healthy reserves, meant that we did not suffer the dire financial consequences experienced by some other voluntary organisations.

We obviously lost a lot of shop income over the year, although our heroic retail staff opened the shops whenever they could, in the face of repeated lockdowns. Some even managed to change the window displays regularly during lockdowns. And many took the opportunity presented by temporary closure for a good sort-out. We seized the opportunity presented by Age UK national choosing to permanently close some of its shops in Derbyshire to increase our retail estate; and we organised the relocation of our warehouse to shared premises with our new furniture shop in Chaddesden. We are emerging from the pandemic stronger than ever on the retail front.

2020-21 was always going to be a challenging year for our day services, with the long-expected County Council switch from grant aid to purchasing packages of care for individuals. This forced a substantial increase in our fees, which was bound to put some members off. Lockdowns massively increased the challenges. But in response to what our members told us – that they would rather run some risk of infection than be totally isolated at home – we re-opened whenever we could; and long before most other day service providers. By taking stringent safety precautions, staff managed to ensure that no Covid infections have originated or spread in our day centres. Numbers are still down and the challenges are by no means over, but we've kept going so far!

Other services kept going by switching to remote delivery. Information and advice was provided by staff working from home. At first sight, falls prevention looked like a service that couldn't possibly continue in the face of lockdowns. But our imaginative and dedicated staff found all sorts of ways to make things happen and maintain the all-important social contacts - from online classes and use of local radio, to development of remote learning packages for professionals. Indeed, so impressive was the creativity and commitment of our Strictly No Falling staff that they were in the final shortlist of three for an immensely prestigious Royal Society of Public Health national award.

So 2020-21 has been a year like no other, full of unexpected and unprecedented challenges. But it has also demonstrated the enormous resilience and dedication of our staff and volunteers in the face of adversity. From the head office staff handling the complications of furlough and Covid Grant distribution, to the front-line staff continuing to deliver services against all the odds, everyone has really stepped up to the mark in a totally admirable way. I can say on behalf of the whole Board that we are immensely proud of what everyone has achieved in this most difficult of years.

### Objectives and activities

The objectives of the charity are stated as 'for the benefit and wellbeing of older people within the public community in and around the County of Derbyshire including the City of Derby'.

#### Mission Statement:

We believe all older people should have the opportunity to age well.

#### Our purpose:

We exist to improve the lives of older people in Derby and Derbyshire, taking care to value diversity and include and involve people from all communities.

We seek to achieve this by focusing on three key areas forming an inter-linked strategy of programmes, containing all our projects, activities and actions. Each area combines to achieve our purpose for public benefit. In 2019 we reviewed our strategic plan and reconfigured our programme boards to reflect our changing strategy.

The programmes are:

The Services and Influencing Programme

The Organisational Development Programme

The Finance and Income Generation Programme

#### The way we work:

- **Partnership:** AUKDD believes that the best quality services cannot be provided alone and in isolation. AUKDD works in formal and informal partnership in almost every aspect of our service delivery.
- **Multi-agency working:** the CEO and senior staff represent the charity in various multi-agency working groups and partnerships. One example is the Ageing Well programme and the Anticipatory Care workstream which brings together health, social care and the voluntary sector to help configure effective and efficient systems which ensure older people receive timely health care. Another example is our membership of the Financial Abuse Awareness Group, a work group of the Derbyshire Safeguarding Adults Board where we are also a member. Financial abuse at its worst can kill as victims lose significant sums of money, self-esteem and trust and this impacts on their ability to function independently and on their health and wellbeing. The impact can be seen across a wide range of older people from those looking for love, email scams to those frail and vulnerable to scams or doorstep crime. By working with all agencies locally, and using our communication resources together we have achieved against a clear strategic and action plan.
- **Specialist Infrastructure Support:** AUKDD believes that it has a role in supporting other organisations, groups and communities that support older people and that by doing so it can help to achieve its own charitable objectives. Support includes specialist advice and practical help and AUKDD is a member of the Derbyshire Infrastructure Consortium: 3D. Its infrastructure role includes support to Age Concern groups within Derbyshire and this role involves offering 1:1 support with issues such as governance, sustainability, legal and HR matters, funding and service development. The Information Roadshow enables smaller groups to access outreach support and offers a valuable, free service to groups and clubs.

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

---

- **Influencing:** AUKDD believes in working at both a direct service level and at a strategic level to promote best practice and advocate for the general needs of older people. Staff engage in local media activity helping to reach potential users and influence debate. This year we have helped promote government guidance and wellbeing advice to address specific needs during the pandemic. We enable older people and carers to express their views with support from Information and Advice and by promoting consultation opportunities direct to older people. Throughout the year the CEO works within multi-agency working groups, strategic planning processes and consultation events to raise issues affecting older people and carers bringing local experience, national research and a local Age UK involvement to these processes. Increasingly social media and networks present opportunities to promote issues and fundraising is increasingly linked to influencing campaigns. We have worked in partnership with Joined Up Care Derbyshire to promote training and development opportunities for staff across the health and social care system including the Delirium training package, and helping to find older people able and willing to participate in short films bringing to life their lived experience of older age.
- **Diversity:** AUKDD works to reflect the diverse communities of Derbyshire within every aspect of the charity including its governance, strategic planning, user involvement and service delivery. Our local communities are changing and our services are responsive to the different cultures and expectations we now work with. We are building on our experience and embedding good practice in our policies and procedures and using our CharityLog system capabilities to better monitor the diversity of our users, volunteers and staff. New services and activities such as fundraising are increasing the range of volunteer roles and the diversity of volunteers we recruit and these types of activity and the additional breadth of involvement help to engage a greater diversity of services users and other stakeholders. As well as the diversity criteria of issues like age, ethnic origin etc the organisation must balance the needs of urban and rural communities and serve very diverse needs across a varied geography.
- **Volunteers** are essential in all aspects of the charity's work. The 200+ volunteers who in recent years gave their time regularly to AUKDD enable it to operate, raise funds, administer and govern the charity. In 2020/21 many of our volunteers needed to shield or their shop or centre was closed for lockdowns. Some volunteers have been cautious in returning, others volunteered in new ways or offered even more time. This year volunteers contribute in-kind to the organisation with the donation of approximately 20,800 hours per annum. Our shops used approximately 96 hours of volunteer time per week on average despite long periods of lockdown.  
AUKDD governance relies on 6 trustees and occasional specialist support of approximately 280 hours per annum (based on attendance at 10 meetings per year and preparation time). The monetary value of their skills is hard to find a comparison for but using an average hourly rate of £25.00 the Trustees give AUKDD £7,000 per annum. This year our Trustees gave even more by monitoring regularly and being on hand to respond with email decisions and zoom meetings to give our CEO timely support.  
Recruiting and retaining sufficient volunteers is a significant challenge because the requirements of many roles has become more demanding as legislation, risk assessment and our clients' needs become more complex. Overall numbers of volunteers has reduced in recent years, in some areas significantly, and more volunteers are under pressure to secure paid employment or meet employment benefit requirements. Volunteer recruitment and retention is an identified risk in our Risk Management process and a priority for most service leads. However, we continue to have an exceptional level of continuous long service from our volunteers and volunteers fulfilling high level roles. We participate in a specialist network in the East Midlands to share best practice in volunteer recruitment and management which is leading to some new approaches to recruitment.

