

# AGE UK NORTHUMBERLAND

England & Wales · Charity number 1072394

## Details

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**Other names** AGE CONCERN NORTHUMBERLAND

**Status** Registered

**Legal form** Charitable company

**Company number** [03639406](#)

**Registered** 1998-11-11

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

## Contact

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**Address** Age UK  
The Round House  
Lintonville Parkway  
Ashington  
NE63 9JZ

**Phone** 01670784800

**Email** [info@ageuk-northumberland.org.uk](mailto:info@ageuk-northumberland.org.uk)

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

## Activities

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**Objects:** OBJECTS3.1 THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;3.1.2 ADVANCING EDUCATION;3.1.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.4 PROMOTING EQUALITY AND DIVERSITY;3.1.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE;THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.

**Activities:** To promote the well being of people over the age of 50 in and around the county of Northumberland, helping to make life enjoyable and fulfilling.

## Classification

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

## Geography

- **Area of benefit:** IN AND AROUND NORTHUMBERLAND
- Northumberland

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,821,222	£6,597,552	£1,294,917	242
2024-03-31	£6,907,863	£6,774,269	£1,071,247	253
2023-03-31	£6,405,941	£6,240,720	£937,653	275
2022-03-31	£7,019,888	£7,015,918	£772,432	300
2021-03-31	£7,293,847	£7,005,063	£768,462	314

## Trustees

Name	Role	Appointed
<b>Roger Michael Francis</b>	Chair	2019-05-01
Andrew Marsh		2026-02-14
Angus Kidd		2020-02-12
Antonia Sintra Brindle		2017-01-27
Patricia Jane Grahamslaw		2017-09-26

**AGE UK NORTHUMBERLAND**

England & Wales - Charity number 1072394

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# Accounts

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**Charity registration number 1072394**

**Company registration number 03639406 (England and Wales)**

**AGE UK NORTHUMBERLAND LIMITED**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# AGE UK NORTHUMBERLAND LIMITED

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Ms C L Foster Mr A A Kidd Mr R M Francis Ms P J Grahamslaw Ms A S Brindle	(Appointed 10 June 2024)
<b>Key management personnel</b>	A Whyte J Lloyd D M Davies	Chief Executive Head of Charitable Services Registered Home Care Manager
<b>Charity number</b>	1072394	
<b>Company number</b>	03639406	
<b>Registered office</b>	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ	
<b>Auditor</b>	Azets Audit Services Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS	
<b>Bankers</b>	Unity Trust Bank Plc PO Box 7193 Planetary Road Willenhall United Kingdom WV1 9DG	
<b>Solicitors</b>	Samuel Phillips Law 18-24 Grey Street Newcastle upon Tyne United Kingdom NE1 6AE	

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# AGE UK NORTHUMBERLAND LIMITED

## CONTENTS

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	<b>Page</b>
Trustees' report	1 - 10
Independent auditor's report	11 - 14
Statement of financial activities	15 - 16
Balance sheet	17
Statement of cash flows	18
Notes to the financial statements	19 - 40

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# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 MARCH 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### Objectives and activities

The objects, for which AUKN is established, are stated in the Articles of Association as amended by Special Resolution 14 December 2022 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees from time to time decide

There are no restrictions specified in the Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of older people. The reference to Northumberland refers to the administrative County of Northumberland.

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are to:

1. Deliver person centred services
2. Improve health wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### **Public benefit**

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Articles of Association.

The charitable objectives are set out to ensure clear and demonstrable public benefit. Age UK Northumberland aims to improve the quality of lives for older people across the county.

### **Delivering Compassionate, Life-Enhancing Support Across Northumberland**

Age UK Northumberland is proud to provide a wide range of services that empower older people to live independently, feel valued, and stay connected within their communities. In 2024/25, our teams continued to deliver person-centred, high-quality care and support across the county.

#### Homecare Services

Our Homecare service delivers high-quality health and social care directly to people in their homes, assisting with tasks such as dressing, washing, meal preparation, and managing the home. This vital service enables individuals to maintain their independence and remain in the comfort of their own homes for as long as possible. We work closely with each client to create tailored care plans that support their needs and aspirations. For many, our carers provide their only regular contact with the outside world—offering both practical support and human connection.

#### Day Care Services

Day Centre services are available five days a week from our Blyth location, the service offers transport, meals, activities, and social interaction to support vulnerable older people, reduce loneliness, and promote active living.

#### Information and Advice

Our Information and Advice team provided free, confidential support to 2,163 older people, helping with:

- Welfare benefits (securing £2.931 million in annualised income)
- Accessing care services and appropriate housing
- Will writing and future life planning
- Staying warm and safe at home
- Navigating social activities and local services

We are grateful to our supporters, whose funding allowed us to significantly increase both the number of clients supported and the overall value of benefits accessed - up by 20% from the previous year. Our services ensure that older people make informed decisions about their wellbeing, rights, and life plans.

#### Social Groups and Community Engagement

We were thrilled to see our communities re-engage in social activities. Thanks to generous Kellett Fund support, groups enjoyed outings, creative sessions, guest speakers, and health and wellbeing visits.

#### Advocacy Services

Our Non-Statutory Advocacy service empowers older people to express their views, make choices, and defend their rights. By filling critical gaps for individuals who don't qualify for statutory advocacy, this service helps reduce anxiety and ensures older people are heard in decisions affecting their lives.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### Health and Wellbeing

Our Health and Wellbeing team delivered over 30 in-person weekly classes and two weekly Zoom sessions to promote physical and mental wellbeing. In addition, the team worked on an NHS pilot project to support people to improve fitness while waiting for surgery.

### Dementia Support

We continued to run Maintenance Cognitive Stimulation Therapy (MCST) dementia groups in Ashington, Alnwick, Ponteland, and Morpeth, and launched a new group in Cramlington, supporting individuals with mild to moderate dementia. These groups help improve mood, mental health, and cognitive function while also offering peer support for carers and connections to our wider services. Thanks to the generosity of the Hadrian Trust and Cramlington Town Council for supporting these vital sessions in 2024/25.

### Bereavement Counselling

Our Bereavement Counselling Service, offering 12 weeks of free support to individuals over 50 coping with the loss of a loved one, supported 61 clients this year. Thanks to our dedicated Volunteer Counsellors, we now provide county-wide coverage, helping people manage grief and reconnect with life.

### **The role of volunteers in Age Northumberland**

The continued high demand for our services underlines the importance of what we do. We are proud of the resilience and commitment shown by our staff, volunteers, and partners, and we look forward to building on these achievements in the year ahead—ensuring older people in Northumberland have the support they need to live their best lives.

Volunteers are the heartbeat of Age UK Northumberland, and their contributions have been instrumental in delivering our services throughout 2024/25.

During the year, 106 volunteers, including trustees, supported a wide range of services and activities, including:

- The Friendship Line and social group support
- Scams awareness
- Bereavement counselling services
- Assistance with information and advice provision
- Reception duties and back-office support
- Facilitating exercise classes
- Packing and distributing 6,000 activity packs
- Helping at community and fundraising events

Together, our volunteers donated 20,352 hours of their time—equivalent to £256,435.20 based on the Real Living Wage. Their dedication continues to play a crucial role in extending our reach, strengthening community ties, and enhancing the quality of life for older people across Northumberland. We are incredibly grateful for their time, energy, and commitment.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### **Achievements and performance**

During 2024/2025, the organisation continued to make strong progress in line with its Strategic Plan, ensuring the needs of older people living in Northumberland were met. As we enter the 2025/2026 period, our Strategic Plan is focused on further development and expanding accessibility of services across the county. Our key priorities include tackling unwanted loneliness and delivering a measurable social impact, ensuring that every older person in Northumberland feels valued, connected, and supported.

Reflecting on 2024/25, the Board continued to pursue its strategic objectives, while adapting services in response to the evolving challenges posed by the ongoing cost of living crisis. These challenges significantly affected the economic, social, and health conditions experienced by older people across Northumberland, leading to increased demand for our services.

National demographic trends highlight that the older population in Northumberland is set to grow by over 33% by 2026, further intensifying the need for our support in critical areas such as loneliness, dementia care, advocacy, welfare, health and wellbeing, and homecare.

The cost-of-living crisis placed considerable pressure on our organisation—through rising demand for services, increased competition for grants and charitable donations, changes to the minimum wage impacting our wage bill, and growing challenges around recruitment, legislation, training, and quality standards.

Despite these pressures, we made significant progress toward re-establishing long-term, sustainable operations. By the end of the financial year, we were in a much stronger position both financially and operationally. We invested in maintenance of our community hub, training and development of our teams to ensure we have the resources and skills to meet the needs of our older population. Encouragingly, our income generation improved, and we were able to deliver a modest surplus—giving us cautious optimism as we move into 2025/26.

#### **Key Highlights from 2024/25**

##### **Homecare Services**

Our CQC-rated 'Good' Homecare service continued to provide essential support across the county, delivering 4,452 care hours per week. Over the year, we completed 373,577 individual care calls, enabling older people to live independently and safely in their own homes.

##### **Information and Advice**

Our Information and Advice Team had 8,220 contacts with clients, supporting 2163 individual clients, providing crucial support on a wide range of issues including housing, social care, future planning, and welfare benefits. As a result, the team secured £2,931,700 million in unclaimed welfare benefits for older people living in Northumberland, directly improving their financial wellbeing and quality of life.

##### **Advocacy Support**

During the year, 123 clients received advocacy support, helping to ensure their voices were heard and their rights upheld in complex or challenging situations.

##### **Dementia Support**

We expanded our dementia services by opening a new Maintenance Cognitive Stimulation Therapy (MCST) group in Cramlington, providing structured support and social engagement for individuals living with mild to moderate dementia.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### Friendship Services

Our Friendship Services continued to grow, with increased demand for our Friendship Line and the successful launch of a new social group in Haltwhistle. These developments have enabled us to support over 300 individuals each week, helping to reduce loneliness and promote meaningful social connections across the county.

### Health and Wellbeing

Our Health and Wellbeing services supported over 300 individuals through a wide range of weekly classes and activities, promoting physical and mental wellbeing. Over the year, the service achieved 11,417 individual contacts, helping older people stay active, connected, and healthy.

### Patient Transport Programme

We launched a Patient Transport Programme in partnership with NPC Northumbria Way Medical Centre and Assura, aimed at improving access to GP services for vulnerable patients.

### Delivering Charitable Services That Make a Difference

We are proud to have continued delivering the charitable services that older people in Northumberland need to live their best life. In a year of high demand and ongoing challenges, our dedicated teams, volunteers, and partners have helped us make a real and lasting impact. Just some of our key achievements during 2024/25 include:

#### Supporting Mental Health and Dementia

- Delivered a programme of 12-week bereavement counselling sessions to 61 people across Northumberland.
- Ran five Maintenance Cognitive Stimulation Therapy (MCST) groups in Ashington, Morpeth, Alnwick, Ponteland and Cramlington, supporting people living with mild to moderate dementia and their carers.

#### Combating Loneliness and Isolation

- Ran ten weekly social groups across the county, connecting people through activities, talks and outings.
- Made 4,394 friendship calls to clients who were lonely, isolated, or unable to attend in-person groups or activities.
- ran our Day Centre support in Blyth, offering support and social activities five days per week.
- Created and distributed 5,000 winter activity packs with entertainment and health & wellbeing advice.

#### Promoting Physical Health and Wellbeing

- Delivered 30 face-to-face exercise classes per week across the county, plus two weekly Zoom sessions for those unable to attend in person.
- Supported over 300 people weekly through our Health and Wellbeing programme, achieving 11,417 contacts.

#### Empowering Our Volunteers

- Celebrated the outstanding contributions of our volunteers at a special recognition event.
- Volunteers donated an incredible 20,352 hours of service—equivalent to £256,435.20 in time, based on the Real Living Wage.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### Meeting Essential Needs

- Issued 918 Emergency Household Grants to clients facing difficulties with heating or food costs.
- Provided 6,479 warm welcome meals to help people struggling financially

### Expanding Our Reach

- Maintained the Age UK Charity Quality Standard, demonstrating our commitment to high-quality service delivery.
- Attracted funding from key grant holders to support the continued growth and delivery of our Charitable Services.
- Reached out through regular social media campaigns, offering health and wellbeing advice, exercise resources, and signposting to services.
- Collaborated with local businesses, charities, and community organisations to ensure older people had access to the right support at the right time.

Demand for our services has remained extremely high, and we are immensely proud of the compassion, resilience, and commitment shown by our staff and volunteers. Together, we continue to ensure that older people across Northumberland receive the support they need to live well, stay connected, and thrive in their communities.

### Fundraising disclosures

During 2024/25 the charity did not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public followed all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

### Financial review

#### Going concern

The charity meets its day to day working capital requirements through cash generated from operations. The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance. This also considers the effectiveness of available measures to assist in mitigating the impact.

#### Policy on reserves

Age UK Northumberland's reserves amounted to £1,294,917 at 31 March 2025, of which £177,732 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP). Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2025 free reserves are calculated as totalling £311,768 (2024-£288,139).

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees consider that unrestricted and undesignated funds should be kept between £200,000 and £450,000. This allows for the organisation to react to unforeseen circumstances, appropriately managing uncertain funding streams and always operating with the best interest of the charity's beneficiaries at the heart of decision making. Salaries are the most significant expenditure for our service driven charity and therefore the lower end of this range reflects three month salaries for our charitable and support services arm of the organisation. The higher end of the range reflects the need to build a reserve to protect the charity's large Homecare service provision in the event of a sudden loss of funding.

Free reserves at 31 March 2025 fall midway of the target range however the charity's annual budgeting and forecasting processes include financial targets, which have now been in place for a number of years and have supported a gradual replenishment of the charity's reserves. The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

This replenishment of reserves, including designated funds, continued during this last year despite financial pressures from general inflationary increases, in particular the rising cost of employment. The charity continues to be part of Northumberland County Council's Wage Support Scheme for Care at Home which means our Homecare salaries throughout the year have reflected at least the Real Living Wage as set out by the Real Living Wage Foundation.

At their Board meeting in March 2025 the Trustees approved additional transfers to be made to one of the designated reserves that was set up in earlier years. £126,254 (2024: £116,092) continues to be set aside to allow for the continuation of key services to vulnerable customers in the event of a cessation in funding. In an environment where there is ever greater need, rising costs and funding is harder to come by the Trustees wish to hold a reserve which could be used, should the need arise to bridge any gaps until longer term funding is secured. This fund is therefore intended to protect services where, if they were to cease without careful management and wind down we would risk leaving vulnerable older people without the support they need.

The designated renewal fund (IT and Planned Maintenance) has been used and this has provided improvements to our main office, The Round House, bringing it up to a good standard of repair. However, there are further improvements required and a further £60,000 was allocated to bring the renewal fund up to £97,013 (2024: £49,690).

During the March Board meeting, the Trustees approved an additional designated fund of £45,000 created to support the development of new and innovative services, ensuring we continue to adapt and keep pace with the changing needs of our service users.

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2025 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 20 to these accounts.

#### **Investment policy and objectives**

In accordance with the Articles of Association the Board of Trustees is empowered to invest monies not immediately required for the charity's own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant Legislation.

In recent years, the level of reserves held has not been sufficient to hold long term investments and therefore, the current strategy continues to be to hold reserves on short term deposits managing the best possible return. Following the stabilisation and gradual rebuild of the level of free reserves held by the charity, it is the intention to move an element of these reserves into medium term cash deposits.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### Risk and risk management

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each Board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the Sub-Committees.

The Board receive periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Grant Impact Assessments and appropriate regulatory bodies.

#### Plans for future periods

Plans for future periods include:

- To develop our impact by supporting a greater number of older people across Northumberland
- To increase our impact across Northumberland
- To increase our awareness across the county
- To continue to develop services in line with the needs of our clients
- To listen and act on the needs of the older people that we serve
- To continue to deliver person-centred care and support to our clients

#### Structure, governance and management

##### Nature of governing document

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however, the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which has remained dormant since 1 April 2020. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to provide the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr R McEvoy	(Resigned 10 July 2025)
Ms C L Foster	(Appointed 10 June 2024)
Ms J A Alderson	(Appointed 11 April 2024 and resigned 10 July 2025)
Mr A A Kidd	
Mr R M Francis	
Ms P J Grahamslaw	
Ms A Reynolds	(Resigned 8 December 2025)
Ms A S Brindle	

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### **Recruitment and appointment of Trustees**

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed, and Trustees are appointed at the Annual General Meeting (AGM) for an initial period of two years and may be reappointed for up to two further terms of three years each. The Board of Trustees has the power to co-opt Trustees between AGMs but the co-opted Trustee must submit themselves to election at the next AGM.

#### **Organisational structure**

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services;

- Home Care, care services provided within the home; and
- Charitable Services, funded projects to support older people such as Information, Advice and Befriending.

The Board is supported by a Sub-Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these Sub-Committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. The day-to-day operations of the Charity are delegated to The Chief Executive who is supported by the senior leadership team, ensuring the smooth running of all aspects of the Charity.