## AGE UK DERBY & DERBYSHIRE

### TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

---

#### Strategy

In 2020/21 Age UK Derby and Derbyshire provided:

- Befriending
- Careline
- Compassionate Communities (End of Life)
- Covid Grant Scheme
- Day Care
- Dementia Services: Memory Lane
- Digital support
- Falls Awareness Training
- First Taste
- Footcare – 'Tootsies'
- Information and Advice:
  - Derbyshire Dales Housing Options Service
  - Information and Advice
  - Information Roadshow
- Influencing
- Money Support Service
- Outreach
- Sowing Hope
- Strictly No Falling Falls Prevention Service
- Wellbeing Services: Chaddesden Park Centre

*Within the financial year two services began in response to Covid19 and funded by donations: Sowing Hope, Money Support Service and one service was delivered with emergency grant funding: Covid Support Grant.*

Development of services for older people is supported by:

- Specialist support for older people's groups
- 3D Derbyshire Infrastructure Consortium

These activities are supported by:

- Retail: 12 charity shops located across Derby and Derbyshire
- Fundraising and Legacy Sharing Agreement – Age UK
- Donations and fundraising activities

*Within the financial year development work began on one charity furniture shop and new warehouse.*

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**Achievements and performance**

**We said we would:**

**1. Develop our unrestricted income opportunities**

Unrestricted income is essential to our charity's independence and responsiveness enabling us to provide the services and support older people need not just what commissioners or grant funders want. We had small but achievable ambitions to grow our small shop portfolio by one shop in a year representing a significant amount of work and some risk. Amazingly, because Age UK decided to permanently close many of its local shops during the first lockdown and gave us a generous option to take them over we increased our portfolio by 5 new shops in communities in the county and city. Taking over 'going concerns' significantly reduced costs associated with refurbishment and we benefitted from retaining many original staff and volunteers who were delighted their shop had had a reprieve. In addition to the Age UK shops we began work on achieving our original ambition of a furniture shop and new warehouse facility serving our increased shop portfolio. An ideal site was identified and a complete refurbishment begun in a small retail development in one of the most deprived areas of Derby. Local interest and support is really heartening and the shop will open in 2021/22.

Our charity shops remain a core component of our income generation but fundraising is showing potential since we used a legacy to invest in a small team of staff to design and implement a long term strategy. In this early stage of the strategy fundraising income remains low as we develop a calendar of events, starting small but building in scope and scale. We have already seen welcome developments just in a few years and despite the catastrophic impact of the pandemic lockdowns on community events.

**2. Engage older people in digital activities**

2020/21 has been the year of 'zoom' and digital communication has risen in importance for almost every area of work and domestic life. In the restricted days of lockdowns digital communication was a lifeline for many but also for too many another indicator of their exclusion and as the year progressed and society has redesigned services with a 'digital first' approach digital exclusion has not just affected social isolation but also access to basic healthcare and key services.

Early in the pandemic we worked rapidly to link older people who used our services into some form of digital network. Our Chaddesden Centre users were quickly signed up to a WhatsApp group and our Centre Manager ran murder mystery afternoons, quizzes, conversation starters and jokes for the day. Engagement escalated and the groups soon developed and formed lifelines for members. In our rural services similar connections were made for older people with digital access and for family carers, staff and volunteers but the challenges of digital in remote rural communities were ever present.

Working with local NHS leaders we worked on a small active research project working with small numbers of digitally excluded older people to work out what was needed to get them connected and to stay connected. Digital resilience was identified as a major factor as many older people lacked the skills and confidence to problem solve when the internet connection failed or error messages were displayed. Our staff and volunteers supported many older people with advice and guidance to access local help and support. The small army of local volunteers who set up and joined Covid Mutual Aid groups were a great help as neighbours helped with doorstep visits, shared internet connections and lent a helping hand. The pandemic work has highlighted the need for hands-on support to help older people get and stay digitally connected, but it has also shown the value of direct human contact. Digital, for our charity and for older people and carers, remains a core strategic aim and includes support for people who risk remaining socially excluded by rurality, poverty and cognitive decline.

**3. Influence local decision-makers about what 'good' looks like for older people**

The Covid19 pandemic provided many opportunities to demonstrate the value and impact of voluntary sector services and our charity's experience and skills. The wraparound care we provided for day care clients supporting peer and family carers and our Members during lockdowns with everything from emotional support to treats and activities delivered to the door demonstrated the value of long-term caring relationships and local teams. Our exemplary performance in reopening our day centres and protecting members, staff and volunteers whilst providing the same standard of care and stimulation was used by local authority staff to help them in their reopening processes. Similarly our Chaddesden Centre's bespoke support for its members and many-more older people in the community with home-cooked meals, activity packs, food and treat parcels, weekly and daily phone calls and support for other community services has been widely recognized and local staff use it as an exemplar.

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

---

We have continued to monitor and evaluate our services. Our reports show how resilient and creative our staff have been. As one service was mothballed due to lockdown staff rolled up their sleeves and got on with something else often developing projects from scratch in record time. Our 'Sowing Hope project gave older people isolated at home a stimulating activity but also much needed hope for the future. Packs involved an awful lot of compost and soup cups all over the project worker's home but as the beautifully presented packs were delivered by a local running group the recipient's delight made it all worthwhile. The project also showed our teams could work creatively together and at a distance. A First Taste tutor saw the project and with a volunteer poet composed and recorded the 'Chive Jive' and a song for our Bakewell Day Centre Members! Similarly our Strictly No Falling team turned near disaster into a triumph by supporting our independent CBE instructors to provide mentoring calls to their class participants. The grant support maintained the SNF network and Instructors really went the extra mile even delivering a class in a close of older residents exercising at their gateways. This resilience and creativity was recognized by the Royal Society of Public Health but it was typical of all our services, staff and volunteers and it has been recognized across all the strategic and commissioning teams.

---

2020/21 was yet again a continuation of the experience in the preceding 5+ years with many services remaining at long term risk of 100% cuts to funding and a complex picture of local funding and strategy. Derbyshire County Council extended grant funding and maintained payments giving us valuable security during uncertain times. This enabled us to respond with confidence to the pandemic and positioned us well to support them with delivering emergency response such as the Covid Winter Grants. Our links to older people outside statutory services and our flexible teams allowed us to deliver short-term one-off grant programmes to help older people cope with additional costs from the pandemic such as food home delivery, additional heating and emergencies. The raised profile of older people because of Covid19 and of Age UKs around the country also helped us locally. In the first few months of 2020/21 we received unrestricted grants and donations to help us focus our skills and experience on safeguarding older people. The Mutual Aid groups provided the feet on the ground for shopping but older people struggled with safe ways to access money and pay for the things they needed. The Police and Crime Commissioner's Office responded at speed with a small grant and the even bigger gift of an open hand in how we spent it. It provided funds for our Money Support Service enabling us to provide shopping gift cards for volunteers to use and an invoice system for older people to repay. The system provided much needed independence and safety for older residents and for their neighbours and local volunteers. There have been many examples of this kind of timely donation or grant funding and the trust and respect given to us to know how to spend it well. In our Chaddesden Centre our years of partnership working paid dividends with local community support enabling us to fund, cook and deliver meals and food parcels, provide much needed emotional support and involve older people in making videos, VE Day celebrations and putting daffodils everywhere to keep them feeling a part of their community.

Our staff and volunteers across every part of our charity have been quite simply superb. They have embodied our charitable values in their response to older people and their carers and to each other. The WhatsApp groups set up so quickly in March 2020 have helped welcome new staff, prop up people having a wobble and made us all laugh when we needed it most. Our Operations Manager embraced digital and encouraged us all to Zoom, Teams, and WhatsApp our way through every challenge. Staff filmed exercises and made them available on social media and these were taken up by people all over the country. Staff and volunteers performed songs, created poetry and shared uplifting photos of their window-sill fundraisers, doorstep visits and at long last our Members returning to our day centres. We interviewed new staff on zoom and inducted and trained remotely too. Staff working from home made and maintained friendships and kept up the so important opportunities to put the world to rights. As a charity we have embraced digital at a speed and level unforeseen before the pandemic and it has revolutionised our ways of working but it can never replace some levels of face to face contact. We have also learned to see digital not just as a tool but also an asset and some recognition for that must go to Phil's quiz nights featuring two talented guinea-pigs!

The pandemic goes on, we face a continuing battle to vaccinate, booster jab and manage risk to limit both the virus and the unintended consequences of social distancing and isolation. 2021/22 will pose significant challenges financially, especially for our day services and grant funded services, but our charity has shown itself to be resilient and positive and these qualities will help us face the next phase.

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**Financial review**

The Charity currently has a reasonable balance of income generated from donations and retail activity and commissioned services funded by the local authority including public health but during 2020/21 a number of services continued to face imminent funding cuts as strategic plans impact on local authority funding. Levels of funding and diversity remains reasonably healthy but lower than anticipated income in retail income due in the main to lockdowns and subsequent reductions in opening hours is a cause of concern because this forms the majority of the charity's unrestricted income.

The organisation has implemented strategic developments to improve retail and fundraising income and to reduce expenditure wherever possible. The majority of our externally funded services continue to exist on short term extensions and commissioning structures and strategies remain unclear. The uncertainty means our financial planning and risk management is conservative and we have prioritised the maintenance of good reserves to protect the interests of the charity, our service -users and staff as far as possible.

**Investment powers and policy**

Under the Memorandum and Articles of Association, the Charity has power to make any investment which the Board sees fit provided that the Board shall seek proper professional advice.

**Reserves policy and going concern**

The Trustees have agreed a policy for managing adequate and appropriate reserves for the charity in line with the guidance issued by the Charity Commission. The trustees have considered the risks to the organisation, completed an analysis of the impact of significant risks and identified the need to maintain a reserve equivalent to between 1 and 3 months unrestricted expenditure (between £110k and £330k). Because of the liabilities the charity holds for the maintenance of buildings, staff redundancy or TUPE and emergency planning the trustees have included designated reserves to ensure adequate cover for these specific risks. In addition, we have separate designated reserves earmarked for unfunded projects or services we may wish to fund in the near future. These spending priorities will evolve and indeed in the last year the trustees have chosen to review the amounts required in some funds.

Total funds amount to £1,119,496 of which Restricted fund balances amount to £6,306 and will be applied for the specific purposes identified in the Statement of Funds, resulting in Unrestricted fund balances totalling £1,113,190. Of these £1,113,190 Unrestricted Funds the amount of £119,532 is in the form of tangible assets and £993,658 in other net assets. Of the net assets of £993,568 a total of £769,346 has been designated to specific purposes (these are detailed within note 19 of these accounts), leaving free reserves of £224,222 which is compliant with the current free reserves policy identified above.

On an annual basis, before approving the accounts, the directors consider if the charity has sufficient resources to continue in operational existence for the foreseeable future. In common with many charities, the current financial environment is such that it presents many challenges for us but we have plans to meet those challenges and consider the charity to be a going concern.

**Borrowing Policy**

Under the Memorandum and Articles of Association, the Charity has power to borrow money for the purposes of the Charity on such terms as may be thought fit, including mortgaging all or any part of the Charity's property as security for the repayment of the money borrowed. At the current time the Charity has no borrowings secured or unsecured.

**Plans for future periods**

Our Strategic Plan concentrates on three strands of activity: Services and Influencing, Finance and Income Generation and Organisational Development. Each Programme Board has set an annual plan based on the overall strategy.

In addition to delivering against the annual plans for our Programme Boards we will:

1. Develop influencing campaigns about issues important to local older people
2. Help raise awareness of Age Friendly communities
3. Grow income to support older people to use technology and get connected

**Strategic direction 2020/21**

The Board has carefully monitored our charitable and financial performance throughout the Covid19 pandemic to date and the charity remains in a stable or improving condition achieving some longer-term strategic development rapidly and performing very well within the local pandemic response further improving our local reputation and status. Our Strategic Plan extends our service offer developing traditional services to become financially independent and with increased retail and fundraising income to improve our charitable independence and ability to meet local need. The pandemic has impacted on progress on some ambitions but equally it has enabled us to make rapid progress on others. We reviewed our strategic plan and agreed it remained appropriate for what we anticipate in 2021/22.

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021**

---

**Structure, governance and management**

**Governing document**

Age UK Derby & Derbyshire (Reg. Charity No: 1068550) is an independent charity within the Age England Association and a local partner with Age UK.

The charity is a company limited by guarantee (No. 03510613) governed by its Memorandum and Articles of Association and having its registered office at 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The directors who served since 1 April 2020 were:

C R Newton  
H Campbell  
A M Johnson  
L Done  
J Matthews  
I Hill

**Appointment of trustees**

The Board has a rolling programme of trustee recruitment to secure continuity for the Board. In recognition of the vital importance of governance to the future of the charity we continue to use the self-assessment process of the Charity Commission's Good Governance Code for the Voluntary Sector. The Board has sought additional trustees, and one with specialist knowledge of charity retail but this post remains vacant.

**Induction and training of trustees**

There are 6 serving trustees with a mix of experienced and new trustees. All trustees are well-informed about Age UK Derby and Derbyshire, through experience and or induction and bring to their roles a wealth of experience in the fields of health and social care, company law, strategic planning and quality assurance, commercial enterprise and other governance roles in the voluntary sector. Board Meeting agendas include a regular briefing or training session focusing on a particular aspect of the charity or a governance responsibility.

**Organisation**

The Board normally meets up to six times per year, generally four times each year in addition to 12 programme board meetings each involving at least two trustees. During the pandemic the Board met virtually at least once a month with frequent email updates between meetings. The shorter more frequent meetings enabled trustees to monitor issues and respond rapidly as required. Each month the CEO provided a full update report and a basic financial report.

Trustees use a Project Management system, successfully for the past 12 years, across the organisation. Work of the Board is delegated to three Programme Boards covering areas of work crucial to service and organisational development:

- Finance and Income Generation
- Organisational Development
- Services and Influencing

The Finance Sub-Committee reports directly to the Board and liaises with Programme Boards. Task and Finish Groups are established as needed to progress specific pieces of work.

All three Programme Boards are made up of individual Trustees with delegated authority, staff representatives and specialist advisors as necessary. The Programme Boards report against their project plans and note areas of achievement, change or revised completion dates and make recommendations to the full Board for approval.