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

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

#### **Arrangements for setting key management personnel remuneration**

The board, who give their time freely, and did not receive any remuneration in the year, have identified the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against salary levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The Board then agree any uplift to remuneration.

#### **Policy for the employment of disabled persons**

Age UK Northumberland welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland is committed to developing practices that not only meet the requirements of equalities legislation, but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, considering individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland are considered.

# AGE UK NORTHUMBERLAND LIMITED

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

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### Statement of trustees' responsibilities

The trustees, who are also the directors of Age UK Northumberland Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

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

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

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

### Auditor


In accordance with the company's articles, a resolution proposing that Azets Audit Services be reappointed as auditor of the company will be put at a General Meeting.

### Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Signed by:

  
A3954FE6394F4F4.....

Mr R M Francis

**Trustee**

18 December 2025

Date: .....

# AGE UK NORTHUMBERLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

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#### Opinion

We have audited the financial statements of Age UK Northumberland Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

#### Basis for opinion

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

#### Conclusions relating to going concern

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

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

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

#### Other information

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

We have nothing to report in this regard.

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

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
  - the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.
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# AGE UK NORTHUMBERLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

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

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

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

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

# AGE UK NORTHUMBERLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

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#### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the field in which the charity operates, we identified the following areas as those most likely to have a material impact on the financial statements; Care Quality Commission (CQC) and compliance with the UK Companies Act and the Charities Act.

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 of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

#### **Use of our report**

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

# AGE UK NORTHUMBERLAND LIMITED

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE MEMBERS OF AGE UK NORTHUMBERLAND LIMITED

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Signed by:

*Graham Fitzgerald*

7CC53DB1D56C4E2

**Graham Fitzgerald BA FCA DChA (Senior Statutory Auditor)**  
**for and on behalf of Azets Audit Services**

18 December 2025

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**Chartered Accountants**  
**Statutory Auditor**

Bulman House  
Regent Centre  
Gosforth  
Newcastle upon Tyne  
NE3 3LS

**AGE UK NORTHUMBERLAND LIMITED****STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT*****FOR THE YEAR ENDED 31 MARCH 2025*****Current financial year**

		<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
	<b>Notes</b>				
<b><u>Income from:</u></b>					
Donations and legacies	<b>3</b>	161,163	430,553	591,716	477,989
Charitable activities	<b>4</b>	6,214,475	-	6,214,475	6,420,699
Investments	<b>5</b>	15,031	-	15,031	9,175
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total income</b>		6,390,669	430,553	6,821,222	6,907,863
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Expenditure on:</u></b>					
Charitable activities	<b>6</b>	6,204,960	392,592	6,597,552	6,774,269
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Net income for the year/ Net movement in funds</b>		185,709	37,961	223,670	133,594
Fund balances at 1 April 2024		931,476	139,771	1,071,247	937,653
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Fund balances at 31 March 2025</b>		1,117,185	177,732	1,294,917	1,071,247
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# AGE UK NORTHUMBERLAND LIMITED

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

Prior financial year

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes			
<b><u>Income from:</u></b>				
Donations and legacies	3	133,371	344,618	477,989
Charitable activities	4	6,420,699	-	6,420,699
Investments	5	9,175	-	9,175
		<hr/>	<hr/>	<hr/>
<b>Total income</b>		6,563,245	344,618	6,907,863
		<hr/>	<hr/>	<hr/>
<b><u>Expenditure on:</u></b>				
Charitable activities	6	6,450,844	323,425	6,774,269
		<hr/>	<hr/>	<hr/>
Gross transfers between funds		(73)	73	-
<b>Net income for the year/ Net movement in funds</b>		112,328	21,266	133,594
Fund balances at 1 April 2023		819,148	118,505	937,653
		<hr/>	<hr/>	<hr/>
<b>Fund balances at 31 March 2024</b>		931,476	139,771	1,071,247
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**AGE UK NORTHUMBERLAND LIMITED****BALANCE SHEET****AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12		617,215		594,744
Investments	13		1		1
			<u>617,216</u>		<u>594,745</u>
<b>Current assets</b>					
Debtors	14	409,272		471,353	
Cash at bank and in hand		1,058,733		914,052	
		<u>1,468,005</u>		<u>1,385,405</u>	
<b>Creditors: amounts falling due within one year</b>	15	(710,238)		(791,712)	
Net current assets			<u>757,767</u>		<u>593,693</u>
<b>Total assets less current liabilities</b>			<u>1,374,983</u>		<u>1,188,438</u>
<b>Creditors: amounts falling due after more than one year</b>	16		(80,066)		(117,191)
<b>Net assets</b>			<u><u>1,294,917</u></u>		<u><u>1,071,247</u></u>
<b>Income funds</b>					
Restricted funds	20		177,732		139,771
<u>Unrestricted funds</u>					
Designated funds	21	268,267		165,783	
General unrestricted funds		848,918		765,693	
			<u>1,117,185</u>		<u>931,476</u>
			<u><u>1,294,917</u></u>		<u><u>1,071,247</u></u>

18 December 2025

The financial statements were approved by the Trustees on .....

Signed by:

*Roger Francis*

Mr R M Francis

**Trustee****Company registration number 03639406**

# AGE UK NORTHUMBERLAND LIMITED

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	26		220,882		140,935
<b>Investing activities</b>					
Purchase of tangible fixed assets		(57,186)		(73,578)	
Proceeds from disposal of tangible fixed assets		-		3,581	
Investment income received		15,031		9,175	
<b>Net cash used in investing activities</b>			(42,155)		(60,822)
<b>Financing activities</b>					
Repayment of bank loans		(28,520)		(26,271)	
Payment of obligations under finance leases		(5,526)		(5,525)	
<b>Net cash used in financing activities</b>			(34,046)		(31,796)
<b>Net increase in cash and cash equivalents</b>			144,681		48,317
Cash and cash equivalents at beginning of year			914,052		865,735
<b>Cash and cash equivalents at end of year</b>			1,058,733		914,052

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

Age UK Northumberland Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ. Each of the trustees is liable to contribute an amount not exceeding £1 towards the net assets of the charity in the event of liquidation.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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 £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The Charity's forecasts and projection for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 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 and legacies

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

(Continued)

##### Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

##### Deferred income

Deferred income represents amounts received for future periods and is being released to incoming resources in the period for which it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

##### Other trading activities

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

##### Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

#### 1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

##### Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

##### Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

##### Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies

(Continued)

##### 1.6 Tangible fixed assets

Tangible fixed assets costing £500 or more are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500, this may be capitalised.

The charity took advantage of the deemed cost provision on transition to FRS 102.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold buildings	2.5% straight line
Fixtures and fittings	12.5% straight line
Computers	33.3% straight line
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed (during the year ended 31 March 2021) to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings since the 31 March 2021 year end.

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

##### 1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

(Continued)

##### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

##### 1.10 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.

##### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

##### 1.12 Leases

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to net income/(expenditure) for the year so as to produce a constant periodic rate of interest on the remaining balance of the liability.

# **AGE UK NORTHUMBERLAND LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

### ***FOR THE YEAR ENDED 31 MARCH 2025***

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#### **2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

3 Donations and legacies	Unrestricted funds		Restricted funds		Total	
	2025	2024	2025	2024	2025	2024
	£	£	£	£	£	£
Donations and gifts	31,021	-	-	30,235	31,021	30,235
Grants	130,142	430,553	430,553	103,136	560,695	447,754
	161,163	430,553	430,553	133,371	591,716	477,989

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

3 Donations and legacies	(Continued)				
<b>Grants receivable for core activities</b>					
Age UK National	7,500	-	7,500	417	127,311
Armed Forces Covenant Fund	-	11,442	11,442	-	3,558
Community Chest	-	2,000	2,000	-	5,000
Community Foundation	5,000	-	5,000	479	56,075
Sir James Knott Trust	-	9,999	9,999	-	10,000
Sporting Force	-	-	-	-	17,857
National Lottery	-	-	-	-	96,817
NHS Contracts	28,573	-	28,573	101,240	101,240
Hadrian Trust	-	2,000	2,000	-	3,000
NCC	27,623	-	27,623	-	25,000
2024 Big Give	-	4,434	4,434	-	-
A F Veterans	-	18,823	18,823	-	-
A2W Capital	-	5,154	5,154	-	-
Ageing Well Network	-	3,000	3,000	-	-
DWMS (Veterans)	-	3,750	3,750	-	-
Garfield Weston	-	30,000	30,000	-	-
Green Rigg	-	3,683	3,683	-	-
Kellet 24/26	-	19,281	19,281	-	-
Kellet Fund	-	3,553	3,553	-	-
MM4U 24-26	-	19,994	19,994	-	-
More For You	-	12,659	12,659	-	-
National Lottery	-	115,216	115,216	-	-
NIECP	-	24,925	24,925	-	-
2024 Big	-	24,632	24,632	-	-
Patient Transport Capital	-	45,366	45,366	-	-
Prime Fund	-	4,454	4,454	-	-
Prime Social Groups	-	3,142	3,142	-	-
Round House Renovation	20,793	-	20,793	-	-
Scams prevention	-	37,450	37,450	-	-
Sport England	-	9,335	9,335	-	-

**AGE UK NORTHUMBERLAND LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 MARCH 2025**

<b>3 Donations and legacies</b>						<b>(Continued)</b>
Vulnerable Services	39,838	-	39,838	-	-	-
Waiting Well	-	3,802	3,802	-	-	-
Other	815	12,459	13,274	1,000	-	1,000
	<u>130,142</u>	<u>430,553</u>	<u>560,695</u>	<u>103,136</u>	<u>344,618</u>	<u>447,754</u>

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Day services	151,345	120,374
Domiciliary care	5,901,967	6,172,757
Ancillary trading income	70,092	41,794
Room hire	23,095	39,187
Other income	67,976	46,587
	<u>6,214,475</u>	<u>6,420,699</u>

### 5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	15,031	9,175
	<u>15,031</u>	<u>9,175</u>

### 6 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	5,608,726	5,588,006
Depreciation and impairment	34,715	20,198
Other charitable expenditure	671,942	880,434
	<u>6,315,383</u>	<u>6,488,638</u>
Share of governance costs (see note 7)	282,169	285,631
	<u>6,597,552</u>	<u>6,774,269</u>
<b>Analysis by fund</b>		
Unrestricted funds	6,204,960	6,450,844
Restricted funds	392,592	323,425
	<u>6,597,552</u>	<u>6,774,269</u>

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 7 Support costs

	Governance costs £	2025 £	2024 £
Staff costs	253,762	253,762	257,416
Legal and professional fees	9,137	9,137	14,035
Audit and accountancy fees	19,270	19,270	14,180
	<u>282,169</u>	<u>282,169</u>	<u>285,631</u>
Analysed between Charitable activities	<u>282,169</u>	<u>282,169</u>	<u>285,631</u>

Governance costs includes payments to the auditors of £13,800 (2024- £12,300) for audit fees and £6,070 (2024: £1,880) for non-audit services.

### 8 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2025 £	2024 £
Audit of the charity's annual accounts	13,800	12,300
<b>Non-audit services</b>		
Taxation compliance services	2,400	1,880
All other non-audit services	3,670	-
<b>Total non-audit fees</b>	<u>6,070</u>	<u>1,880</u>

### 9 Trustees

None of the trustees (or any persons connected with them) received any remuneration from the charity during the year.

Indemnity insurance of £76 has been incurred in respect of the Trustees (2024: £76). No other trustees have been incurred in the year or prior year.

### 10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Employees	<u>242</u>	<u>253</u>

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 10 Employees (Continued)

Employment costs	2025 £	2024 £
Wages and salaries	5,341,795	5,309,377
Social security costs	426,319	432,279
Other pension costs	94,374	103,766
	<u>5,862,488</u>	<u>5,845,422</u>

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£70,001-£80,000	<u>1</u>	<u>1</u>

### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 12 Tangible fixed assets

	Freehold buildings £	Fixtures and fittings £	Computers £	Motor vehicles £	Total £
<b>Cost</b>					
At 1 April 2024	2,693,369	152,959	257,806	97,462	3,201,596
Additions	-	6,666	5,154	45,366	57,186
	<u>2,693,369</u>	<u>159,625</u>	<u>262,960</u>	<u>142,828</u>	<u>3,258,782</u>
At 31 March 2025	2,693,369	159,625	262,960	142,828	3,258,782
<b>Depreciation and impairment</b>					
At 1 April 2024	2,201,927	128,521	238,434	37,970	2,606,852
Depreciation charged in the year	-	5,367	9,034	20,314	34,715
	<u>2,201,927</u>	<u>133,888</u>	<u>247,468</u>	<u>58,284</u>	<u>2,641,567</u>
At 31 March 2025	2,201,927	133,888	247,468	58,284	2,641,567
<b>Carrying amount</b>					
At 31 March 2025	<u>491,442</u>	<u>25,737</u>	<u>15,492</u>	<u>84,544</u>	<u>617,215</u>
At 31 March 2024	<u>491,442</u>	<u>24,438</u>	<u>19,372</u>	<u>59,492</u>	<u>594,744</u>

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 12 Tangible fixed assets

(Continued)

The carrying value of land and buildings comprises:

	2025 £	2024 £
Freehold	491,442	491,442

The charity's building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS 102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2024: £1,953,595) without further depreciation.

Included in the above Freehold Land and Buildings net book value is:

Land £65,290

Freehold Buildings £426,152

The trustees have considered the value of the Freehold Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,442. They have therefore decided not to depreciate the asset any further.

The net carrying value of tangible fixed assets includes the following in respect of assets held under finance leases or hire purchase contracts. The depreciation charge in respect of such assets amounted to £3,559 (2024 - £4,582) for the year.

	2025 £	2024 £
Motor vehicles	12,382	15,940

### 13 Fixed asset investments

**Other  
investments**

**Cost or valuation**

At 1 April 2024 & 31 March 2025

1

**Carrying amount**

At 31 March 2025

1

At 31 March 2024

1

	Notes	2025 £	2024 £
Other investments comprise:			
Investments in subsidiaries	25	1	1

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 14 Debtors

	2025	2024
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	322,444	298,249
Accrued income	43,873	85,423
Prepayments	42,955	87,681
	<u>409,272</u>	<u>471,353</u>

Included in trade debtors are bad debt provisions totalling £3,025 (2024: £3,025).

### 15 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Bank loans	17	31,227	28,399
Obligations under finance leases	18	5,777	5,526
Other taxation and social security		158,927	162,084
Deferred income	19	76,454	57,125
Trade creditors		39,205	73,972
Other creditors		301,072	329,811
Accruals		97,576	134,795
		<u>710,238</u>	<u>791,712</u>

### 16 Creditors: amounts falling due after more than one year

	Notes	2025	2024
		£	£
Bank loans	17	80,066	111,414
Obligations under finance leases	18	-	5,777
		<u>80,066</u>	<u>117,191</u>

### 17 Loans and overdrafts

	2025	2024
	£	£
Bank loans	111,293	139,813
	<u>111,293</u>	<u>139,813</u>
Payable within one year	31,227	28,399
Payable after one year	80,066	111,414
	<u>111,293</u>	<u>111,414</u>

The bank loan is secured with a fixed charge over the land on the south side of Lintonville Parkway, Ashinton. The loan attracts interest at Bank of England base rate plus 3.5%.

**AGE UK NORTHUMBERLAND LIMITED****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025****18 Finance lease commitments**

Future minimum lease payments due under finance leases:

	<b>2025</b>	<b>2024</b>
	£	£
Within one year	5,777	5,526
Within two and five years	-	5,777
	<u>5,777</u>	<u>11,303</u>

The leases are in respect of motor vehicles. All leases are on a fixed repayment basis and no arrangements have been entered into for contingent rental payments.

**19 Deferred income**

	<b>2025</b>	<b>2024</b>
	£	£
Other deferred income	76,454	57,125
	<u>76,454</u>	<u>57,125</u>

Deferred income is included in the financial statements as follows: deferred income relates to amounts paid for contractual services due in the next financial period.