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

---

Internal control

The Board of Trustees is responsible for the strategic governance of the charity including the setting and monitoring of an annual budget, quality and development, organisational risk assessment, strategic planning and the policies and internal procedures for the management of staff and volunteers.

The implementation of these strategies and the day-to-day management of the organisation are delegated to the Chief Executive. The Chief Executive is required to keep the Board well-informed of internal and external issues which affect or are otherwise relevant to the organisation.

To promote best practice in service delivery the Trustees use various quality assurance programmes to improve effectiveness and minimise risk.

- **Organisational Quality Standards for local Age UKs in England.**

As part of our membership of the Age England Association and our partnership with Age UK we must meet the Age England Association quality standards. We completed our evidence portfolio and inspection visit and audit and passed with no areas for improvement. The next cycle of assessment will begin in 2021 with annual Charity Quality Standard assessments on core values completed between full assessments.

- **ISO 9001**

Age UK Derby and Derbyshire had ISO 9001 re-confirmed in the audit in May 2020. We have now held this award for 10 years and each year have had a clear audit report. This internationally recognised quality standard was considered an important system for the development of public services and entry into the competitive tendering and commissioning structures of Health and Social Care but in recent years local tendering has rarely required the standard and the charity is considering alternatives and hopes the Age England Association standards will, in time, become sufficiently well recognised to replace ISO9001 and reduce duplication.

- **Befriending and Mentoring Approved Provider Status**

The Befriending Projects have been awarded 'Approved Provider Status' for the main Befriending Service in the High Peak and Derbyshire Dales for 6 years and Careline for 3 years. In 2018 the Befriending Service again achieved the highest standard with an exceptional audit report by the assessor. This also entitles us to the highest level award in a local quality assurance programme called Derbyshire Trusted Befriending Network.

- **Information and Advice Standard**

Throughout 2020/21 we have been working to implement changes in our Information and Advice Services to enable us to complete an accreditation process. Our service delivery is good but introduction of CharityLog was necessary to facilitate online case reviews for the accreditation process. Alongside these procedural and digital changes we have completed a GDPR review for the service and re-organised the staff team. The delayed assessment will be completed in late 2021/22.

- **GDPR**

The introduction of the General Data Protection Regulations (GDPR) led to a review of all our services, their data needs and our compliance. CharityLog and its improved security and controls on access resolved most identified risks, and with some practical changes to access within offices and buildings the GDPR risks have been mitigated. Our response to adult safeguarding and issues such as consent within data protection creates many challenges as our services support many vulnerable older people so our staff training, access to colleagues for advice and support and our membership of the Derbyshire Safeguarding Adults Board and use of Derbyshire-wide policies and procedures is essential.

- **Data**

The organization holds 'Cyber-Essentials' a quality standard for data management within digital systems and equipment and this also supports our management of GDPR requirements and other quality standards.

In general other areas of activity are regulated by local and national systems including Trading Standards, CSCI and Adult Health and Social Care.

Financial Management operates to written and monitored procedures covering all areas of financial activity.

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

---

**Related parties and co-operation with other organisations**

• **Partnership Working**

As a region Age UKs in the East Midlands work well together working formally and informally together to deliver local projects, region-wide delivery and sharing skills and experience. This partnership works across all roles in the organisation with staff brought together to share experiences and successes in a variety of charitable activity, governance and management.

• **Age UK Partnership Agreement**

Since April 2010 AUKDD has worked in partnership with Age UK and other Brand Partners under a partnership agreement. It involves compliance with shared standards for presentation, service delivery and development as well as core principles such as user involvement and quality. In addition to the partnership agreement a series of other formal agreements cover key relationships. The primary agreement is between Age Concerns in Derbyshire who are 'Friends' and work with AUKDD on shared outcomes. Other, less formal, agreements exist with older people's Forums and Friendship Centres. At a local level good working relationships exist across our network to ensure we make effective use of our contacts with older people and their carers.

• **The Age England Association**

AUKDD is a full member of the Age England Association and a member of the East Midlands Region. The Chief Executive represents Age UK Derby and Derbyshire within 'Brand Partner' meetings in the East Midlands. The regular meetings provide an opportunity for engagement with Age UK and other Brand Partners.

**Pay policy for senior staff**

The directors consider that the board of directors, who are the Charity's trustees, and the senior management team comprise the key management personnel of the charity. They are in charge of directing and controlling, running and operating the Charity on a day to day basis. All directors give of their time freely and no director received remuneration in the year. Details of directors' expenses are disclosed in note 10 to the accounts and related party transactions are disclosed in note 20 to the accounts.

The pay of the senior staff is reviewed annually and normally increased in accordance with inflation.

**Fundraising Policy Statement**

AUKDD relies on fundraising to provide some of its unrestricted income to support our charitable activities. In 2017/18 it invested legacy funding in dedicated fundraising posts, the first for the organisation. The new posts included developing a fundraising strategy and confirming our fundraising principles. The investment is beginning to achieve against some ambitious targets and establish a new culture of fundraising. This year the team has faced enormous challenges as all face to face events were cancelled or impacted by covid guidance. Despite this the team worked to develop local sponsorship and engagement in low-contact fundraising.

We do not carry out street fundraising, nor do we undertake mail shots or telephone canvassing. We do not work with, or have oversight of, any commercial participators or professional fundraisers. We do ensure our fundraising conforms to recognised standards, we comply with the Code of Fundraising Practice, and we are:

- committed to high standards
- honest and open
- clear
- respectful
- fair and reasonable
- accountable

**TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021**

---

Our fundraising practice is monitored by the trustees of the charity in the Finance and Income Generation Programme Board and they receive a quarterly report. We monitor any fundraising complaints (none were received during the year 2020/21) and always seek to protect the public, including vulnerable people, from unreasonably intrusive or persistent fundraising approaches, and undue pressure to donate.

**Risk management**

Organisational risk is assessed on an ongoing basis and reviewed periodically at the Organisational Development Programme Board. Risk assessment is an integral part of the work of the Chief Executive and of each Programme Board and at meetings of the whole Board when current performance and future objectives are discussed. In 2020/21 they again identified key risk areas and reviewed them in a regular process of in depth analysis of risk and risk mitigation but concentrated on risks associated with the pandemic.

The charity's income generation streams represent a constant risk as they are subject to external change and income generation maintains existing services, supports the development of adequate reserves and maintains essential independence. Shop performance is monitored carefully through the year and a new long-term Retail Plan was reviewed in 2018 and has achieved significant improvements in terms of approach within the shops and trials of new staffing structures including a new dedicated role of Retail Manager. Funding insecurity presents additional risks which the charity mitigates with sufficient reserves and clear action plans for responding to changes to funding.

**Auditors**

Sibbalds Limited were appointed for the 2020/21 audit following a governance review and selection procedure. Sibbalds Limited will be proposed for re-appointment at the forthcoming Annual General Meeting.