	<b>2025</b>	<b>2024</b>
	£	£
Deferred income is included within:		
Current liabilities	76,454	57,125
	<u>76,454</u>	<u>57,125</u>
Movements in the year:		
Deferred income at 1 April 2024	57,125	65,925
Released from previous periods	(57,125)	(65,925)
Resources deferred in the year	76,454	57,125
	<u>76,454</u>	<u>57,125</u>
Deferred income at 31 March 2025	<u>76,454</u>	<u>57,125</u>

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**20 Restricted funds**

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023		Movement in funds		Transfers		Balance at 1 April 2024		Movement in funds		Balance at 31 March 2025	
	£	£	Incoming resources	Resources expended	£	£	£	£	Incoming resources	Resources expended	£	£
Vehicles funded by capital grant	-	-	25,000	(776)	-	24,224	-	(5,426)	-	(5,426)	18,798	18,798
Community Chest	-	-	-	-	-	-	2,000	(104)	2,000	(104)	1,896	1,896
Patient Transport Capital	-	-	-	-	-	-	45,366	(7,032)	45,366	(7,032)	38,334	38,334
A2W Capital	-	-	-	-	-	-	5,154	(143)	5,154	(143)	5,011	5,011
Restricted depreciation	-	-	5,000	(139)	-	4,861	-	(834)	-	(834)	4,027	4,027
CJW Blackett Holiday Fund	95,787	-	-	(281)	-	95,506	-	(2,013)	-	(2,013)	93,493	93,493
Big Give 2023 for Dementia	-	-	9,584	(8,028)	-	1,556	-	(1,556)	-	(1,556)	-	-
Alnwick Friendship Club	2,353	-	-	-	-	2,353	-	-	-	-	2,353	2,353
John Swan Charlton Fund	9,994	-	-	-	-	9,994	-	(261)	-	(261)	9,733	9,733
Friendship Line	10,371	-	-	(9,094)	-	1,277	-	(1,277)	-	(1,277)	-	-
2024 Big Give	-	-	-	-	-	-	4,434	(649)	4,434	(649)	3,785	3,785
Armed Forces Covenant Fund	-	-	3,558	(3,558)	-	-	11,442	(11,442)	11,442	(11,442)	-	-
Garfield Weston Core	-	-	-	-	-	-	30,000	(30,000)	30,000	(30,000)	-	-
National Lottery 5 year	-	-	-	-	-	-	56,191	(56,191)	56,191	(56,191)	-	-
Kellett Fund	-	-	26,494	(26,494)	-	-	3,553	(3,553)	3,553	(3,553)	-	-
More Money for You	-	-	18,600	(18,600)	-	-	12,659	(12,659)	12,659	(12,659)	-	-
National Lottery	-	-	10,000	(10,000)	-	-	40,878	(40,878)	40,878	(40,878)	-	-
Other Restricted Grants see Table below	-	-	246,382	(246,455)	73	-	218,876	(218,574)	218,876	(218,574)	302	302
	118,505	344,618	344,618	(323,425)	73	139,771	430,553	(392,592)	430,553	(392,592)	177,732	177,732

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

(Continued)

**20 Restricted funds**

Other restricted reserves comprise:

	£	£	£	£	£	£	£	£	£	£
	Balance at 1 April 2023	Incoming Resources expended	Transfers	Balance at 1 April 2024	Incoming Resources expended	Transfers	Balance at 1 April 2024	Incoming Resources expended	Transfers	Balance at 31 March 2025
The National Lottery Community Fund RC North East and Cumbria Region	-	86,817	(86,817)	-	-	-	-	-	-	-
Scams Prevention	-	30,897	(30,897)	-	37,450	(37,450)	-	-	-	-
Sporting Force (Veterans)	-	17,857	(17,930)	73	-	-	-	-	-	-
Ventient Sisters	-	8,954	(8,954)	-	-	-	-	-	-	-
Bereavement	-	5,000	(5,000)	-	-	-	-	-	-	-
Scams Awareness	-	9,808	(9,808)	-	-	-	-	-	-	-
Sir James Knott Trust	-	10,000	(10,000)	-	9,999	(9,999)	-	-	-	-
Cost of Living Project	-	36,915	(36,915)	-	-	-	-	-	-	-
Dementia MCST	-	16,442	(16,442)	-	-	-	-	-	-	-
National Lottery I&A	-	-	-	-	18,146	(18,146)	-	-	-	-
NEICP	-	-	-	-	24,925	(24,925)	-	-	-	-
Sports England	-	-	-	-	9,335	(9,335)	-	-	-	-
Kellet 24/26	-	-	-	-	19,281	(19,281)	-	-	-	-
MM4U	-	-	-	-	19,994	(19,994)	-	-	-	-
Patient Transport	-	-	-	-	24,632	(24,632)	-	-	-	-
A F Covenant	-	-	-	-	18,823	(18,823)	-	-	-	-
Other < £5,000	-	23,692	(23,692)	-	36,291	(35,989)	-	-	-	302
Total other restricted funds	-	246,382	(246,455)	73	218,876	(218,574)	-	-	-	302

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**20 Restricted funds** **(Continued)**

The specific purposes for which the restricted funds are to be applied are as follows:

- Vehicles Funded By Capital Grant: Capital grant awarded by Northumberland County Council to purchase additional fleet vehicles to assist with access to remote clients in the Coastal area.
- Community Chest: Contribution towards gym equipment.
- A2W Capital: Providing financial support to help individuals with disabilities or health conditions to access equipment and support.
- Patient Transport Capital: Capital grant towards new patient transport vehicle.
- CJW Blackett Holiday Fund: To provide events, day trips and holidays for older people in the rural areas of the County.
- Big Give 2023 for Dementia: Specific donations received to supplement the costs of our Dementia services.
- Alnwick Friendship Group: Interest to be donated to the Alnwick Friendship Club.
- John Swan Charlton Fund: A legacy left to Age UK for the benefit of older people in the Bedlington area.
- Friendship Line: Specific donations received to supplement the costs of this service.
- Armed Forces Covenant Fund: to provide advice, support and friendship to local veterans.
- Garfield Weston Core: For supporting the charity's purposes.
- National Lottery/National Lottery 5 year: To support continued services for over 50s across Northumberland.
- The National Lottery Community Fund RC North East and Cumbria Region: Back to Life, Back to Activity - To provide a range of services for older people across Northumberland, supporting them to live their best life and improve their wellbeing through activities and support including information, advice and advocacy, health and wellbeing classes, social groups and friendship.
- Sporting Force (Veterans): A partnership with Age UK North Tyneside to engage and support our older veterans living across North Tyneside and Northumberland.
- Sir James Knott Trust: To support the expansion of non-statutory advocacy services.
- National Lottery I&A: To expand information and provision of advice.
- NECIP: To support recruitment, training and facilitation of volunteer run services in South East Northumberland.
- Sports England: To support five new weekly classes, including pilates, yog and dancersise.
- Patient Transport: Funding to enable patient transport initiative.
- AF Covenant: To grow veteran connections, partnerships and tackle loneliness and isolation.

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

20	<p><b>Restricted funds</b></p> <p><b>Community Foundation Grants:</b></p> <ul style="list-style-type: none"> <li>- EDF Energy Green Rigg Wind Farm Community Benefit: To provide services for older people across the Greenrigg area.</li> <li>- Kellet Fund: To allow the expansion and extension of Friendship and activity groups across Northumberland.</li> <li>- Prime Fund: To provide exercise classes in the community.</li> <li>- Waiting Well: For health and wellbeing support and activities for older people (50+) awaiting/preparing for planned surgery, as part of the NHS Waiting Well/Preparing Well Programme.</li> <li>- EDF Blyth: To support older people living in Blyth through our range of services.</li> <li>- Ventient Sisters: To support older people living in the catchment of the Ventient Sisters and North Streads Windfarm area through our range of services.</li> <li>- Versus Arthritis: To support the reduction in long term impact and aid recovery from the COVID 19 pandemic and the widening of the inequalities in sport and physical activity in older people.</li> <li>- Bereavement: to deliver Bereavement Counselling services.</li> <li>- Kellet 24/26: For extending the work of existing social groups across Northumberland.</li> </ul> <p><b>Age UK National Grants:</b></p> <ul style="list-style-type: none"> <li>- Winter Warmth Programme funded by Centrica: To promote access to benefits checks and energy savings.</li> <li>- Dementia MCST: Age UK - Support for people living with mild to moderate dementia through a programme of Maintenance Cognitive Stimulation Therapy, which is proven to improve mood, cognitive function and memory.</li> <li>- More Money for You: To help people across Northumberland to maximise their income through benefits checks.</li> <li>- Scams Prevention: A two year programme of practical one to one advice and presentations to help build awareness of scams and how to avoid them, funded by Age UK via Lloyds Bank.</li> <li>- MM4U 24-26: Supporting information and advice services.</li> <li>- Scams Awareness: A further two years' worth of funding to build on our Scams Prevention project. Continuing to provide one to one advice and presentations to build awareness of scams and how to avoid them.</li> </ul>	(Continued)
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# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 21 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2023	Resources expended	Transfers	Balance at 1 April 2024	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£
Vulnerable Projects	60,000	(15,908)	72,000	116,092	(39,838)	50,000	126,254
Renewal Fund (IT and planned maintenance)	60,000	(10,309)	-	49,690	(12,677)	60,000	97,013
New Services Development	-	-	-	-	-	45,000	45,000
	<u>120,000</u>	<u>(26,217)</u>	<u>72,000</u>	<u>165,782</u>	<u>(52,515)</u>	<u>155,000</u>	<u>268,267</u>

Protection of Services for Vulnerable Customers: to provide for the continuation of key services to vulnerable customers in the short term, in the event of a cessation in funding.

Renewal Fund (IT and Planned Maintenance): to support improvements to the office and community space at The Round House.

New Services Development: to support the development of new and innovative services, ensuring we continue to adapt and keep pace with the changing needs of our service users.

**AGE UK NORTHUMBERLAND LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

22 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total Unrestricted funds		Designated funds		Restricted funds		Total	
	2025	£	2025	£	2025	£	2024	£	2024	£	2024	£	2024	£
Fund balances at 31 March 2025 are represented by:														
Tangible assets	617,215		-		-		594,744		-		-		594,744	
Investments	1		-		-		1		-		-		1	
Current assets/(liabilities)	311,768		268,267		177,732		288,139		165,783		139,771		593,693	
Long term liabilities	(80,066)		-		-		(117,191)		-		-		(117,191)	
	848,918		268,267		177,732		765,693		165,783		139,771		1,071,247	

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

### 23 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	16,498	38,019
Between two and five years	43,962	50,780
	<u>60,460</u>	<u>88,799</u>

### 24 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2025 £	2024 £
Aggregate compensation	144,277	158,320
	<u>144,277</u>	<u>158,320</u>

### 25 Subsidiaries

Details of the charity's subsidiaries at 31 March 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held	
				Direct	Indirect
Age UK Northumberland Trading Limited	The Round House, Ashington, Northumberland, NE63 9JZ	Dormant	Ordinary	100.00	

The subsidiary has been dormant throughout the 2025 and 2024 accounting period and therefore there is no requirement to prepare consolidated accounts.

# AGE UK NORTHUMBERLAND LIMITED

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

26	Cash generated from operations	2025 £	2024 £
	Surplus for the year	223,670	133,594
	Adjustments for:		
	Investment income recognised in statement of financial activities	(15,031)	(9,175)
	Depreciation and impairment of tangible fixed assets	34,715	20,198
	Movements in working capital:		
	Decrease/(increase) in debtors	62,081	(81,615)
	(Decrease)/increase in creditors	(103,882)	86,733
	Increase/(decrease) in deferred income	19,329	(8,800)
	<b>Cash generated from operations</b>	<u>220,882</u>	<u>140,935</u>
27	Analysis of changes in net funds	At 1 April 2024 £	Cash flows At 31 March 2025 £
	Cash at bank and in hand	914,052	1,058,733
	Loans falling due within one year	(28,399)	(31,227)
	Loans falling due after more than one year	(111,414)	(80,066)
	Obligations under finance leases	(11,303)	(5,777)
		<u>762,936</u>	<u>941,663</u>

**AGE UK NORTHUMBERLAND**

England & Wales - Charity number 1072394

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# Accounts

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Company registration number: 03639406

Charity registration number: 1072394

# AGE UK NORTHUMBERLAND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

# Age UK Northumberland

## Contents

Trustees Report	1 to 13
Independent Auditors' Report	14 to 17
Statement of Financial Activities	18
Statement of Financial Activities	19
Balance Sheet	20
Statement of Cash Flows	21
Notes to the Financial Statements	22 to 41

# Age UK Northumberland

## Trustees Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2024.

### **Structure, governance and management**

#### ***Nature of governing document***

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however, the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which has remained dormant since 1 April 2020. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to promote the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

#### ***Recruitment and appointment of trustees***

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed, and Trustees are appointed at the Annual General Meeting (AGM) for an initial period of two years and may be reappointed for up to two further terms of three years each. The Board of Trustees has the power to co-opt Trustees between AGM's but the co-opted Trustee must submit themselves to election at the next AGM.

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

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

#### ***Arrangements for setting key management personnel remuneration***

The board, who give their time freely, and did not receive any remuneration in the year, have identified the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The Board then agree any uplift to remuneration.

# Age UK Northumberland

## Trustees Report

### ***Organisational structure***

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services - Home Care, care services provided within the home, and Charitable Services, funded projects to support older people such as Information, Advice and Befriending. The Board is supported by a Sub-Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these Sub-Committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. The day-to-day operations of the Charity are delegated to The Chief Executive who is supported by the senior leadership team, ensuring the smooth running of all aspects of the Charity.

### **Risk and Risk Management**

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each Board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the Sub-Committees.

The Board receive periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Grant Impact Assessments, ISO9001 and appropriate regulatory bodies.

### **Employment of disabled persons**

Age UK Northumberland welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland is committed to developing practices that not only meet the requirements of equalities legislation, but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, considering individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland are considered.

# Age UK Northumberland

## Trustees Report

### Objectives and activities

#### *Objects, aims and values*

The objects, for which AUKN is established, are stated in the Articles of Association as amended by Special Resolution 14 December 2022 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees from time to time decide

There are no restrictions specified in the Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of older people. The reference to Northumberland refers to the administrative County of Northumberland.

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Articles of Association.

# Age UK Northumberland

## Trustees Report

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are to:

1. Deliver person centred services
2. Improve health & wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

During 2023/2024 the organisation continued to progress in line with the strategic plan, ensuring that the needs of older people living in Northumberland were met.

As we enter 2024/25 our Strategic Plan focuses on the opportunities for development and widening our accessibility across the County. Seeking to eradicate unwanted loneliness and making a measurable social impact in our community.

### **2023/24 Performance**

During 2023/24 the Board continued to pursue its strategy, albeit adapting services to the challenges that arose as our community struggled with the cost of living crisis.

National demographics continue to show the older population of Northumberland increasing by over 33% by 2026 resulting in even greater need for our services, in particular, tackling loneliness, dementia, advocacy, welfare, health & wellbeing and homecare.

The cost of living crisis has impacted considerably on the economic, social and health conditions facing older people and our communities. This has resulted in greater pressure placed on our charity due to increased demand for our support, greater competition for grants & funds, changes in minimum wage affecting our wage bill, increased competition for each charitable donation, battle for talent across all our services, changes in legislation, training and quality standards.

Having already come a long way towards completing our transition back to long term sustainable operations we ended the financial year in a much stronger position both financially and operationally, having invested time and resources in developing and reviewing protocols to ensure that our staff and clients are supported and kept safe. We have seen our income stream and ability to generate a small surplus improve and we are optimistic that this will continue into 2024/2025.

## **Age UK Northumberland**

### **Trustees Report**

The development of services is at the core of achieving our ambitions. We maintained our focus on delivering tailored services and continued to listen to our client base, working collaboratively with our wider Age UK colleagues, experts, sub-contractors, volunteers, partners (including Ageing Well Network, The Older Persons Pathway, Alzheimer's Society, Carers Northumberland, CNTW, Parish Councils, Community led organisations, Corporate Businesses) and wider stakeholders.

Increasing our visibility and encouraging greater support from our wider community has been key during the year and we have continued to invest in our marketing and corporate engagement activities.

Our staff and volunteers went above and beyond in their contribution to support the needs of older people across Northumberland.

The restructuring of our leadership team was completed in March 2022, with the appointment of a Chief Executive, who is responsible for overseeing and co-ordinating the operations of our Homecare and Charitable Services arms of the business, strengthening the organisation's strategic drive for increased impact and financial resilience.

We are proud to have continued to have a considerable impact within our older community across Northumberland during 2023/2024, through the provision of services that our older people need to improve their quality of life.

# Age UK Northumberland

## Trustees Report

### Age UK Northumberland Achievement in 2023/2024

The key highlights include:

- Our Homecare service, rated Good by CQC, delivered 4,874 care hours per week and completed 337,000 individual calls to customers.
- Our Information and Advice Team recorded 6,007 contacts with 1,863 clients assisting with housing and social care queries, signposting, future planning advice and welfare benefits applications being the key reasons for contact. Our team accessed £2.338 million of welfare benefits for clients living in the county that otherwise would not have been claimed.
- 131 clients with 132 issues accessed our Advocacy support during the 12-month period.

# Age UK Northumberland

## Trustees Report



**OUR IMPACT**  
APR 23 - MAR 24



Our team helped clients access over £2.338m of welfare benefits.



Our team delivered 4,874 hours of care each week.



Our teams provided services to over 5,166 older people.



01670 784 800

Age UK Northumberland is a local, independent charity that enables people 50+ to access the support they need to live their best life.

### VOLUNTEERS

67 volunteers supported delivery of our services across the organisation.



**Warm Welcome**  
A place to get a warm meal, cups and friendship.



**Exercise**  
Over 30 weekly classes running across the county.



**Social Groups**  
3 Social Groups and 4 dementia groups run weekly across the county.

 [www.ageuk.org.uk/northumberland](http://www.ageuk.org.uk/northumberland)

 The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ

# Age UK Northumberland

## Trustees Report

We are proud to have continued to deliver the charitably services needed by our older people to help them to live their best life. Just some of our achievements include:

- Provided a programme of 12-weekly bereavement counselling sessions to 74 people living in Northumberland.
  - Ran four Maintenance Cognitive Stimulation Therapy (MCST) groups in Ashington, Morpeth, Alnwick and Ponteland, supporting people living with mild to moderate dementia and their carers.
  - Launched a further 2 new social groups across Northumberland, bringing our total to ten, located in Ashington, Amble, Bedlington, Blyth, Cramlington, Haltwhistle, Morpeth, Ponteland, Lesbury and Woodhorn.
  - Maintained Age UK Charity Quality Standard
  - Celebrated the tremendous contribution that our volunteers make to our organisation and our clients with a special event in their honour.
  - Volunteers donated 16,896 hours of support to deliver services for older people. Using the Real Living Wage as a benchmark, this equates to £202,752 of time donated by our volunteers.
  - Re-opened our Day Centre in Blyth, providing support and social activities five days per week.
  - Collaborated with local businesses, charities and community organisations to ensure our older people had access to the services that they needed.
  - Created and distributed 6,000 activity packs, to help keep people entertained and provide health and wellbeing advice and encouragement during the winter months.
  - Made over 3,143 friendship calls to clients who were lonely, isolated and unable to join our social groups and activities.
  - Delivered 30 face-to-face exercise classes per week across the county and two weekly Zoom sessions for those who are unable to attend our classes in the community.
  - Reached out to our community through social media campaigns, sharing health and wellbeing advice, exercises to keep moving, and reminding people that we are here to help.
  - Attracted funding from key grant holders to fund our Charitable Services work.
  - Issued 555 Emergency Household Grants to clients who were struggling to pay for heating or food.
  - Provided over 1,468 warm welcome meals to help people through the cost of living crisis
- Demand for our services has been extremely high and we are very proud of the support and commitment that our teams have demonstrated in order to ensure that we have the greatest impact possible across the county.

### ***Fundraising disclosures***

During 2023/24 the charity did not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public follows all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

### ***Public benefit***

The trustees have referred to the guidance in the Charities Commission's general guidance on public benefit when reviewing the aims and objectives in planning future activity. The charitable objectives are set out to ensure clear and demonstrable public benefit.

Age UK Northumberland aims to improve the quality of lives for older people across the county.

## Age UK Northumberland

### Trustees Report

Our Homecare services provide high quality health and social care for people in their homes, for example help with dressing, washing and managing their home. This enables people to remain independent in the place that they are most comfortable for as long as they wish/are able. We consult with people, planning what they need and helping them to enjoy life, feel valued and for some, we provide their only regular contact with the outside world.

Our Day Care service in Blyth, which had been closed since the beginning of the pandemic, was re-opened five days a week, supporting vulnerable older people with transport, meals, activities and social interaction to help them remain active and tackle loneliness and social isolation.

The Information and Advice team provided free confidential advice to 1,863 older people on a wide range of issues, including state benefits – of which our team secured £2.338m in annualised benefits for older people in 2023/24, they also helped with finding appropriate accommodation and care services, Will writing, staying warm and safe at home, social activities and future life planning advice. We would like to thank the National Lottery for their funding support, which not only enabled us to increase the number of clients that we were able to support but helped us to increase the value of benefits accessed by 48.5%.

All our advice services enable people to make decisions that affect their well-being, rights and enjoyment of life based on independent information.

We are delighted that our older people have embraced the opportunity to socialise again and in reaction to demand for social activities, we have opened two additional social groups this year. With thanks to grant funding from the Kellett Fund, our groups have enjoyed outings, craft sessions speakers and health and wellbeing visits during the year.

We provide a Non-Statutory Advocacy service that aims to empower people to have their voice heard on issues that are important to them, to ensure that their views and wishes are genuinely considered and to defend and secure their rights. This service helps to reduce peoples' anxiety and gives them a voice in decisions that affect their lives. The advocacy service fills the gaps for older vulnerable people who do not have a statutory right to advocacy support.

The Health and Wellbeing team delivered over 30 face to face weekly classes across the county and three weekly zoom groups. In addition, the team ran the NHS How Fit Project, working with local care homes and residents in sheltered accommodation to increase strength, balance and mobility for older people.

Our Bereavement Counselling Service, which offers 12-weeks of free counselling support to over 50s who may be struggling with the loss of a loved one, grew substantially, with the support of Volunteer Counsellors to ensure that we have county-wide coverage with this service.

Maintenance Cognitive Stimulation Therapy (MCST) Dementia Groups continued to operate in Ashington, Alnwick, Ponteland and Morpeth. The groups are designed to help people living with mild to moderate dementia and have been proven to improve mood, mental health and cognitive function through a range of activities and peer support and interaction. In addition, the groups facilitate peer support for carers and provide access to our advice and support services. Thanks to support from the community and our corporate Partners, we raised £9,003 to support the running of our Dementia Groups during 2024.

We hosted our first Diwali celebration at The Gosforth Park Hotel for over 130 guests.

Our Volunteers provide a priceless contribution to our organisation and our ability to support older people across the county and we work to ensure that they also benefit from training and learning new skills, socialising and having fun. Many of our services rely heavily on our excellent team of volunteers.

## **Age UK Northumberland**

### **Trustees Report**

#### ***The role of volunteers in Age Northumberland***

During 2023/24 our 87 volunteers, including trustees, have supported health promotion, friendship line and social groups, scams awareness, bereavement counselling, information and advice, reception and back office, and have continued to support us with delivery of 6,000 activity packs and support at events.

Volunteers accounted for 16,896 hours of time over the year, the equivalent of £202,752 at Living Wage.

#### **Going concern**

The charity meets its day to day working capital requirements through cash generated from operations.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance. This also considers the effectiveness of available measures to assist in mitigating the impact.

# Age UK Northumberland

## Trustees Report

### Financial Review - policy on reserves

Age UK Northumberland's reserves amounted to £1,071,247 at 31 March 2024, of which £139,771 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP). Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2024 free reserves are calculated as totalling £288,260 (2023 - £302,585).

The Trustees consider that unrestricted and undesignated funds should be kept between £200,000 and £450,000. This allows for the organisation to react to unforeseen circumstances, appropriately managing uncertain funding streams and always operating with the best interest of the charity's beneficiaries at the heart of decision making. Salaries are the most significant expenditure for our service driven charity and therefore the lower end of this range reflects three month salaries for our charitable and support services arm of the organisation. The higher end of the range reflects the need to build a reserve to protect the charity's large Homecare service provision in the event of a sudden loss of funding.

Free reserves at 31 March 2024 fall towards the lower end of the target range however the charity's annual budgeting and forecasting processes include financial targets, which have now been in place for a number of years and have supported a gradual replenishment of the charity's reserves. The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

This replenishment of reserves, including designated funds, continued during this last year despite financial pressures from general inflationary increases, in particular the rising cost of employment. The charity continues to be part of Northumberland County Council's Wage Support Scheme for Care at Home which means our Homecare salaries throughout the year have reflected at least the Real Living Wage as set out by the Real Living Wage Foundation.

At their Board meeting in March 2024 the Trustees approved additional transfers to be made to one of the designated reserves that was set up in 2023. £115,611 (2023: £60,000) continues to be set aside to allow for the continuation of key services to vulnerable customers in the event of a cessation in funding. In an environment where there is ever greater need, rising costs and funding is harder to come by the Trustees wish to hold a reserve which could be used, should the need arise to bridge any gaps until longer term funding is secured. This fund is therefore intended to protect services where, if they were to cease without careful management and wind down we would risk leaving vulnerable older people without the support they need.

£15,908 of the designated fund (protection of services for Vulnerable Customers) was spent during 2023/24, primarily to support some of our dementia services, and £71,519 has been transferred in at the end of the financial year. At their strategy day in October 23 the Board approved that this designation should also be used to provide much needed additional Information & Advice support with the aim of reducing waiting times for this service.

During 2023 £10,309 of the renewal fund (IT and Planned Maintenance) has been used and this has provided improvements to our main office, The Round House, bringing it up to a good standard of repair. The Round House, as well as acting as office space, is also a community hub and Café for our customers to meet and socialise in.

## Age UK Northumberland

### Trustees Report

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2024 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 20 to these accounts.

#### Investment policy and objectives

In accordance with the Articles of Association the Board of Trustees is empowered to invest monies not immediately required for the charity's own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant Legislation.

In recent years, the level of reserves held has not been sufficient to hold long term investments and therefore, the current strategy continues to be to hold reserves on short term deposits managing the best possible return. Following the stabilisation and gradual rebuild of the level of free reserves held by the charity, it is the intention to move an element of these reserves into medium term cash deposits during the next financial year.

#### Plans for future periods

- To develop our impact by supporting a greater number of older people across Northumberland
- To increase our impact across Northumberland
- To increase our awareness across the county
- To continue to develop services in line with the needs of our clients
- To listen and act on the needs of the older people that we serve
- To continue to deliver person-centred care and support to our clients

#### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

#### Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Azets Audit Services as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on ~~11/12/2024~~... and signed on its behalf by:

*R Francis*

.....  
Roger Francis 11 Dec 2024 13:18:32 GMT (UTC +0)  
.....

R M Francis  
Trustee

# Age UK Northumberland

## Trustees Report

### Statement of Responsibilities

The trustees (who are also the directors of Age UK Northumberland for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Opinion

We have audited the financial statements of Age UK Northumberland (the 'charity') for the year ended 31 March 2024, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

#### Basis for opinion

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

#### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements were 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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

## **Age UK Northumberland**

### **Independent Auditor's Report to the Members of Age UK Northumberland**

#### **Opinion on other matter prescribed by the Companies Act 2006**

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Responsibilities (set out on page 13), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

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

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

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

- Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;
- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Care Quality Commission (CQC), health and safety and food hygiene regulations, anti-bribery and corruption, and compliance with the UK Companies Act, and the Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or recognise the non-compliance.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Use of our report

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



Simon Brown 11 Dec 2024 13:18:33 GMT (UTC +0)

Simon Brown BA ACA DChA (Senior Statutory Auditor)

For and on behalf of

Azets Audit Services

Chartered Accountants

Statutory Auditor

Bulman House

Regent Centre

Gosforth

Newcastle upon Tyne

NE3 3LS

Date: 11/12/2024.....

Azets Audit Services is a trading name of Azets Audit Services Limited

## Age UK Northumberland

### Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	133,371	344,618	477,989	521,107
Charitable activities	4	6,420,699	-	6,420,699	5,881,867
Investment income	5	9,175	-	9,175	2,967
Total Income		<u>6,563,245</u>	<u>344,618</u>	<u>6,907,863</u>	<u>6,405,941</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(6,450,844)</u>	<u>(323,425)</u>	<u>(6,774,269)</u>	<u>(6,240,720)</u>
Total Expenditure		<u>(6,450,844)</u>	<u>(323,425)</u>	<u>(6,774,269)</u>	<u>(6,240,720)</u>
Net income		112,401	21,193	133,594	165,221
Transfers between funds		<u>(73)</u>	<u>73</u>	<u>-</u>	<u>-</u>
Net movement in funds		112,328	21,266	133,594	165,221
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>819,148</u>	<u>118,505</u>	<u>937,653</u>	<u>772,432</u>
Total funds carried forward	20	<u><u>931,476</u></u>	<u><u>139,771</u></u>	<u><u>1,071,247</u></u>	<u><u>937,653</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 20.

## Age UK Northumberland

### Comparative Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	332,775	188,332	521,107
Charitable activities	4	5,881,867	-	5,881,867
Investment income	5	<u>2,967</u>	<u>-</u>	<u>2,967</u>
Total income		<u>6,217,609</u>	<u>188,332</u>	<u>6,405,941</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(6,042,642)</u>	<u>(198,078)</u>	<u>(6,240,720)</u>
Total expenditure		<u>(6,042,642)</u>	<u>(198,078)</u>	<u>(6,240,720)</u>
Net income/(expenditure)		174,967	(9,746)	165,221
Transfers between funds		<u>1,473</u>	<u>(1,473)</u>	<u>-</u>
Net movement in funds		176,440	(11,219)	165,221
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>642,708</u>	<u>129,724</u>	<u>772,432</u>
Total funds carried forward	20	<u><u>819,148</u></u>	<u><u>118,505</u></u>	<u><u>937,653</u></u>

## Age UK Northumberland

### (Registration number: 03639406) Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	13	594,744	544,945
Investments	14	<u>1</u>	<u>1</u>
		<u>594,745</u>	<u>544,946</u>
<b>Current assets</b>			
Debtors	15	471,353	389,738
Cash at bank and in hand	16	<u>914,052</u>	<u>865,735</u>
		1,385,405	1,255,473
<b>Creditors: Amounts falling due within one year</b>	17	<u>(791,712)</u>	<u>(714,383)</u>
<b>Net current assets</b>		<u>593,693</u>	<u>541,090</u>
<b>Total assets less current liabilities</b>		1,188,438	1,086,036
<b>Creditors: Amounts falling due after more than one year</b>	18	<u>(117,191)</u>	<u>(148,383)</u>
<b>Net assets</b>		<u>1,071,247</u>	<u>937,653</u>
<b>Funds of the charity:</b>			
<b>Restricted</b>		<u>139,771</u>	<u>118,505</u>
<b>Unrestricted income funds</b>			
Designated funds		165,783	120,000
Unrestricted funds		<u>765,693</u>	<u>699,148</u>
Total unrestricted funds		<u>931,476</u>	<u>819,148</u>
<b>Total funds</b>	20	<u>1,071,247</u>	<u>937,653</u>

The financial statements on pages 18 to 41 were approved by the trustees, and authorised for issue on 11/12/2024 and signed on their behalf by:

*R Francis*

Roger Francis 11 Dec 2024 13:18:32 GMT (UTC +0)

R M Francis  
Trustee

## Age UK Northumberland

### Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Net cash income		133,594	165,221
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		20,198	34,742
Investment income	5	<u>(9,175)</u>	<u>(2,967)</u>
		144,617	196,996
<b>Working capital adjustments</b>			
(Increase)/decrease in debtors	15	(81,615)	277,653
Increase/(decrease) in creditors	17	86,733	(390,425)
Decrease in deferred income	18	<u>(8,800)</u>	<u>(200,706)</u>
Net cash flows from operating activities		<u>140,935</u>	<u>(116,482)</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	5	9,175	2,967
Purchase of tangible fixed assets	13	(73,578)	(14,744)
Sale of tangible fixed assets		<u>3,581</u>	<u>-</u>
Net cash flows from investing activities		<u>(60,822)</u>	<u>(11,777)</u>
<b>Cash flows from financing activities</b>			
Repayment of loans and borrowings	17	(26,271)	(26,640)
Advance of new HP and repayments within the year	19	<u>(5,525)</u>	<u>(5,526)</u>
Net cash flows from financing activities		<u>(31,796)</u>	<u>(32,166)</u>
Net increase/(decrease) in cash and cash equivalents		48,317	(160,425)
Cash and cash equivalents at 1 April		<u>865,735</u>	<u>1,026,160</u>
Cash and cash equivalents at 31 March		<u><u>914,052</u></u>	<u><u>865,735</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

# Age UK Northumberland

## Notes to the Financial Statements for the Year Ended 31 March 2024

### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is: The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ

### 2 Accounting policies

#### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

#### Basis of preparation

Age UK Northumberland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### Going concern

The financial statements have been prepared on a going concern basis.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. For these reasons the trustees have continued to prepare the accounts on a going concern basis.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### **Estimation uncertainty and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

There are considered to be no significant judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies which effect the amounts recognised in the financial statements.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

Depreciation is estimated so as to write off the cost of an asset, less its residual value, over the useful economic life of that asset. An estimate of the useful economic life of assets is detailed in the depreciation accounting policy.

#### **Income and endowments**

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

#### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable, with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

#### **Grants receivable**

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### **Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

#### **Other trading activities**

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### ***Investment income***

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500 this may be capitalised.

The charity took advantage of the deemed cost provision on the transition to FRS102.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Furniture and equipment	12.5% straight line
Furniture and equipment - computer equipment	33.3% straight line
Motor vehicles	25% reducing balance
Buildings	2.5% straight line

#### Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed (during the year ended 31 March 2021) to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings since the 31 March 2021 year end (which would otherwise have been £64k).