TRUSTEES' ANNUAL REPORT (INCLUDING DIRECTORS' REPORT)  
FOR THE YEAR ENDED 31 MARCH 2021

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Derby & Derbyshire for the purposes of company law) are responsible for preparing the Report of the Trustees 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 those financial statements, the trustees are required to

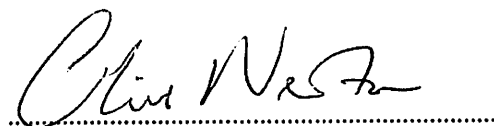
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company 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 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 auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 13th DECEMBER 2021 and signed on its behalf by:



C R Newton  
Trustee

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### Opinion

We have audited the financial statements of Age UK Derby & Derbyshire (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

### Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

### Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
AGE UK DERBY & DERBYSHIRE**

---

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, 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.

## REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF AGE UK DERBY & DERBYSHIRE

---

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

As part of our planning process:

- We enquired of management the systems and controls the company has in place, the areas of the financial statements that are mostly susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: FRS 102, Companies Act 2006, Charities Act 2011, GDPR and Employment Law.
- We considered the incentives and opportunities that exist in the company, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the company, together with the discussions held with the company at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Reviewing board meeting minutes throughout the period and subsequent to the year end for discussions of irregularities including fraud.
- Reviewing sensitive expense accounts for evidence of irregularities including fraud.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. 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 for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF  
AGE UK DERBY & DERBYSHIRE**

---

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Hari Vasdev MEng FCA (Senior Statutory Auditor)  
for and on behalf of Sibbalds Limited  
Chartered Accountants and Statutory Auditor  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
Oakhurst House  
57 Ashbourne Road  
Derby  
Derbyshire  
DE22 3FS

Date: .....17<sup>th</sup> December 2021.....

## AGE UK DERBY &amp; DERBYSHIRE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	137,636	221	137,857	37,302
<b>Charitable activities</b>					
Health and care	5	524,062	-	524,062	544,411
Information and advice		231,212	-	231,212	121,903
Infrastructure		83,617	-	83,617	38,158
Retail <sup>1</sup>		139,465	-	139,465	3,980
Wellbeing		163,378	1,987	165,365	149,154
Support		12,195	-	12,195	2,916
Other trading activities	3	134,880	-	134,880	220,450
Investment income	4	6,299	-	6,299	10,422
<b>Total</b>		<b>1,432,744</b>	<b>2,208</b>	<b>1,434,952</b>	<b>1,128,696</b>
<b>EXPENDITURE ON</b>					
Raising funds	6	321,968	-	321,968	242,367
<b>Charitable activities</b>					
Health and care	7	473,894	-	473,894	529,148
Information and advice		238,435	-	238,435	230,180
Infrastructure		77,172	-	77,172	53,328
Wellbeing		206,658	6,530	213,188	185,530
<b>Total</b>		<b>1,318,127</b>	<b>6,530</b>	<b>1,324,657</b>	<b>1,240,553</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>114,617</b>	<b>(4,322)</b>	<b>110,295</b>	<b>(111,857)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		998,573	10,628	1,009,201	1,121,058
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>1,113,190</u></b>	<b><u>6,306</u></b>	<b><u>1,119,496</u></b>	<b><u>1,009,201</u></b>

<sup>1</sup>This does not include shop income which is included in 'other trading activities'. An analysis of income from charitable activities, including retail, is given in note 5 to the financial statements.

The notes form part of these financial statements

AGE UK DERBY & DERBYSHIRE

BALANCE SHEET  
31 MARCH 2021

	Notes	2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	13	119,532	88,650
<b>CURRENT ASSETS</b>			
Debtors	14	80,886	82,801
Cash at bank and in hand		<u>1,026,923</u>	<u>900,571</u>
		1,107,809	983,372
<b>CREDITORS</b>			
Amounts falling due within one year	15	(107,845)	(62,821)
		<u>999,964</u>	<u>920,551</u>
<b>NET CURRENT ASSETS</b>			
		<u>1,119,496</u>	<u>1,009,201</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>1,119,496</u>	<u>1,009,201</u>
<b>NET ASSETS</b>			
		<u>1,119,496</u>	<u>1,009,201</u>
<b>FUNDS</b>	19		
Designated unrestricted funds		769,346	726,103
General unrestricted funds		343,844	272,470
Restricted funds		<u>6,306</u>	<u>10,628</u>
<b>TOTAL FUNDS</b>		<u>1,119,496</u>	<u>1,009,201</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

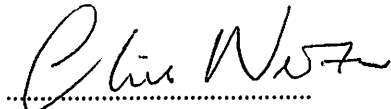
AGE UK DERBY & DERBYSHIRE

BALANCE SHEET - continued  
31 MARCH 2021

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on ~~13th DECEMBER 2021~~ and were signed on its behalf by:



.....  
C R Newton  
Trustee

AGE UK DERBY & DERBYSHIRE

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>161,698</u>	<u>(111,535)</u>
Net cash provided by/(used in) operating activities		<u>161,698</u>	<u>(111,535)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(43,652)	(1,601)
Interest received		<u>6,299</u>	<u>10,422</u>
Net cash (used in)/provided by investing activities		<u>(37,353)</u>	<u>8,821</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period	2	<u>900,571</u>	<u>1,003,285</u>
Cash and cash equivalents at the end of the reporting period	2	<u><u>1,024,916</u></u>	<u><u>900,571</u></u>

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2021

## 1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	110,295	(111,857)
Adjustments for:		
Depreciation charges	12,770	8,635
Interest received	(6,299)	(10,422)
Decrease in debtors	1,915	32,155
Increase/(decrease) in creditors	<u>43,017</u>	<u>(30,046)</u>
Net cash provided by/(used in) operations	<u>161,698</u>	<u>(111,535)</u>

## 2. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021 £	2020 £
Cash in hand	2,747	1,838
Notice deposits (less than 3 months)	1,024,176	898,733
Overdrafts included in bank loans and overdrafts falling due within one year	<u>(2,007)</u>	<u>-</u>
Total cash and cash equivalents	<u>1,024,916</u>	<u>900,571</u>

## 3. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	900,571	126,352	1,026,923
Bank overdraft	<u>-</u>	<u>(2,007)</u>	<u>(2,007)</u>
	<u>900,571</u>	<u>124,345</u>	<u>1,024,916</u>
Total	<u>900,571</u>	<u>124,345</u>	<u>1,024,916</u>

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021

---

1. ACCOUNTING POLICIES

**Charity information**

Age UK Derby & Derbyshire is a private company limited by guarantee incorporated in England and Wales. The registered office is 29a Market Place, Heanor, Derbyshire, DE75 7EG.

The members of the charity are the trustees. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

**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. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

**Charitable funds**

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

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

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

**Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably and it is probable that income will be received.

**Donations**

Donations and legacies are included when received.

**Grants**

This income represents monies receivable from statutory agencies and other charitable trusts for the provision of information, befriending, advocacy and daycare services. Income is accounted for in the period for which it is received. Where donors specify that grants or donations must be used in future accounting periods, such income is deferred.

**Shop income**

This is included in the accounts when receivable. It represents monies receivable through shop sales of donated goods.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**1. ACCOUNTING POLICIES - continued**

**Investment income**

Bank interest is included in the income and expenditure account on an accruals basis.

**Expenditure**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs relating to the category. Where costs cannot be directly allocated to particular headings they have been allocated to activities on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with the charity's compliance with constitutional and statutory requirements.