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### **Provisions**

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

Eligible staff are automatically enrolled into the Peoples Pension. The regular cost of providing retirement pensions and related benefits for these members of staff is charged to the Statement of Financial Activities over the employees' service lives on the basis of percentage of earnings.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2024**

#### ***Recognition and measurement***

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### ***Investments***

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	30,235	-	30,235	72,609
Grants, including capital grants;				
Grants from other charities	103,136	344,618	447,754	448,498
	<u>133,371</u>	<u>344,618</u>	<u>477,989</u>	<u>521,107</u>
			2024 £	2023 £
Age UK National			127,728	77,144
Armed Forces Covenant Fund			3,558	22,533
Community Chest			5,000	5,000
Community Foundation			56,554	54,240
Sir James Knott Trust			10,000	-
Sporting Force (Veterans)			17,857	18,633
National Lottery			96,817	21,963
NHS Contracts			101,240	234,765
Other			-	1,622
Hadrian Trust			3,000	1,000
Heart of Blyth			-	1,000
The Lesley & Lilian Manning Charitable Trust			1,000	1,000
Bowey Foundation			-	4,602
Rise North East			-	4,996
NCC			25,000	-
			<u>447,754</u>	<u>448,498</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 4 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Charitable activities	<u>6,420,699</u>	<u>6,420,699</u>	<u>5,881,867</u>

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Interest receivable and similar income; Interest receivable on bank deposits	<u>9,175</u>	<u>9,175</u>	<u>2,967</u>

#### 6 Expenditure on charitable activities

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>
Charitable activities	<u>6,456,844</u>	<u>317,425</u>	<u>6,774,269</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
Charitable activities	<u>6,042,642</u>	<u>198,078</u>	<u>6,240,720</u>

Included in the expenditure analysed above, there are governance costs of £285,631 (2023 - £250,013) which relate directly to charitable activities. See note 7 for further details.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 7 Analysis of governance and support costs

##### Support costs allocated to charitable activities

	<b>Governance costs</b>	<b>Total</b>
	<b>£</b>	<b>2024</b>
		<b>£</b>
Employment costs	257,416	257,416
Audit and accounting fees	14,180	14,180
Legal and other professional costs	13,959	13,959
Trustee expenses and indemnity insurance	76	76
	<u>285,631</u>	<u>285,631</u>

	<b>Governance costs</b>	<b>Total</b>
	<b>£</b>	<b>2023</b>
		<b>£</b>
Employment costs	219,720	219,720
Audit and accounting fees	15,270	15,270
Legal and other professional costs	14,947	14,947
Trustee expenses and indemnity insurance	76	76
	<u>250,013</u>	<u>250,013</u>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Audit fees	12,300	11,400
Depreciation of fixed assets	<u>20,198</u>	<u>34,742</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
<b>Staff costs during the year were:</b>		
Wages and salaries	5,309,377	4,935,106
Social security costs	432,279	400,248
Pension costs	103,766	97,437
	<u>5,845,422</u>	<u>5,432,791</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2024 No	2023 No
Employees	<u>253</u>	<u>275</u>

The number of employees whose emoluments fell within the following bands was:

	2024 No	2023 No
£60,001 - £70,000	-	1
£70,001 - £80,000	<u>1</u>	<u>-</u>

The total employee benefits of the key management personnel of the charity were £158,320 (2023 - £159,124).

#### 11 Auditors' remuneration

	2024 £	2023 £
Audit of the financial statements	<u>12,300</u>	<u>11,400</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 12 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### 13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2023	2,693,369	380,445	97,204	3,171,018
Additions	-	30,320	43,258	73,578
Disposals	-	-	(43,000)	(43,000)
At 31 March 2024	<u>2,693,369</u>	<u>410,765</u>	<u>97,462</u>	<u>3,201,596</u>
<b>Depreciation</b>				
At 1 April 2023	2,201,927	357,285	66,861	2,626,073
Charge for the year	-	9,670	10,528	20,198
Eliminated on disposals	-	-	(39,419)	(39,419)
At 31 March 2024	<u>2,201,927</u>	<u>366,955</u>	<u>37,970</u>	<u>2,606,852</u>
<b>Net book value</b>				
At 31 March 2024	<u>491,442</u>	<u>43,810</u>	<u>59,492</u>	<u>594,744</u>
At 31 March 2023	<u>491,442</u>	<u>23,160</u>	<u>30,343</u>	<u>544,945</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### Revaluation

The charity's Building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2022 - £1,953,559).

Included in the above Land and Buildings net book value is:

Land £65,290

Leasehold buildings £nil

Freehold buildings £426,152

The trustees have considered the value of the Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,442. They have therefore decided not to depreciate the asset any further.

#### Assets held under finance leases and hire purchase contracts

The net carrying amount of tangible assets includes the following amounts in respect of assets held under finance leases and hire purchase contracts:

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Motor Vehicles	<u>15,940</u>	<u>20,522</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 14 Fixed asset investments

##### Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
<b>Cost</b>		
At 1 April 2023	1	1
At 31 March 2024	1	1
<b>Net book value</b>		
At 31 March 2024	1	1
At 31 March 2023	1	1

##### Details of undertakings

The charity owns 100% share capital of Age UK Northumberland Trading Limited.

##### Subsidiaries

The profit for the financial period of Age UK Northumberland Trading Limited was £Nil (2023 - £Nil) and the aggregate amount of capital and reserves at the end of the period was £(1) (2023 - £(1)).

The subsidiary has been dormant throughout the 2024 and 2023 accounting period thus there is no requirement to prepare consolidated accounts.

#### 15 Debtors

	2024 £	2023 £
Trade debtors	298,249	331,748
Prepayments	87,681	43,208
Accrued Income	85,423	14,782
	<u>471,353</u>	<u>389,738</u>

Included in trade debtors are bad debt provisions totalling £3,025 (2023 - £3,848).

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 16 Cash and cash equivalents

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Cash on hand	633	200
Cash at bank	913,419	865,535
	<u>914,052</u>	<u>865,735</u>

#### 17 Creditors: amounts falling due within one year

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank loans	28,399	29,004
Trade creditors	73,972	64,020
Hire purchase and finance leases	5,526	5,525
Other taxation and social security	162,084	149,061
Other creditors	329,811	297,362
Accruals	134,795	103,486
Deferred income	57,125	65,925
	<u>791,712</u>	<u>714,383</u>

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Deferred income at 1 April 2023	65,925	266,631
Resources deferred in the period	57,125	65,925
Amounts released from previous periods	<u>(65,925)</u>	<u>(266,631)</u>
Deferred income at year end	<u>57,125</u>	<u>65,925</u>

Deferred income relates to amounts paid for contractual services due in the next financial period

Included within other creditors is a pension creditor of £16,536 (2023: £15,452).

#### 18 Creditors: amounts falling due after one year

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Bank loans	111,414	137,080
Hire purchase and finance leases	5,777	11,303
	<u>117,191</u>	<u>148,383</u>

The bank loan is secured with a fixed charge over the Land on the south side of Lintonville Parkway, Ashington. The loan attracts interest at Bank of England Base Rates plus 3.5%.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### 19 Obligations under leases and hire purchase contracts

##### Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
<b>Other</b>		
Within one year	38,019	23,647
Between one and five years	50,780	23,577
	<u>88,799</u>	<u>47,224</u>

#### 20 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>					
<b>General</b>					
General Fund	699,148	6,563,245	(6,424,627)	(72,073)	765,693
<b>Designated</b>					
Protection of Services for Vulnerable Customers	60,000	-	(15,908)	72,000	116,092
Renewal Fund (IT and Planned Maintenance)	60,000	-	(10,309)	-	49,691
	<u>120,000</u>	<u>-</u>	<u>(26,217)</u>	<u>72,000</u>	<u>165,783</u>
<b>Total unrestricted funds</b>	<u>819,148</u>	<u>6,563,245</u>	<u>(6,450,844)</u>	<u>(73)</u>	<u>931,476</u>
<b>Restricted funds</b>					
Armed Forces Covenant Fund	-	3,558	(3,558)	-	-
Asian Fund*	-	203	(203)	-	-
Winter Warmth Programme funded by Centrica**	-	4,065	(4,065)	-	-
CJW Blackett Holiday Fund	95,787	-	(281)	-	95,506
Cost of Living Project**	-	36,915	(36,915)	-	-
Big Give 2023 for Dementia	-	9,584	(8,028)	-	1,556
Dementia MCST**	-	16,442	(16,442)	-	-
Friendship Line	10,371	-	(9,094)	-	1,277

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
EDF Energy Green Rigg Wind Farm Community Benefit*	-	3,200	(3,200)	-	-
Kellet Fund*	-	26,494	(26,494)	-	-
More Money for You**	-	18,600	(18,600)	-	-
The National Lottery Community Fund RC North East and Cumbria Region	-	86,817	(86,817)	-	-
Prime Fund*	-	546	(546)	-	-
Scams Prevention**	-	30,897	(30,897)	-	-
Sporting Force (Veterans)	-	17,857	(17,930)	73	-
Waiting Well*	-	1,120	(1,120)	-	-
Winter Health**	-	1,000	(1,000)	-	-
EDF Blyth*	-	4,825	(4,825)	-	-
Ventient Sisters*	-	8,954	(8,954)	-	-
Versus Arthritis*	-	4,733	(4,733)	-	-
Alnwick Friendship Club	2,353	-	-	-	2,353
John Swan Charlton Fund	9,994	-	-	-	9,994
Vehicles funded by capital grant	-	25,000	(776)	-	24,224
RH Renovations	-	5,000	(139)	-	4,861
Bereavement*	-	5,000	(5,000)	-	-
Café*	-	1,000	(1,000)	-	-
Hadrian Trust	-	3,000	(3,000)	-	-
National Lottery Awards for All	-	10,000	(10,000)	-	-
Scams Awareness**	-	9,808	(9,808)	-	-
Sir James Knott Trust	-	10,000	(10,000)	-	-
<b>Total restricted funds</b>	<u>118,505</u>	<u>344,618</u>	<u>(323,425)</u>	<u>73</u>	<u>139,771</u>
<b>Total funds</b>	<u>937,653</u>	<u>6,907,863</u>	<u>(6,774,269)</u>	<u>-</u>	<u>1,071,247</u>

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2024**

The specific purposes for which the restricted funds are to be applied are as follows:

Armed Forces Covenant Fund - To provide advice, support and friendship to local veterans

CJW Blakett Holiday Fund - To provide events, day trips and holidays for older people in the rural areas of the County

Big Give 2023 for Dementia - Specific donations received to supplement the costs of our Dementia services

Friendship Line - Specific donations received to supplement the costs of this service

The National Lottery Community Fund RC North East and Cumbria Region – Back to Life, Back to Activity - To provide a range of services for older people across Northumberland, supporting them to live their best life and improve their wellbeing through activities and support including information, advice and advocacy, health and wellbeing classes, social groups and friendship.

Sporting Force (Veterans) - A partnership with Age UK North Tyneside to engage and support our older veterans living across North Tyneside and Northumberland

Alnwick Friendship Group - Interest to be donated to the Alnwick Friendship Club

John Swan Charlton Fund – A legacy left to Age UK for the benefit of older people in the Bedlington area

Vehicles funded by capital grant – Capital grant awarded by Northumberland County Council to purchase additional fleet vehicles to assist with access to remote clients in the Coastal area

RH Renovations – Capital grant awarded by Community Chest to assist with kitchen refit

Hadrian Trust – Grants to support the delivery of our Dementia services

The National Lottery Awards for All – Helping over 50s live through the cost of living crisis

Sir James Knott Trust – Contribution towards our advocacy services

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### \*Community Foundation Grants:

EDF Energy Green Rigg Wind Farm Community Benefit - To provide services for older people across the Greenrigg area

Kellet Fund - To allow the expansion and extension of Friendship and activity groups across Northumberland

Prime Fund - To provide exercise classes in the community

EDF Blyth - To support older people living in Blyth through our range of services

Ventient Sisters - To support older people living in the catchment of the Ventient Sisters and North Streads Windfarm area through our range of services

Versus Arthritis - To support the reduction in long term impact and aid recovery from the COVID 19 pandemic and the widening of the inequalities in sport and physical activity in older people.

Bereavement - to deliver Bereavement Counselling services

Small Grants - these grants (all less than £5,000) have allowed us to support older people in a variety of ways including: provision of exercise classes in the community; supporting people waiting for surgery with exercise classes and wellbeing support; providing warm lunches for people struggling with the cost of living

#### \*\*Age UK National Grants:

Winter Warmth Programme funded by Centrica - To promote access to benefits checks and energy savings

Cost of Living Project - Cost of Living Response Funded by Age UK National - A one year project designed as a response to the impact of the current cost of living crisis on older people across Northumberland

Dementia MCST - Age UK - Support for people living with mild to moderate dementia through a programme of Maintenance Cognitive Stimulation Therapy, which is proven to improve mood, cognitive function and memory

More Money for You - To help people across Northumberland to maximise their income through benefits checks

Scams Prevention - A two year programme of practical one to one advice and presentations to help build awareness of scams and how to avoid them, funded by Age UK via Lloyds Bank

Winter Health - To provide support for people struggling with the cost of living - soup, support and social

Scams Awareness - A further two years' worth of funding to build on our Scams Prevention project. Continuing to provide one to one advice and presentations to build awareness of scams and how to avoid them

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

#### Designated Funds

Protection of Services for Vulnerable Customers - to provide for the continuation of key services to vulnerable customers, in the short term, in the event of a cessation in funding.

Renewal Fund (IT and Planned Maintenance) - to support improvements to the office and community space at The Round House.

#### 21 Analysis of net assets between funds

	Unrestricted			Total funds £
	General £	Designated £	Restricted £	
Tangible fixed assets	594,744	-	-	594,744
Fixed asset investments	1	-	-	1
Net current assets/(liabilities)	288,139	165,783	139,771	593,693
Creditors over 1 year	(117,191)	-	-	(117,191)
Total net assets	<u>765,693</u>	<u>165,783</u>	<u>139,771</u>	<u>1,071,247</u>

	Unrestricted			Total funds at 31 March 2023 £
	General £	Designated £	Restricted £	
Tangible fixed assets	544,945	-	-	544,945
Fixed asset investments	1	-	-	1
Net current assets/(liabilities)	302,585	120,000	118,505	541,090
Creditors over 1 year	(148,383)	-	-	(148,383)
Total net assets	<u>699,148</u>	<u>120,000</u>	<u>118,505</u>	<u>937,653</u>

#### 22 Analysis of net funds

	At 1 April 2023 £	Financing cash flows £	New finance leases £	At 31 March 2024 £
Cash at bank and in hand	865,735	48,317	-	914,052
Debt due within one year	(29,004)	605	-	(28,399)
Debt due after more than one year	(137,080)	25,666	-	(111,414)
Finance leases and hire purchase contracts	(16,828)	5,525	-	(11,303)
Net funds	<u>682,823</u>	<u>80,113</u>	<u>-</u>	<u>762,936</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2024

	At 1 April 2022 £	Financing cash flows £	New finance leases £	At 31 March 2023 £
Cash at bank and in hand	1,026,160	(160,425)	-	865,735
Debt due within one year	(28,010)	(994)	-	(29,004)
Debt due after more than one year	(164,714)	27,634	-	(137,080)
Finance leases and hire purchase contracts	<u>(22,354)</u>	<u>5,526</u>	<u>-</u>	<u>(16,828)</u>
Net funds	<u>811,082</u>	<u>(128,259)</u>	<u>-</u>	<u>682,823</u>

#### 23 Related party transactions

There were no related party transactions in the year.

Age UK (Northumberland) Trading Limited was dormant during the year.

**AGE UK NORTHUMBERLAND**

England & Wales - Charity number 1072394

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# Accounts

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Company registration number: 03639406

Charity registration number: 1072394

# AGE UK NORTHUMBERLAND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

# Age UK Northumberland

## Contents

Reference and Administrative Details	1
Trustees' Report	2 to 13
Independent Auditors' Report	14 to 17
Statement of Financial Activities	18
Statement of Financial Activities	19
Balance Sheet	20
Statement of Cash Flows	21
Notes to the Financial Statements	22 to 42

## Age UK Northumberland

### Reference and Administrative Details

<b>Trustees</b>	P J Grahamslaw A S Brindle A A Kidd R M Francis D Allison R McEvoy A Reynolds
<b>Key Management Personnel</b>	A Whyte, Chief Executive S Turner, Head of Finance D Davies, Registered Manager (Homecare)
<b>Registered Office</b>	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03639406
<b>Charity Registration Number</b>	1072394
<b>Bankers</b>	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB  The Co-operative Bank plc 84-86 Grey Street Newcastle upon Tyne NE1 6BZ
<b>Auditor</b>	Azets Audit Services Senior Statutory Auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS

# Age UK Northumberland

## Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2023.

### **Structure, governance and management**

#### ***Nature of governing document***

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which has remained dormant since 1 April 2020. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to promote the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

#### ***Recruitment and appointment of trustees***

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed and Trustees are appointed at the Annual General Meeting (AGM) for an initial period of two years and may be reappointed for up to two further terms of three years each. The Board of Trustees has the power to co-opt Trustees between AGM's but the co-opted Trustee must submit themselves to election at the next AGM.

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

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

#### ***Arrangements for setting key management personnel remuneration***

The board, who give their time freely, and did not receive any remuneration in the year, have identified the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day to day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The Board then agree any uplift to remuneration.

# Age UK Northumberland

## Trustees' Report

### ***Organisational structure***

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services - Home Care, care services provided within the home, and Charitable Services, funded projects to support older people such as Information, Advice and Befriending. The Board is supported by a Sub Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these Sub-Committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. The day to day operations of the Charity are delegated to The Chief Executive who is supported by the senior leadership team, ensures the smooth running of all aspects of the Charity.

### **Risk and Risk Management**

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each Board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the Sub-Committees.