Irrecoverable VAT is allocated where possible against specific cost categories, otherwise it is treated as a support cost and allocated in the manner stated above.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Plant and machinery	- 25% on cost
Fixtures and fittings	- 20% on cost
Motor vehicles	- 25% on cost

**Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**2. DONATIONS AND LEGACIES**

	2021	2020
	£	£
Donations and gifts	<u>137,857</u>	<u>37,302</u>

**3. OTHER TRADING ACTIVITIES**

	2021	2020
	£	£
Shop income	<u>134,880</u>	<u>220,450</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 4. INVESTMENT INCOME

	2021	2020
	£	£
Interest receivable	<u>6,299</u>	<u>10,422</u>

## 5. INCOME FROM CHARITABLE ACTIVITIES

	Health and care £	Information and advice £	Infrastructure £	Retail £
Local authority grants and SLA	402,791	220,924	22,789	80,000
Other income	39,705	(800)	38,848	1,300
COVID-19 furlough grants	<u>81,566</u>	<u>11,088</u>	<u>21,980</u>	<u>58,165</u>
	<u>524,062</u>	<u>231,212</u>	<u>83,617</u>	<u>139,465</u>
			2021	2020
			Total	Total
	Wellbeing	Support	activities	activities
	£	£	£	£
Local authority grants and SLA	148,989	-	875,493	657,293
Other income	3,134	4,715	86,902	203,229
COVID-19 furlough grants	<u>13,242</u>	<u>7,480</u>	<u>193,521</u>	<u>-</u>
	<u>165,365</u>	<u>12,195</u>	<u>1,155,916</u>	<u>860,522</u>

## 6. RAISING FUNDS

## Shop trading costs

	2021	2020
	£	£
Staff costs	142,197	99,153
Bank charges	2,965	1,904
Rent, rates and power	72,409	64,661
Insurance	5,985	5,381
Printing, postage & telephone	4,841	2,635
Recruitment and training	224	1,036
Repairs and computer costs	14,139	10,608
Sundry costs	6,647	5,944
Travel costs	3,635	4,814
Goods and consumables	6,812	3,171
COVID-19 costs	23	-
Professional fees	3,240	-
Internal recharge	4,044	-
Depreciation	3,459	1,178
Share of support costs (see note 8)	<u>51,348</u>	<u>41,882</u>
	<u>321,968</u>	<u>242,367</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Health and care	395,716	78,178	473,894
Information and advice	199,099	39,336	238,435
Infrastructure	64,434	12,738	77,172
Wellbeing	178,020	35,168	213,188
	<u>837,269</u>	<u>165,420</u>	<u>1,002,689</u>

## 8. SUPPORT COSTS

	Head office costs £	Governance costs £	Totals £
Health and care	99,347	3,099	102,446
Information and advice	49,988	1,558	51,546
Infrastructure	16,188	504	16,692
Wellbeing	44,691	1,393	46,084
	<u>210,214</u>	<u>6,554</u>	<u>216,768</u>

## Analysed between:

Raising funds	51,348		51,348
Charitable activities	158,866	6,554	165,420

## Activity

Head office costs  
Governance costs

## Basis of allocation

Support costs allocated on direct cost basis  
Governance costs allocated on direct cost basis

## 9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation - owned assets	<u>12,770</u>	<u>8,635</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

**Trustees' expenses**

Expenses of £Nil (2020: £598) were paid to the trustees in the year.

**11. STAFF COSTS**

	2021	2020
	£	£
Wages and salaries	803,922	694,221
Social security costs	35,476	30,624
Other pension costs	<u>54,931</u>	<u>62,622</u>
	<u><u>894,329</u></u>	<u><u>787,467</u></u>

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

	2021	2020
Direct charitable activities	60	60
Raising funds	20	12
Governance	<u>1</u>	<u>1</u>
	<u><u>81</u></u>	<u><u>73</u></u>

Redundancy payments made during the year totalled £2,359 (2020: £Nil).

No employees received emoluments in excess of £60,000.

**12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	37,302	-	37,302
<b>Charitable activities</b>			
Health and care	544,411	-	544,411
Information and advice	121,903	-	121,903
Infrastructure	38,158	-	38,158
Retail	3,980	-	3,980
Wellbeing	147,111	2,043	149,154
Support	2,916	-	2,916
Other trading activities	220,449	1	220,450
Investment income	<u>10,422</u>	<u>-</u>	<u>10,422</u>
<b>Total</b>	1,126,652	2,044	1,128,696

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted fund £	Total funds £
<b>EXPENDITURE ON</b>			
Raising funds	242,367	-	242,367
<b>Charitable activities</b>			
Health and care	529,148	-	529,148
Information and advice	230,180	-	230,180
Infrastructure	53,328	-	53,328
Wellbeing	176,364	9,166	185,530
	<hr/>	<hr/>	<hr/>
<b>Total</b>	1,231,387	9,166	1,240,553
	<hr/>	<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>	(104,735)	(7,122)	(111,857)
<b>Transfers between funds</b>	1,952	(1,952)	-
<b>Net movement in funds</b>	(102,783)	(9,074)	(111,857)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	1,101,356	19,702	1,121,058
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>998,573</u>	<u>10,628</u>	<u>1,009,201</u>

## AGE UK DERBY &amp; DERBYSHIRE

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>					
At 1 April 2020	90,000	81,540	15,716	21,862	209,118
Additions	-	7,200	4,452	32,000	43,652
At 31 March 2021	<u>90,000</u>	<u>88,740</u>	<u>20,168</u>	<u>53,862</u>	<u>252,770</u>
<b>DEPRECIATION</b>					
At 1 April 2020	11,700	78,396	12,573	17,799	120,468
Charge for year	1,800	4,044	1,543	5,383	12,770
At 31 March 2021	<u>13,500</u>	<u>82,440</u>	<u>14,116</u>	<u>23,182</u>	<u>133,238</u>
<b>NET BOOK VALUE</b>					
At 31 March 2021	<u>76,500</u>	<u>6,300</u>	<u>6,052</u>	<u>30,680</u>	<u>119,532</u>
At 31 March 2020	<u>78,300</u>	<u>3,144</u>	<u>3,143</u>	<u>4,063</u>	<u>88,650</u>

## 14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	28,714	40,403
Other debtors	29,712	16,945
VAT	1,502	1,452
Prepayments and accrued income	<u>20,958</u>	<u>24,001</u>
	<u>80,886</u>	<u>82,801</u>

## 15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Bank loans and overdrafts (see note 16)	2,007	-
Trade creditors	8,849	22,736
Social security and other taxes	9,766	7,830
Pension creditor	5,987	5,725
Attachment of earnings	54	115
Amounts received in advance	52,254	2,000
Accrued expenses	<u>28,928</u>	<u>24,415</u>
	<u>107,845</u>	<u>62,821</u>

Amounts received in advance contains grants which have been received prior to the year end but are unable to be used until the following financial year, in accordance with the terms of the grant.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 16. LOANS

An analysis of the maturity of loans is given below:

	2021 £	2020 £
Amounts falling due within one year on demand:		
Bank overdrafts	<u>2,007</u>	<u>-</u>

## 17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021 £	2020 £
Within one year	115,880	44,839
Between one and five years	189,708	31,696
In more than five years	<u>5,000</u>	<u>-</u>
	<u>310,588</u>	<u>76,535</u>

During the period, lease payments recognised as an expense totalled £98,542 (2020: £94,651).

## 18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted fund £	2021 Total funds £	2020 Total funds £
Fixed assets	119,532	-	119,532	88,650
Current assets	1,101,503	6,306	1,107,809	983,372
Current liabilities	<u>(107,845)</u>	<u>-</u>	<u>(107,845)</u>	<u>(62,821)</u>
	<u>1,113,190</u>	<u>6,306</u>	<u>1,119,496</u>	<u>1,009,201</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 19. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
<b>Unrestricted funds</b>			
General fund	272,470	71,374	343,844
Emergency reserve	75,000	-	75,000
Staff reserve	135,300	(2,359)	132,941
Buildings reserve	250,000	-	250,000
Committee infrastructure improvements	13,965	-	13,965
Fundraising	59,384	(18,326)	41,058
Retail manager	32,835	-	32,835
I & A	29,398	-	29,398
Service evaluation	14,588	4,588	19,176
Quality assurance	5,000	-	5,000
Volunteer recruitment	10,327	-	10,327
Isolations and loneliness	18,838	-	18,838
Income maximisation	14,700	-	14,700
End of life roadshow	5,000	-	5,000
Mini-bus	11,210	(6,186)	5,024
Footcare	15,200	(9,756)	5,444
Bakewell	4,457	200	4,657
Caroline Court	3,319	-	3,319
First Taste - projects	14,210	3,885	18,095
First Taste - running	2,075	-	2,075
Fairfield Pensioners	-	1,042	1,042
Daycare Amenity	11,297	4,328	15,625
COVID-19 lockdown	-	65,827	65,827
	<u>998,573</u>	<u>114,617</u>	<u>1,113,190</u>
<b>Restricted funds</b>			
Memory Lane	10,628	(4,322)	6,306
	<u>1,009,201</u>	<u>110,295</u>	<u>1,119,496</u>
<b>TOTAL FUNDS</b>			

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,287,427	(1,216,053)	71,374
Staff reserve	-	(2,359)	(2,359)
Fundraising	19,376	(37,702)	(18,326)
Service evaluation	-	4,588	4,588
Mini-bus	-	(6,186)	(6,186)
Footcare	24,608	(34,364)	(9,756)
Bakewell	200	-	200
First Taste - projects	5,425	(1,540)	3,885
Fairfield Pensioners	1,213	(171)	1,042
Daycare Amenity	4,342	(14)	4,328
COVID-19 lockdown	<u>90,153</u>	<u>(24,326)</u>	<u>65,827</u>
	1,432,744	(1,318,127)	114,617
<b>Restricted funds</b>			
Memory Lane	2,208	(6,530)	(4,322)
	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>TOTAL FUNDS</b>	<u><u>1,434,952</u></u>	<u><u>(1,324,657)</u></u>	<u><u>110,295</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 19. MOVEMENT IN FUNDS - continued

## Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
<b>Unrestricted funds</b>				
General fund	340,970	(69,779)	1,279	272,470
Emergency reserve	75,000	-	-	75,000
Staff reserve	144,750	(9,450)	-	135,300
Buildings reserve	250,000	-	-	250,000
Committee infrastructure improvements	13,965	-	-	13,965
Fundraising	58,714	670	-	59,384
Retail manager	42,870	(10,246)	211	32,835
Digital	10,265	(10,265)	-	-
I & A	29,398	-	-	29,398
Service evaluation	10,000	4,588	-	14,588
Quality assurance	5,000	-	-	5,000
Volunteer recruitment	10,327	-	-	10,327
Isolations and loneliness	18,838	-	-	18,838
Income maximisation	14,700	-	-	14,700
End of life roadshow	5,000	-	-	5,000
Mini-bus	11,768	(593)	35	11,210
Footcare	10,951	4,178	71	15,200
Bakewell	3,337	1,120	-	4,457
Keep it going	2,483	(2,483)	-	-
Caroline Court	2,823	496	-	3,319
First Taste - projects	22,841	(8,631)	-	14,210
First Taste - running	2,283	(208)	-	2,075
Fairfield Pensioners	1,493	(1,850)	357	-
Daycare Amenity	13,580	(2,282)	(1)	11,297
	<u>1,101,356</u>	<u>(104,735)</u>	<u>1,952</u>	<u>998,573</u>
<b>Restricted funds</b>				
Memory Lane	19,702	(7,122)	(1,952)	10,628
	<u>1,121,058</u>	<u>(111,857)</u>	<u>-</u>	<u>1,009,201</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

## 19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	1,032,995	(1,102,774)	(69,779)
Staff reserve	-	(9,450)	(9,450)
Fundraising	18,587	(17,917)	670
Retail manager	-	(10,246)	(10,246)
Digital	-	(10,265)	(10,265)
Service evaluation	-	4,588	4,588
Mini-bus	152	(745)	(593)
Footcare	57,157	(52,979)	4,178
Bakewell	1,120	-	1,120
Keep it going	967	(3,450)	(2,483)
Caroline Court	496	-	496
First Taste - projects	12,561	(21,192)	(8,631)
First Taste - running	100	(308)	(208)
Fairfield Pensioners	634	(2,484)	(1,850)
Daycare Amenity	<u>1,883</u>	<u>(4,165)</u>	<u>(2,282)</u>
	1,126,652	(1,231,387)	(104,735)
<b>Restricted funds</b>			
Memory Lane	2,044	(9,166)	(7,122)
	<u>1,128,696</u>	<u>(1,240,553)</u>	<u>(111,857)</u>

19. MOVEMENT IN FUNDS - continued

**Unrestricted (Designated) funds**

The **Emergency** reserve is earmarked by the trustees for potential liabilities arising out of unexpected circumstances, including closure costs particularly those which may arise when any of the Charity's leases have to be terminated. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Staff** reserve has been earmarked to mitigate liabilities for redundancy or TUPE costs and essential cover for key staff. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Buildings** reserve has been earmarked for the purchase of shop premises, maintenance of properties and dilapidation liabilities on leases. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Infrastructure Improvements** reserve represents funds earmarked to improve our IT and premises infrastructure.

The **Fundraising** reserve is earmarked to allow a small team of dedicated fundraisers to be established who will seek to establish long term sustainable income streams for the charity. This activity has commenced in the last year.

The **Retail Manager** reserve is earmarked to fund a dedicated Retail Manager to provide support to our shops and help them to increase the income they generate for the charity. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **I&A** reserve is earmarked to allow us to expand our face to face information and advice service into Chesterfield. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Service Evaluation** reserve is earmarked to allow us to undertake evaluations of key projects to help identify the key beneficial outcomes of the projects. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Quality Assurance** reserve is earmarked to allow us to provide a dedicated resource to support the implementation throughout the charity of initiatives designed to improve the quality of all our interactions with older people such as the Dementia Friendly and Scam Friendly programmes. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Volunteer Recruitment** reserve is earmarked to fund support to our shops and services in the recruitment and retention of volunteers.

The **Isolation & Loneliness** reserve is earmarked to fund a worker focused on developing services to reduce isolation and loneliness amongst older people.