The Board receive periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Grant Impact Assessments, ISO9001 and appropriate regulatory bodies.

### **Employment of disabled persons**

Age UK Northumberland welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland is committed to developing practices that not only meet the requirements of equalities legislation but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, considering individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland should be taken into account.

# Age UK Northumberland

## Trustees' Report

### Objectives and activities

#### *Objects and aims*

The objects, for which AUKN is established, are stated in the Articles of Association as amended by Special Resolution 14 December 2022 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
- Assisting older people in need by reason of ill-health, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees from time to time decide

There are no restrictions specified in the Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of older people. The reference to Northumberland refers to the administrative County of Northumberland.

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Articles of Association.

# Age UK Northumberland

## Trustees' Report

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are:

1. Deliver person centred services
2. Improve health & wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

During 2022/2023 the organisation continued to progress in line with the strategic plan, ensuring that the needs of older people living in Northumberland were met.

As we enter 2023/24 our Strategic Plan focuses on the opportunities for development and widening our accessibility across the County. Seeking to eradicate unwanted loneliness and making a measurable social impact in our community.

### **2022/23 Performance**

During 2022/23 the Board continued to pursue its strategy, albeit adapting services to the challenges that arose as our community began to exit the pandemic.

National demographics continue to show the older population of Northumberland increasing by over 33% by 2026 resulting in even greater need for our services, in particular, tackling loneliness, dementia, advocacy, welfare, health & wellbeing and homecare.

The Covid pandemic, followed by the cost of living crisis has impacted considerably on the economic, social and health conditions facing older people and our communities. This has resulted in greater pressure placed on our charity due to increased demand for our support, greater competition for grants & funds, changes in minimum wage and travel costs affecting our wage bill, increased competition for each charitable donation, battle for talent across all our services, changes in legislation, training and quality standards.

## **Age UK Northumberland**

### **Trustees' Report**

Having already come a long way towards completing our transition back to long term sustainable operations we ended the financial year in a much stronger position both financially and operationally, having invested time and resources in developing and reviewing protocols to ensure that our staff and clients are supported and kept safe. We have seen our income stream and ability to generate a small surplus improve and we are optimistic that this will continue into 2023/2024.

During the 2022/2023 financial year we began to see the positive impact of our strong leadership team which has resulted in increased focus on operational and financial performance, business growth, employee engagement and customer service.

The development of services is at the core of achieving our ambitions. We maintained our focus on delivering tailored services and continued to listen to our client base working collaboratively with our wider Age UK colleagues, experts, sub-contractors, volunteers, partners (including Ageing Well Network, The Older Persons Pathway, Alzheimer's Society, Carers Northumberland, CNTW, Parish Councils, Community led organisations, Corporate Businesses) and wider stakeholders.

Increasing our visibility and encouraging greater support from our wider community has been key during the year and we have continued to invest in our marketing and corporate engagement activities.

Our staff and volunteers went above and beyond in their contribution to support the needs of older people across Northumberland.

The restructuring of our leadership team completed in March 2022 with the appointment of a Chief Executive, who is responsible for overseeing and co-ordinating the operations of our Homecare and Charitable Services arms of the business.

We are proud to have continued to have a considerable impact within our older community across Northumberland during 2022/2023.

## Age UK Northumberland

### Trustees' Report

#### Age UK Northumberland Achievement in 2022/2023



The key highlights are:

- Our Homecare service, rated Good by CQC, delivered 5,327 care hours per week and completed 457,480 individual calls to customers.
- Our Information and Advice Team recorded 4,989 contacts with 1,394 clients assisting and supporting them with housing and social care queries, helping them to access services, future planning advice and funding applications. Our team accessed £1.567 million of welfare benefits that otherwise would not have been claimed.
- 83 clients with 91 issues accessed our Advocacy team during the 12-month period.

## Age UK Northumberland

### Trustees' Report

We are proud to have continued to deliver considerable impact within our older community across Northumberland.

- Expanded our Bereavement Support and Counselling Service across the county. In 2022/23, providing a 12-week programme of counselling to 73 people across Northumberland.
- Launched a further 2 Maintenance Cognitive Stimulation Therapy (MCST) Dementia Services in Northumberland, bringing the total groups running to four in Ashington, Morpeth, Alnwick and Ponteland.
- Launched a further 5 new social groups across Northumberland.
- Maintained ISO 9001 and Age UK Charity Quality Standard
- Hosted an online event to celebrate the outstanding contribution our volunteers make to our organisation and community.
- A celebration was hosted to celebrate the Queen's Platinum Jubilee at Woodhorn Museum, over 80 clients and volunteers attended the celebration.
- Volunteers donated 15,936 hours of support to deliver services for older people. Using the Real Living Wage as a benchmark, this equates to £157,767 of time donated by our volunteers.
- Continued to provide meals on wheels and home checks for those clients who would have otherwise attended our day services
- Collaborated with local businesses, charities and community organisations to ensure that our older people had access to the services that they needed.
- Created and distributed 2,500 activity packs, to help keep people entertained and provide health and wellbeing advice and encouragement during the winter months.
- Made over 2,956 friendship calls to clients who were lonely, isolated and unable to join our social groups and activities.
- Due to the success of our online exercise classes during lockdown, we continued to run three zoom classes for people who are unable to attend a face-to-face class.
- Delivered 30 face-to-face exercise classes across the county
- Reached out to our community through social media campaigns, sharing health and wellbeing advice exercises to keep moving, and reminding people that we are here to help.
- Attracted funding from key grants holders in order to fund our Charitable Services work.
- Demand for our services has been extremely high and we are extremely proud of the support and commitment that our teams have demonstrated to ensure that Age UK Northumberland has the greatest impact possible for our older people.

#### ***Fundraising disclosures***

During 2022/23 the charity did not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public follows all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

#### ***Public benefit***

The trustees have referred to the guidance in the Charities Commission's general guidance on public benefit when reviewing the aims and objectives in planning future activity. The charitable objectives are set out to ensure clear and demonstrable public benefit.

Age UK Northumberland aims to improve the quality of lives for older people within the county.

## Age UK Northumberland

### Trustees' Report

Our Homecare services provide high quality health and social care for people in their homes, for example help with dressing, washing and managing the home. This enables people to remain independent in the place that they are most comfortable for as long as they wish/are able. We consult with people, planning what they need and helping them to enjoy life, feel valued and for some, we provide their only regular contact with the outside world.

Our Day Care services unfortunately remained closed as a result of the continued spikes in Covid and concerns over the vulnerability of this client base. Therefore, we continued to provide a meals on wheels and check in service for our Day Care clients and provided activity packs and food parcels to help keep them entertained and maintain their wellbeing.

The Information and Advice team provided free confidential advice to over 1,394 older people on a wide range of issues. These include state benefits – our team secured over £1.5m in annualised benefits for older people in 2022/23, finding appropriate accommodation and care services, Will writing, staying warm and safe at home, social activities, falls prevention and future life planning advice.

All of our advice services enable people to make decisions that affect their well-being, rights and enjoyment of life based on independent information.

We are delighted that our older people have embraced the opportunity to socialise again and in reaction to enquiries and demand for social activities, we have opened a further five social groups this year. Thanks to grant funding from the Kellett Fund, our groups have enjoyed outings, craft sessions, speakers and health and wellbeing visits during the year.

We provide a Non-Statutory Advocacy service that aims to empower people to have their voice heard on issues that are important to them, to ensure that their views and wishes are genuinely considered and to defend and secure their rights. This service helps to reduce peoples' anxiety and gives them a voice in decisions that affect their lives. The advocacy service fills the gaps for older vulnerable people who do not have a statutory right to advocacy support.

The Health and Wellbeing team delivered over 30 face to face weekly classes across the county and three weekly zoom groups. In addition, the team ran the NHS How Fit Project, working with local care homes and residents in sheltered accommodation to increase strength, balance and mobility for older people.

Our Bereavement Support and Counselling Service, which offers 12-weeks of counselling support to over 50s who may be struggling with the loss of a loved one, grew substantially, with the support of Volunteer Counsellors to ensure that we have county-wide coverage with this service.

Maintenance Cognitive Stimulation Therapy (MCST) Dementia Groups continued to operate in Ashington and Morpeth and we secured funding to add a further two groups, which are running in Alnwick and Ponteland. The groups are designed to help people living with mild to moderate dementia and have been proven to improve mood, mental health and cognitive function through a range of activities and peer support and interaction. In addition, the groups facilitate peer support for carers and provide access to our advice and support services.

Our Volunteers provide a priceless contribution to our organisation and our ability to support older people across the county and we work to ensure that they also benefit from training and learning new skills, socialising and having fun. Many of our services rely heavily on our excellent team of volunteers.

## **Age UK Northumberland**

### **Trustees' Report**

#### ***The role of volunteers in Age Northumberland***

During 2022/23 our 83 volunteers including trustees, have supported health promotion, friendship line and social groups, scams awareness, bereavement counselling, information and advice, reception and back office and have continued to support us with delivery of activity packs and support at events.

Volunteers accounted for 15,936 hours of time over the year, the equivalent of £157,767 at Living Wage.

#### **Going concern**

The charity meets its day to day working capital requirements through cash generated from operations.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance. This also considers the effectiveness of available measures to assist in mitigating the impact.

# Age UK Northumberland

## Trustees' Report

### Financial review

#### *Policy on reserves*

Age UK Northumberland's reserves amounted to £937,653 at 31 March 2023, of which £118,505 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP).

Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2023 free reserves are calculated as totalling £302,585 (2022 - £259,306).

The Trustees recognise that the free reserves at 31 March 2023 fall below their aim of holding a minimum of six months running costs should there be an interruption in any of its funding sources. The charity's annual budgeting and forecasting processes include financial targets, which have been in place for the last three years, and have supported a gradual replenishment of the charity's reserves. The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

This replenishment of reserves continued during this last year despite financial pressures from the rising cost of employment and general inflationary increases, notably fuel costs both for utilities and the price of petrol, the latter being a key issue for the charity given the rurality of Northumberland. In April 2022 the charity signed up to Northumberland County Council's Wage Support Scheme for Care at Home which means our salaries from that date have, reflected at least the Real Living Wage as set out by the Real Living Wage Foundation. AUKN has chosen to reflect a similar policy across all its employees regardless of whether they work in Homecare, charitable services project or support services.

At their Board meeting in March 2023 the Trustees approved the creation of designated reserves totalling £120,000 and split equally across two funds. Firstly, the Trustees wish to create a fund of £60,000 to be set aside monies to allow for the continuation of key services to vulnerable customers in the event of a cessation in funding. In an environment where there is ever greater need, rising costs and funding is harder to come by the Trustees wish to hold a reserve which could be used, should the need arise to bridge any gaps until longer term funding is secured. This fund is therefore intended to protect services where, if they were to cease without careful management and wind down we would risk leaving vulnerable older people without the support they need.

In addition, the Trustees have designated a further £60,000 to complete the improvements needed to our main office, The Round House, bringing it up to a good standard of repair, including upgrades to reduce our carbon footprint. The Round House, as well as acting as office space, is also a community hub and Café for our customers to meet and socialise in. In 2022/23 we commenced much needed 'catch up' repairs all of which were put on hold during the pandemic.

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2023 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 20 to these accounts.

# Age UK Northumberland

## Trustees' Report

### ***Investment policy and objectives***

In accordance with the Articles of Association the Board of Trustees is empowered to invest monies not immediately required for the charity's own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant legislation.

In recent years the level of reserves held has not been sufficient to hold long term investments and therefore the current strategy has been to hold reserves on short term deposits managing the best possible return. A review of this policy is planned for 2023/24, now that reserves have returned to a reasonable level, with the intention of ensuring that the charity has the right balance of short, medium and longer term investments available to protect the future of all its services.

### **Plans for future periods**

- To develop our impact by supporting a greater number of older people across Northumberland
- To increase our awareness across the county
- To continue to develop services in line with the needs of our client base
- To listen and act on the needs of the older people that we serve
- To continue to deliver person-centred care and support to our clients

# Age UK Northumberland

## Trustees' Report

### Statement of Trustees' Responsibilities

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

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

### Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Azets Audit Services as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on 02/12/2023.... and signed on its behalf by:



David Allison 02 Dec 2023 17:46:40 GMT (UTC +0)

.....  
D Allison  
Trustee

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Opinion

We have audited the financial statements of Age UK Northumberland (the 'charity') for the year ended 31 March 2023, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

#### Basis for opinion

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

#### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements were 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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

We have nothing to report in this regard.

#### **Opinion on other matters prescribed by the Companies Act 2006**

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 13), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

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

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

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

Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;

- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Care Quality Commission (CQC), health and safety and food hygiene regulations, anti-bribery and corruption, and compliance with the UK Companies Act, and the Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or recognise the non-compliance.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Use of our report

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

  
Simon Brown 04 Dec 2023 07:51:57 GMT (UTC +0)

Simon Brown BA ACA DChA (Senior Statutory Auditor)

For and on behalf of  
Azets Audit Services  
Chartered Accountants  
Statutory Auditor

Bulman House  
Regent Centre  
Gosforth  
Newcastle upon Tyne  
NE3 3LS

Date: 04/12/2023

Azets Audit Services is a trading name of Azets Audit Services Limited

## Age UK Northumberland

### Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £	Total 2022 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	332,775	188,332	521,107	319,973
Charitable activities	4	5,881,867	-	5,881,867	6,699,760
Investment income	5	2,967	-	2,967	155
Total Income		<u>6,217,609</u>	<u>188,332</u>	<u>6,405,941</u>	<u>7,019,888</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(6,042,642)</u>	<u>(198,078)</u>	<u>(6,240,720)</u>	<u>(7,015,918)</u>
Total Expenditure		<u>(6,042,642)</u>	<u>(198,078)</u>	<u>(6,240,720)</u>	<u>(7,015,918)</u>
Net income/(expenditure)		174,967	(9,746)	165,221	3,970
Transfers between funds		<u>1,473</u>	<u>(1,473)</u>	-	-
Net movement in funds		176,440	(11,219)	165,221	3,970
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>642,708</u>	<u>129,724</u>	<u>772,432</u>	<u>768,462</u>
Total funds carried forward	20	<u><u>819,148</u></u>	<u><u>118,505</u></u>	<u><u>937,653</u></u>	<u><u>772,432</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2022 is shown in note 20.

## Age UK Northumberland

### Comparative Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	84,333	235,640	319,973
Charitable activities	4	6,699,760	-	6,699,760
Investment income	5	155	-	155
Total income		<u>6,784,248</u>	<u>235,640</u>	<u>7,019,888</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(6,775,579)</u>	<u>(240,339)</u>	<u>(7,015,918)</u>
Total expenditure		<u>(6,775,579)</u>	<u>(240,339)</u>	<u>(7,015,918)</u>
Net income/(expenditure)		8,669	(4,699)	3,970
Transfers between funds		<u>5,850</u>	<u>(5,850)</u>	<u>-</u>
Net movement in funds		14,519	(10,549)	3,970
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>628,189</u>	<u>140,273</u>	<u>768,462</u>
Total funds carried forward	20	<u><u>642,708</u></u>	<u><u>129,724</u></u>	<u><u>772,432</u></u>

## Age UK Northumberland

### (Registration number: 03639406) Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	13	544,945	564,943
Investments	14	<u>1</u>	<u>1</u>
		<u>544,946</u>	<u>564,944</u>
<b>Current assets</b>			
Debtors	15	389,738	667,391
Cash at bank and in hand	16	<u>865,735</u>	<u>1,026,160</u>
		1,255,473	1,693,551
<b>Creditors: Amounts falling due within one year</b>	17	<u>(714,383)</u>	<u>(1,304,521)</u>
<b>Net current assets</b>		<u>541,090</u>	<u>389,030</u>
<b>Total assets less current liabilities</b>		1,086,036	953,974
<b>Creditors: Amounts falling due after more than one year</b>	18	<u>(148,383)</u>	<u>(181,542)</u>
<b>Net assets</b>		<u>937,653</u>	<u>772,432</u>
<b>Funds of the charity:</b>			
<b>Restricted</b>		<u>118,505</u>	<u>129,724</u>
<b>Unrestricted income funds</b>			
Designated funds		120,000	-
Unrestricted funds		<u>699,148</u>	<u>642,708</u>
Total unrestricted funds		<u>819,148</u>	<u>642,708</u>
<b>Total funds</b>	20	<u>937,653</u>	<u>772,432</u>

The financial statements on pages 18 to 42 were approved by the trustees, and authorised for issue on 02/12/2023.... and signed on their behalf by:



David Allison 02 Dec 2023 17:46:40 GMT (UTC +0)

.....  
D Allison  
Trustee

## Age UK Northumberland

### Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Net cash income		165,221	3,970
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		34,742	30,891
Investment income	5	<u>(2,967)</u>	<u>(155)</u>
		196,996	34,706
<b>Working capital adjustments</b>			
Decrease/(increase) in debtors	15	277,653	(245,231)
(Decrease)/increase in creditors	17	(390,425)	70,532
(Decrease)/increase in deferred income	18	<u>(200,706)</u>	<u>250,446</u>
Net cash flows from operating activities		<u>(116,482)</u>	<u>110,453</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	5	2,967	155
Purchase of tangible fixed assets	13	<u>(14,744)</u>	<u>(45,542)</u>
Net cash flows from investing activities		<u>(11,777)</u>	<u>(45,387)</u>
<b>Cash flows from financing activities</b>			
Repayment of loans and borrowings	17	(26,640)	(26,934)
Advance of new HP and repayments within the year	19	<u>(5,526)</u>	<u>22,354</u>
Net cash flows from financing activities		<u>(32,166)</u>	<u>(4,580)</u>
Net (decrease)/increase in cash and cash equivalents		(160,425)	60,486
Cash and cash equivalents at 1 April		<u>1,026,160</u>	<u>965,674</u>
Cash and cash equivalents at 31 March		<u><u>865,735</u></u>	<u><u>1,026,160</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is: The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

##### Basis of preparation

Age UK Northumberland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

The financial statements have been prepared on a going concern basis.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. For these reasons the trustees have continued to prepare the accounts on a going concern basis.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### **Estimation uncertainty and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

There are considered to be no significant judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies which effect the amounts recognised in the financial statements.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

Depreciation is estimated so as to write off the cost of an asset, less its residual value, over the useful economic life of that asset. An estimate of the useful economic life of assets is detailed in the depreciation accounting policy.