19. MOVEMENT IN FUNDS - continued

The **Income Maximisation** reserve is earmarked to fund a series of local initiatives designed to support disadvantaged clients to ensure they are claiming the full range of benefits to which they are entitled. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **End of Life Roadshow** reserve is earmarked to allow us to develop a service bringing together those services most important to older people as they plan for the later stages of their life. The amount required was reviewed during the year and amended to reflect the changed requirement.

The **Mini-bus** reserve was earmarked towards the purchase and operation of two minibuses to allow us to develop some new services whilst also reducing our reliance on other transport providers. We now operate two buses and transport some of our service users on a regular basis and others on an ad hoc basis.

The **Tootsies Footcare Service** scheme aims to deliver Footcare support to people aged 50+. A lack of footcare can contribute to a loss of independence because of foot pain, increased risk of falls and loss of personal dignity. The service will also link users to a wide range of support through the use of the First contact referral system, The service expanded from its original pilot area and in 2014/15 developed to over 20 venues across the County but as the external restricted funding for the service has now ceased it was reclassified during the year as designated funding.

**Bakewell** is fundraising raised specifically to help to safeguard the long term future of the service.

**Keep it Going** is a new initiative for which funds have been earmarked to support it during the initial period. It is a funding concept designed to highlight to those who receive most financial benefit from our free advice that we rely on public support by way of donations and fundraising to be able to provide the service.

**Caroline Court** is fundraising raised specifically to help to safeguard the long term future of the service.

**First Taste Projects** is the remaining grant funding transferred into the charity to fund the current projects.

**First Taste Running Costs** is the balance of funds previously held by First Taste earmarked to cover the administrative costs of the office base.

The **Fairfield Pensioners Fund** was originally set up by Age UK Derby & Derbyshire in response to the closure of the Fairfield estate post office, the group meets each week to share transport to the nearest post office and cash point facilities and then socialise and participate in activities. The group is run with support from the Befriending Service. The group has developed extension projects and regularly works with other services in Fairfield.

The **Daycare Amenities Fund** represents monies raised by the Daycare centres in Bakewell, Hope, and Hulland Ward for additional activities for the service use.

The **COVID-19 Lockdown Fund** represents donations and grants received from Age UK, Derby City Council Chaddesden Neighbourhood Fund, Chaddesden Society, East Midlands Airport Fund, Foundation Derbyshire, Linear, and Severn Trent Water in support of their pandemic response. These funds supported a range of activity including personal protective equipment (PPE) for frontline staff and volunteers, additional staff costs, equipment and supplies for emergency response services, emergency food packs and shopping. As the first lockdown ended the funds met costs associated with making and keeping premises and services 'covid-secure' and supporting older people to attend services again. The Police and Crime Commissioner's Fund provided start-up funding for the Money Support Service to reduce financial abuse risks associated with the pandemic to enable vulnerable older people to safely pay for shopping and household supplies.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

---

19. MOVEMENT IN FUNDS - continued

Restricted funds

**Memory Lane (North):** Clinical Commissioning Groups in Derbyshire offered a round of grant funding in 2016 to deliver services which addressed their key objectives. AUKDD secured one grant for Memory Lane North which offers and extension of our Memory Lane methodology into additional areas in the North Derbyshire and Hardwick CCG areas. The service is appropriate and accessible to anyone aged 65+ vulnerable to social isolation but is specially designed for older people and carers living with dementia. Sessions are person-centred so each Memory Lane group is unique; responding to the memories of local communities and cultures. Activities, special events and location are dictated by members and local stakeholders allowing each Memory Lane group to reflect the needs of its community of interest.

20. RELATED PARTY DISCLOSURES

During the year, the company entered into transactions with Medoc Computers Limited, a company in which Lynda Done (Trustee) is a director and her son is a majority shareholder. Purchases of £7,270 (2020: £384) were made during the year and the balance outstanding at the year end was £Nil (2020: £Nil).

During the year, key management personnel received aggregate compensation of £57,342 (2020: £54,796).

During the year, donations from trustees totalled £Nil (2020: £756).

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations and gifts	137,857	37,302
<b>Other trading activities</b>		
Shop income	134,880	220,450
<b>Investment income</b>		
Interest receivable	6,299	10,422
<b>Charitable activities</b>		
Local authority grants and SLA	875,493	657,293
Other income	86,902	203,229
COVID-19 furlough grants	<u>193,521</u>	<u>-</u>
	<u>1,155,916</u>	<u>860,522</u>
<b>Total incoming resources</b>	1,434,952	1,128,696
<b>EXPENDITURE</b>		
<b>Shop trading costs</b>		
Wages	133,189	91,856
Social security	2,747	2,164
Pensions	6,261	5,133
Bank charges	2,965	1,904
Rent, rates and power	72,409	64,661
Insurance	5,985	5,381
Printing, postage & telephone	4,841	2,635
Recruitment and training	224	1,036
Repairs and computer costs	14,139	10,608
Sundry costs	6,647	5,944
Travel costs	3,635	4,814
Goods and consumables	6,812	3,171
COVID-19 costs	23	-
Professional fees	3,240	-
Internal recharge	4,044	-
Plant and machinery	<u>3,459</u>	<u>1,178</u>
	270,620	200,485
<b>Charitable activities</b>		
Wages	487,856	461,728
Carried forward	487,856	461,728

This page does not form part of the statutory financial statements

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
<b>Charitable activities</b>		
Brought forward	487,856	461,728
Social security	18,196	16,532
Pensions	31,911	34,885
Rent, rates and power	41,133	49,606
Insurance	4,467	4,531
Agency costs	42,574	45,500
Printing, postage & telephone	12,043	14,555
Recruitment and training	364	5,076
Repairs and computer costs	10,465	23,382
Sundries	89,034	83,364
Professional fees	2,764	1,764
Travel and motor costs	8,854	19,553
Transport	(454)	52,990
Daycare meals	5,523	17,173
Activity costs	315	4,632
Irrecoverable VAT	5,221	7,274
Internal recharge	29,972	814
COVID-19 costs	10,617	-
COVID-19 winter grants	30,760	-
Plant and machinery	225	246
Fixtures and fittings	46	-
Motor vehicles	5,383	3,250
	<u>837,269</u>	<u>846,855</u>
<b>Support costs</b>		
<b>Head office costs</b>		
Wages	182,877	140,637
Social security	14,533	11,928
Pensions	16,759	22,604
Internal recharges	(34,016)	(21,986)
Rent, rates and power	1,516	1,682
Printing, postage & telephone	4,955	4,512
Recruitment and training	-	999
Other costs	11,492	14,743
Professional costs	3,922	3,961
Travelling	4,521	704
Agency costs	-	1,314
Freehold property	3,296	2,858
Plant and machinery	359	1,103
	<u>210,214</u>	<u>185,059</u>
<b>Governance costs</b>		
Internal recharges	-	3,000
Other costs	199	199
Carried forward	199	3,199

This page does not form part of the statutory financial statements

AGE UK DERBY & DERBYSHIRE

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2021

---

	2021 £	2020 £
<b>Governance costs</b>		
Brought forward	199	3,199
Audit fees	<u>6,355</u>	<u>4,955</u>
	<u>6,554</u>	<u>8,154</u>
Total resources expended	<u>1,324,657</u>	<u>1,240,553</u>
Net income/(expenditure)	<u>110,295</u>	<u>(111,857)</u>

This page does not form part of the statutory financial statements