#### **Income and endowments**

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

#### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable, with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

#### **Grants receivable**

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### **Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

#### **Other trading activities**

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### ***Investment income***

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### ***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500 this may be capitalised.

The charity took advantage of the deemed cost provision on the transition to FRS102.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Furniture and equipment	12.5% straight line
Furniture and equipment - computer equipment	33.3% straight line
Motor vehicles	25% reducing balance
Buildings	2.5% straight line

#### Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed (during the year ended 31 March 2021) to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings since the 31 March 2021 year end (which would otherwise have been £64k).

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### **Provisions**

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

Eligible staff are automatically enrolled into the Peoples Pension. The regular cost of providing retirement pensions and related benefits for these members of staff is charged to the Statement of Financial Activities over the employees' service lives on the basis of percentage of earnings.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2023**

#### ***Recognition and measurement***

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### ***Investments***

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations from individuals	72,609	-	72,609	40,153
Grants, including capital grants;				
Government grants	-	-	-	16,441
Grants from other charities	260,166	188,332	448,498	263,379
	<u>332,775</u>	<u>188,332</u>	<u>521,107</u>	<u>319,973</u>
			<b>2023</b>	<b>2022</b>
			£	£
Age UK National			77,144	62,582
Armed Forces Covenant Fund Trust			22,533	15,832
Community Chest			5,000	729
Community Foundation			54,240	20,772
The Joicey Trust			-	3,400
Sporting Force (Veterans)			18,633	-
National Lottery			21,963	120,000
NHS Contracts			234,765	-
Other			1,622	1,010
Hadrian Trust			1,000	-
Heart of Blyth			1,000	-
The Lesley & Lilian Manning Charitable Trust			1,000	1,000
Bowey Foundation			4,602	-
Garfield Weston			-	25,000
Rise North East			4,996	10,000
Wansbeck CVS			-	3,054
			<u>448,498</u>	<u>263,379</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 4 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Charitable activities	<u>5,881,867</u>	<u>5,881,867</u>	<u>6,699,760</u>

#### 5 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Interest receivable and similar income; Interest receivable on bank deposits	<u>2,967</u>	<u>2,967</u>	<u>155</u>

#### 6 Expenditure on charitable activities

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>
Charitable activities	<u>6,042,642</u>	<u>198,078</u>	<u>6,240,720</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2022 £</b>
Charitable activities	<u>6,775,579</u>	<u>240,339</u>	<u>7,015,918</u>

Included in the expenditure analysed above, there are governance costs of £250,013 (2022 - £201,564) which relate directly to charitable activities. See note 7 for further details.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 7 Analysis of governance and support costs

##### Support costs allocated to charitable activities

	<b>Governance costs</b>	<b>Total</b>
	<b>£</b>	<b>2023</b>
		<b>£</b>
Employment costs	219,720	219,720
Audit and accounting fees	15,270	15,270
Legal and other professional costs	14,947	14,947
Trustee expenses and indemnity insurance	76	76
	<u>250,013</u>	<u>250,013</u>

	<b>Governance costs</b>	<b>Total</b>
	<b>£</b>	<b>2022</b>
		<b>£</b>
Employment costs	175,965	175,965
Audit and accounting fees	11,700	11,700
Legal and other professional costs	13,823	13,823
Trustee expenses and indemnity insurance	76	76
	<u>201,564</u>	<u>201,564</u>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Audit fees	13,680	11,700
Depreciation of fixed assets	<u>34,742</u>	<u>30,891</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 10 Staff costs

The aggregate payroll costs were as follows:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Staff costs during the year were:</b>		
Wages and salaries	4,935,106	5,632,727
Social security costs	400,248	410,413
Pension costs	<u>97,437</u>	<u>106,297</u>
	<u><u>5,432,791</u></u>	<u><u>6,149,437</u></u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	<b>2023</b>	<b>2022</b>
	<b>No</b>	<b>No</b>
Employees	<u>275</u>	<u>300</u>

The number of employees whose emoluments fell within the following bands was:

	<b>2023</b>	<b>2022</b>
	<b>No</b>	<b>No</b>
£60,001 - £70,000	<u>1</u>	<u>-</u>

The total employee benefits of the key management personnel of the charity were £159,124 (2022 - £236,934).

#### 11 Auditors' remuneration

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Audit of the financial statements	<u>13,680</u>	<u>11,700</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 12 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### 13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2022	2,693,369	365,701	97,204	3,156,274
Additions	-	14,744	-	14,744
	<u>2,693,369</u>	<u>380,445</u>	<u>97,204</u>	<u>3,171,018</u>
At 31 March 2023	<u>2,693,369</u>	<u>380,445</u>	<u>97,204</u>	<u>3,171,018</u>
<b>Depreciation</b>				
At 1 April 2022	2,201,927	334,246	55,158	2,591,331
Charge for the year	-	23,039	11,703	34,742
	<u>2,201,927</u>	<u>357,285</u>	<u>66,861</u>	<u>2,626,073</u>
At 31 March 2023	<u>2,201,927</u>	<u>357,285</u>	<u>66,861</u>	<u>2,626,073</u>
<b>Net book value</b>				
At 31 March 2023	<u>491,442</u>	<u>23,160</u>	<u>30,343</u>	<u>544,945</u>
At 31 March 2022	<u>491,442</u>	<u>31,455</u>	<u>42,046</u>	<u>564,943</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### Revaluation

The charity's Building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2022 - £1,953,559).

Included in the above Land and Buildings net book value is:

Land £65,290

Leasehold buildings £nil

Freehold buildings £426,152

The trustees have considered the value of the Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,443. They have therefore decided not to depreciate the asset any further.

#### Assets held under finance leases and hire purchase contracts

The net carrying amount of tangible assets includes the following amounts in respect of assets held under finance leases and hire purchase contracts:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Motor Vehicles	<u>20,522</u>	<u>26,420</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 14 Fixed asset investments

##### Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
<b>Cost</b>		
At 1 April 2022	<u>1</u>	<u>1</u>
At 31 March 2023	<u>1</u>	<u>1</u>
<b>Net book value</b>		
At 31 March 2023	<u><u>1</u></u>	<u><u>1</u></u>
At 31 March 2022	<u><u>1</u></u>	<u><u>1</u></u>

##### Details of undertakings

The charity owns 100% share capital of Age UK Northumberland Trading Limited.

##### Subsidiaries

The profit for the financial period of Age UK Northumberland Trading Limited was £Nil (2022 - £Nil) and the aggregate amount of capital and reserves at the end of the period was £(1) (2022 - £(1)).

The subsidiary has been dormant throughout the 2023 and 2022 accounting period thus there is no requirement to prepare consolidated accounts.

#### 15 Debtors

	2023 £	2022 £
Trade debtors	331,748	437,195
Prepayments	43,208	38,530
Accrued income	-	188,377
Other debtors	<u>14,782</u>	<u>3,289</u>
	<u><u>389,738</u></u>	<u><u>667,391</u></u>

Included in trade debtors are bad debt provisions totalling £3,848 (2022 - £3,848).

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 16 Cash and cash equivalents

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Cash on hand	200	200
Cash at bank	865,535	1,025,960
	<u>865,735</u>	<u>1,026,160</u>

#### 17 Creditors: amounts falling due within one year

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Bank loans	29,004	28,010
Trade creditors	64,020	50,447
Hire purchase and finance leases	5,525	5,526
Other taxation and social security	149,061	170,137
Other creditors	297,362	380,448
Accruals	103,486	403,322
Deferred income	65,925	266,631
	<u>714,383</u>	<u>1,304,521</u>

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Deferred income at 1 April 2022	266,631	16,185
Resources deferred in the period	65,925	263,000
Amounts released from previous periods	<u>(266,631)</u>	<u>(12,554)</u>
Deferred income at year end	<u>65,925</u>	<u>266,631</u>

Deferred income relates to amounts paid for contractual services due in the next financial period

#### 18 Creditors: amounts falling due after one year

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Bank loans	137,080	164,714
Hire purchase and finance leases	11,303	16,828
	<u>148,383</u>	<u>181,542</u>

The bank loan is secured with a fixed charge over the Land on the south side of Lintonville Parkway, Ashington. The loan attracts interest at Bank of England Base Rates plus 3.5%.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 19 Obligations under leases and hire purchase contracts

##### Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
<b>Other</b>		
Within one year	23,647	7,868
Between one and five years	23,577	5,307
	<u>47,224</u>	<u>13,175</u>

#### 20 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
<b>Unrestricted funds</b>					
<b>General</b>					
General Fund	642,708	6,257,363	(6,082,396)	(118,527)	699,148
<b>Designated</b>					
Protection of Services for Vulnerable Customers	-	-	-	60,000	60,000
Renewal Fund (IT and Planned Maintenance)	-	-	-	60,000	60,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>120,000</u>	<u>120,000</u>
<b>Total unrestricted funds</b>	<u>642,708</u>	<u>6,257,363</u>	<u>(6,082,396)</u>	<u>1,473</u>	<u>819,148</u>
<b>Restricted funds</b>					
Alnwick Friendship Club	2,353	-	-	-	2,353
Armed Forces Covenant	-	22,533	(22,533)	-	-
CJW Blakett Holiday Fund	101,636	-	(5,849)	-	95,787
Dementia MCST - Age UK	-	9,531	(9,531)	-	-
EL Moody Fund	1,473	-	-	(1,473)	-
Friendship Line	14,268	14,295	(18,192)	-	10,371
John Swan Charlton Fund	9,994	-	-	-	9,994
Sport England / RISE	-	4,996	(4,996)	-	-
Community Foundation EDF Blyth	-	13,133	(13,133)	-	-
Community Foundation Eglington	-	7,061	(7,061)	-	-
Scams Prevention	-	42,437	(42,437)	-	-

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Sporting Force (Veterans)	-	18,633	(18,633)	-	-
Small Grants <£5k	-	5,971	(5,971)	-	-
Ray Wind Farm	-	5,000	(5,000)	-	-
Comm Found (Kellett)	-	17,075	(17,075)	-	-
National Lottery	-	21,963	(21,963)	-	-
Versus Arthritis	-	2,622	(2,622)	-	-
Cost of Living Project	-	3,082	(3,082)	-	-
<b>Total restricted funds</b>	<u>129,724</u>	<u>188,332</u>	<u>(198,078)</u>	<u>(1,473)</u>	<u>118,505</u>
<b>Total funds</b>	<u><u>772,432</u></u>	<u><u>6,445,695</u></u>	<u><u>(6,280,474)</u></u>	<u><u>-</u></u>	<u><u>937,653</u></u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

The specific purposes for which the funds are to be applied are as follows:

Alnwick Friendship Club - Interest to be donated to the Alnwick Friendship Club.

Armed Forces Covenant – To provide advice, support and friendship to local veterans.

CJW Blackett Holiday Fund - To provide events, day trips and holidays for older people in the rural areas of the County.

Back to Life, Back to Activity project funded by The National Lottery Community Fund (RC North East Region) - To provide a range of services for older people across Northumberland, supporting them to live their best life and improve their wellbeing through activities and support including information, advice and advocacy, health and wellbeing classes, social groups and friendship.

Dementia MCST – Support for people living with mild to moderate dementia through a programme of Maintenance Cognitive Stimulation Therapy, which is proven to improve mood, cognitive function and memory.

EL Moody Fund - A legacy left to Age UK for the purchase of a minibus to support older people in the Ashington and Cramlington areas.

Friendship Line - Specific donations received to supplement the costs of this service.

John Swan Charlton Fund - A legacy left to Age UK for the benefit of older people in the Bedlington area.

Scams Prevention – A two year programme of practical one to one advice and presentations to help build awareness of scams and how to avoid them, funded by Age UK via Lloyds Bank.

Sporting Force (Veterans) – A partnership with Age UK North Tyneside to engage and support our older veterans living across North Tyneside and Northumberland.

Sport England/RISE – Face to face and online classes designed to improve strength, balance, mobility and confidence of older people as they start to move out of their home and restart 'normal' life.

Cost of Living Response Funded by Age UK National - A one year project designed as a response to the impact of the current cost of living crisis on older people across Northumberland.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### Community Foundation Grants:

EDF Blyth - To support older people in Blyth through our range of services

Eglington - To support older people in Eglington through our range of services

Ray Wind Farm - To support older people in North Tynedale through our range of services

Small Grants - These grants (all less than £5000) have allowed us to support older people in a variety of ways including the establishment of a gardening group and provision of a Warm Hub at The Round House (our office in Ashington)

Kellett Fund - To allow the expansion and extension of Friendship and activity groups across Northumberland

Versus Arthritis - To support the reduction in long term impact and aid recovery from the COVID 19 pandemic and the widening of the inequalities in sport and physical activity in older people.

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2023**

#### **Designated Funds**

Protection of Services for Vulnerable Customers - to provide for the continuation of key services to vulnerable customers, in the short term, in the event of a cessation in funding.

Renewal Fund (IT and Planned Maintenance) - to support improvements to the office and community space at The Round House.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 21 Analysis of net assets between funds

	Unrestricted		Restricted £	Total funds £
	General £	Designated £		
Tangible fixed assets	544,945	-	-	544,945
Fixed asset investments	1	-	-	1
Net current assets/(liabilities)	302,585	120,000	118,505	541,090
Creditors over 1 year	(148,383)	-	-	(148,383)
<b>Total net assets</b>	<b>699,148</b>	<b>120,000</b>	<b>118,505</b>	<b>937,653</b>

	Unrestricted			Total funds at 31 March 2022 £
	General £	Designated £	Restricted £	
Tangible fixed assets	564,943	-	-	564,943
Fixed asset investments	1	-	-	1
Net current assets/(liabilities)	259,306	-	129,724	389,030
Creditors over 1 year	(181,542)	-	-	(181,542)
<b>Total net assets</b>	<b>642,708</b>	<b>-</b>	<b>129,724</b>	<b>772,432</b>

#### 22 Analysis of net funds

	At 1 April 2022 £	Financing cash flows £	New finance leases £	At 31 March 2023 £
Cash at bank and in hand	1,026,160	(160,425)	-	865,735
Debt due within one year	(28,010)	(994)	-	(29,004)
Debt due after more than one year	(164,714)	27,634	-	(137,080)
Finance leases and hire purchase contracts	(22,354)	5,526	-	(16,828)
<b>Net funds</b>	<b>811,082</b>	<b>(128,259)</b>	<b>-</b>	<b>682,823</b>

	At 1 April 2021 £	Financing cash flows £	New finance leases £	At 31 March 2022 £
Cash at bank and in hand	965,674	60,486	-	1,026,160
Debt due within one year	(27,120)	(890)	-	(28,010)
Debt due after more than one year	(192,538)	27,824	-	(164,714)
Finance leases and hire purchase contracts	-	850	(23,204)	(22,354)
<b>Net funds</b>	<b>746,016</b>	<b>88,270</b>	<b>(23,204)</b>	<b>811,082</b>

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2023**

#### **23 Related party transactions**

There were no related party transactions in the year.

Age UK (Northumberland) Trading Limited was dormant during the year.

**AGE UK NORTHUMBERLAND**

England & Wales - Charity number 1072394

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# Accounts

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Company registration number: 03639406

Charity registration number: 1072394

# AGE UK NORTHUMBERLAND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

# Age UK Northumberland

## Contents

Reference and Administrative Details	1
Trustees' Report	2 to 12
Independent Auditors' Report	13 to 16
Statement of Financial Activities	17
Statement of Financial Activities	18
Balance Sheet	19
Statement of Cash Flows	20
Notes to the Financial Statements	21 to 40

## Age UK Northumberland

### Reference and Administrative Details

<b>Trustees</b>	P J Grahamslaw A S Brindle S C Milliken (resigned 4 March 2022) A Marsh (resigned 30 March 2022) A A Kidd R M Francis L Brydon (resigned 30 March 2022) D Allison (appointed 17 August 2021) R McEvoy A Reynolds (appointed 30 March 2022)
<b>Key Management Personnel</b>	A Whyte, Chief Executive S Turner, Head of Finance D Davies, Registered Manager (Homecare)
<b>Registered Office</b>	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03639406
<b>Charity Registration Number</b>	1072394
<b>Bankers</b>	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB  The Co-operative Bank plc 84-86 Grey Street Newcastle upon Tyne NE1 6BZ
<b>Auditor</b>	Azets Audit Services Senior Statutory Auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS

# Age UK Northumberland

## Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2022.

### **Structure, governance and management**

#### ***Nature of governing document***

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which as of 1 April 2020, has remained dormant. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to promote the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

#### ***Recruitment and appointment of trustees***

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed and Trustees are appointed at the Annual General Meeting (AGM) for a period of three years, with an option to extend by up to three more years. The Board of Trustees has the power to co-opt Trustees between AGM's but the co-opted Trustee must submit themselves to election at the next AGM.

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

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

#### ***Arrangements for setting key management personnel remuneration***

The board, who give their time freely, and did not receive any remuneration in the year, have identified the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day to day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The Board then agree any uplift to remuneration.

# Age UK Northumberland

## Trustees' Report

### ***Organisational structure***

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services - Home Care, care services provided within the home, and Charitable Services, funded projects to support older people such as Information, Advice and Befriending. The Board is supported by a Sub Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these Sub-Committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. The day to day operations of the Charity are delegated to The Chief Executive who is supported by the senior leadership team, ensures the smooth running of all aspects of the Charity.

### **Risk and Risk Management**

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each Board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the Sub-Committees.

The Board receive periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Age UK Homecare, Grant Impact Assessments, Investors in People and appropriate regulatory bodies.

### **Employment of disabled persons**

Age UK Northumberland welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland is committed to developing practices that not only meet the requirements of equalities legislation but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, taking into account individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland should be taken into account.

# Age UK Northumberland

## Trustees' Report

### Objectives and activities

#### *Objects and aims*

The objects, for which AUKN is established, are stated in the Memorandum of Association 2010 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the European Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide

There are no restrictions specified in the Memorandum and Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of 'elderly people'. The reference to Northumberland refers to the administrative County of Northumberland.

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Memorandum of Articles.

# Age UK Northumberland

## Trustees' Report

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are:

1. Deliver person centred services
2. Improve health & wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

During 2021/2022 the organisation continued to progress in line with the strategic plan, ensuring that the needs of older people living in Northumberland were met.

As we enter 2022/23 our Strategic Plan focuses on the opportunities for development and widening our accessibility across the County. Seeking to eradicate unwanted loneliness and making a measurable social impact in our community.

### **2021/22 Performance**

During 2021/22 the Board continued to pursue the strategy formulated at the end of 2017, albeit adapting services to the challenges that arose as our community began to exit the pandemic.

National demographics continue to show the older population of Northumberland increasing by over 33% by 2036 resulting in even greater need for our services, in particular, tackling loneliness, dementia, advocacy, welfare, health & wellbeing and homecare.

The Covid pandemic has impacted considerably on the economic, social and health conditions facing older people and our communities. This has resulted in greater pressure placed on our charity due to greater competition for grants & funds, changes in minimum wage and travel time affecting our wage bill, increased competition for each charitable donations, battle for talent across all our services, changes in legislation, training and quality standards.

## Age UK Northumberland

### Trustees' Report

Our ongoing re-structuring continued during 2021-2022 resulting in a positive end to the financial year.

Having already come a long way towards completing our transition back to long term sustainable operations we ended the financial year in a much stronger position both financially and operationally, having invested time and resources in developing and reviewing protocols to ensure that our staff and clients are kept safe. We have seen the volume of care provided, our income stream and ability to generate a small surplus improve and we are optimistic that this will continue into 2022/2023.

During the 2021/2022 financial year we began to see the positive impact of our strong leadership team which has resulted in increased focus on operational and financial performance, business growth, employee engagement and customer service.

The development of services is at the core of achieving our ambitions. We maintained our focus on delivering tailored services and continued to listen to our client base working collaboratively with our wider Age UK colleagues, experts, sub-contractors, volunteers, partners (including Ageing Well Network, The Older Persons pathway, MIND, Wildlife Trust, Parish Councils, Community led organisations, Corporate Businesses) and wider stakeholders.

Increasing our visibility and encouraging greater support from our wider community has been key during the year and we have continued to invest in our marketing and corporate engagement activities.

Our staff and volunteers went above and beyond in their contribution to the support the needs of older people across Northumberland.

The restructuring of our leadership team completed in March 2022 with the appointment of a Chief Executive, who is responsible for overseeing and co-ordinating the operations of our Homecare and Charitable Services arms of the business.

Despite the challenges that the pandemic brought during 2021/2022 we are proud to have continued to have a considerable impact within our older community across Northumberland.

# Age UK Northumberland

## Trustees' Report

### Age UK Northumberland Achievement in 2020/2021

The key highlights are:

- Delivered 6,358 care hours per week, completing 301,087 home care calls
- Our Information and Advice Team recorded 4,950 with contacts with 1,284 clients assisting and supporting them in welfare benefits and funding applications worth £1.175 million of welfare benefits that otherwise not have been claimed.
- 78 clients with 85 issues accessed our Advocacy team

We are delighted to say that despite the challenges that the pandemic brought during 20210/20221 we are proud to have continued to have a considerable impact within our older community across Northumberland.

- Launched a Bereavement Support and Counselling Service.
- Launched a Maintenance Cognitive Stimulation Therapy (MCST) Dementia Service in two locations.
- Re-opened three social groups in Ashington, Bedlington and Cramlington.
- Maintained ISO 9001
- Hosted an online event to celebrate the outstanding contribution our volunteers make to our organisation and community
- Volunteers donated 15,744 hours of support in delivering services for older people
- Continued to provide meals on wheels and home checks for those clients who would have otherwise attended our day services
- Collaborated with local businesses, charities and community organisations to support o
- Created and distributed 5,000 activity packs, craft parcels and 3,000 exercise DVDs to help keep people entertained and provide health and wellbeing advice and encouragement during the winter months.
- Made over 5,000 friendship and welfare calls to clients who were lonely and isolated.
- Created 30 online exercise classes to encourage and motivate our clients to keep moving during lockdown.
- Relaunched over 30 face-to-face exercise classes across the county and ran a series of zoom and face to face classes specifically for older people who had lost strength and confidence moving around
- Reached out to our community through social media campaigns, sharing health and wellbeing advice exercises to keep moving, and reminding people that we are here to help.
- Attracted funding from several key grants holders in order to fund our charitable services work.
- Our teams continued to provide our services throughout lockdown, adjusting their way of working to fit with national guidelines - we are incredibly proud and grateful for the unwavering commitment and support that all of our teams showed Age UK Northumberland and our clients.

### ***Fundraising disclosures***

During 2021/22 the charity did not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public follows all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

### ***Public benefit***

The trustees have referred to the guidance in the Charities Commission's general guidance on public benefit when reviewing the aims and objectives in planning future activity. The charitable objectives are set out to ensure clear and demonstrable public benefit.

Age UK Northumberland aims to improve the quality of lives for older people within the county.

## Age UK Northumberland

### Trustees' Report

Our Homecare services provide high quality health and social care for people in their homes, for example help with dressing, washing and managing the home. This ensures people to remain independent in the place that they are most comfortable for as long as they wish/ are able. We consult with people in planning what they need and help them to enjoy life, feel valued and for some we provide their only regular contact with the outside world.

Our Day Care services and Lunch Clubs unfortunately remained closed as a result of the continued spikes in Covid. We did however, put in place a meals on wheels and check in service for our Day Care clients and provided activity packs and food parcels to help keep them entertained and maintain their wellbeing.

The Information and Advice team provided free confidential advice to over 1,000 older people on a wide range of issues. These include state benefits – our team secured over £1.175m in annualised benefits for older people in 2021/22, finding appropriate accommodation and care services, Will writing, staying warm and safe at home, social activities, falls prevention and future life planning advice.

All of our advice services enable people to make decisions that affect their well-being, rights and enjoyment of life based on independent information.

Our Social Fridays gradually returned, welcoming new and old members to our groups and have continued to grow in participation. For those clients who have been less confident to return to social settings, we continued to provide weekly welfare calls and deliveries of activity pack, exercise DVDs and crafts.

We offer a Non-Statutory Advocacy service that aims to empower people to have their voice heard on issues that are important to them, to ensure that their views and wishes are genuinely considered and to defend and secure their rights. It reduces peoples' anxiety and gives them a voice in decisions that affect their lives. The advocacy service fills the gaps for older vulnerable people who do not have a statutory right to advocacy support.

The Health and Wellbeing team reintroduced over 30 face to face classes across the county, several zoom groups and facilitated the delivery of a portfolio of online short classes. At the beginning of 2022, the team was expanded to create the NHS How Fit Project, working with local care homes to increase residents' strength, balance and mobility.

A Bereavement Support and Counselling Service was introduced across the county to provide 12 weeks of counselling support to people who have lost a loved one.

MCST Dementia Groups were launched to help people living with mild to moderate dementia improve their mood, mental health and cognitive function through a range of activities and peer support and interaction. The group also aims to support the carers of our members, providing peer support and access to our support services.

Our Volunteers provide a priceless contribution to our ability to support older people across the county and we aim to ensure that they also benefit from learning new skills, socialising and having fun. Many of our services rely on our excellent team of volunteers.

## **Age UK Northumberland**

### **Trustees' Report**

#### ***The role of volunteers in Age Northumberland***

During 2021/22 our volunteers returned to The Round House, Ashington, to support our service delivery – Information and Advice, Admin, Social Groups, Friendship Line, Reception, Exercise Classes and continued to support us with delivery of activity packs and support at events.

Volunteers accounted for 15,744 hours of time over the year, the equivalent of £155,865 at Living Wage.

#### **Going concern**

The charity meets its day to day working capital requirements through cash generated from operations.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance. This also considers the effectiveness of available measures to assist in mitigating the impact.

# Age UK Northumberland

## Trustees' Report

### Financial review

#### *Policy on reserves*

Age UK Northumberland's reserves amounted to £772,432 at 31 March 2022, of which £129,724 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP).

Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2022 free reserves are calculated as totalling £259,306 (2021 - £270,434).

The Trustees recognise that the free reserves at 31 March 2022 fall below their aim of holding a minimum of six months running costs should there be an interruption in any of its funding sources. The charity's annual budgeting and forecasting processes include financial targets that support a gradual replenishment of the charity's reserves. However the continued impact of the coronavirus pandemic, in particular the rising cost of employment and recruitment of care staff has hindered that journey during this financial year. In January 2022 the charity signed up to Northumberland Council's initiative to implement the, then proposed, 30% increase in National Living Wage early. This meant we were able to ensure our staff received the April 2022 National Living Wage, as a minimum, throughout the winter period. Since then we have joined the Council's Wage Support Scheme which means our salaries, from April 2022, reflect the Real Living Wage as set out by the Real Living Wage Foundation.

The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2022 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 20 to these accounts.

#### *Investment policy and objectives*

In accordance with the Memorandum of Articles the Board of Trustees is empowered to invest monies not immediately required for the charity's own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant legislation.

The Trustees currently feel that the level of reserves held is not sufficient to hold long term investments however the current strategy is to hold reserves on short term deposits, managing the best possible return despite interest rates being low.

This investment policy will continue to be reviewed by the Board during 2022/23.

# Age UK Northumberland

## Trustees' Report

### Plans for future periods

#### *Aims and key objectives for future periods*

At their meeting in September 2022 the trustees reviewed and agreed the future strategy for the charity and in particular how our organisation will support older people across Northumberland as we exit the coronavirus pandemic and, what services may be required in response to the cost of living crisis. As a charity the complexities of our geography bring with it challenges and varying needs from our clients. During 2022/23 a clear focus on what the needs are across the county will be a focus, utilising Community hubs to ensure accessibility to our services for all. The well documented Cost of Living Crisis facing all is anticipated to have a particular on older people many of who live on fixed incomes. As such charitable response will be reflective of this new and deeply worrying crisis for many.

The charity acknowledges that its greatest strength is its people, both employees and volunteers. A focused people plan will be developed and implementation commenced during this financial year. During the pandemic, for obvious reasons of safety, engagement with both staff and our customers was hindered and largely remote, such as the use of feedback surveys and other electronic means. It is the trustees intention that 22/23 will include in particular, a focus on greater face to face engagement with both customers, stakeholders and our staff & volunteers.

Key initiatives already planned include :

- Opening a further two social groups and three dementia groups in the county
- Following the Age UK Northumberland Platinum Jubilee celebration in June 22 which brought together our older people with volunteers who have supported them during the pandemic, we plan to hold more face to face social gatherings
- We hope to host a fundraising event in order to build awareness and engage with local businesses, partners and the community
- We are investing in our employee team with individual training and development plans to ensure that we support their training and mental health needs
- Introduction of CareFriends, a 'refer a friend' service, to incentivise our staff to support our recruitment process
- Continue to build awareness and reputation at the voice of expertise and support for older people across the county

# Age UK Northumberland

## Trustees' Report

### Statement of Trustees' Responsibilities

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

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

### Reappointment of auditor

Azets Audit Services Limited, trading as Azets Audit Services, were appointed auditor to the company following their acquisition of the trade of Tait Walker LLP, trading as MHA Tait Walker, on 1 May 2022.

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Azets Audit Services as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on ~~16/12/2022~~..... and signed on its behalf by:



David Allison 16 Dec 2022 16:33:58 GMT (UTC +0)

.....  
D Allison  
Trustee

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Opinion

We have audited the financial statements of Age UK Northumberland (the 'charity') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

#### Basis for opinion

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

#### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements were 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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

We have nothing to report in this regard.

#### **Opinion on other matters prescribed by the Companies Act 2006**

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 12), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

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

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

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

Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;

- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Care Quality Commission (CQC), health and safety and food hygiene regulations, anti-bribery and corruption, and compliance with the UK Companies Act, and the Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or recognise the non-compliance.

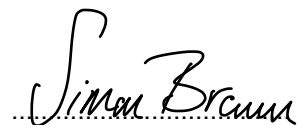
A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### **Use of our report**

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland



Simon Brown BA ACA DChA (Senior Statutory Auditor)

For and on behalf of

Azets Audit Services

Chartered Accountants

Statutory Auditor

Bulman House

Regent Centre

Gosforth

Newcastle upon Tyne

NE3 3LS

Date:.....20/12/2022.....

Azets Audit Services is a trading name of Azets Audit Services Limited

## Age UK Northumberland

### Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	84,333	235,640	319,973	441,137
Charitable activities	4	6,699,760	-	6,699,760	6,852,517
Investment income	5	155	-	155	193
Total Income		<u>6,784,248</u>	<u>235,640</u>	<u>7,019,888</u>	<u>7,293,847</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(6,775,579)</u>	<u>(240,339)</u>	<u>(7,015,918)</u>	<u>(7,005,063)</u>
Total Expenditure		<u>(6,775,579)</u>	<u>(240,339)</u>	<u>(7,015,918)</u>	<u>(7,005,063)</u>
Net income/(expenditure)		8,669	(4,699)	3,970	288,784
Transfers between funds		<u>5,850</u>	<u>(5,850)</u>	-	-
Net movement in funds		14,519	(10,549)	3,970	288,784
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>628,189</u>	<u>140,273</u>	<u>768,462</u>	<u>479,678</u>
Total funds carried forward	20	<u><u>642,708</u></u>	<u><u>129,724</u></u>	<u><u>772,432</u></u>	<u><u>768,462</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note 20.

## Age UK Northumberland

### Comparative Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

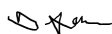
	Note	Unrestricted £	Restricted £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	250,132	191,005	441,137
Charitable activities	4	6,852,517	-	6,852,517
Investment income	5	193	-	193
Total income		<u>7,102,842</u>	<u>191,005</u>	<u>7,293,847</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(6,813,146)</u>	<u>(191,917)</u>	<u>(7,005,063)</u>
Total expenditure		<u>(6,813,146)</u>	<u>(191,917)</u>	<u>(7,005,063)</u>
Net income/(expenditure)		<u>289,696</u>	<u>(912)</u>	<u>288,784</u>
Net movement in funds		289,696	(912)	288,784
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>338,493</u>	<u>141,185</u>	<u>479,678</u>
Total funds carried forward	20	<u><u>628,189</u></u>	<u><u>140,273</u></u>	<u><u>768,462</u></u>

## Age UK Northumberland

### (Registration number: 03639406) Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	13	564,943	550,292
Investments	14	<u>1</u>	<u>1</u>
		<u>564,944</u>	<u>550,293</u>
<b>Current assets</b>			
Debtors	15	667,391	422,160
Cash at bank and in hand	16	<u>1,026,160</u>	<u>965,674</u>
		1,693,551	1,387,834
<b>Creditors: Amounts falling due within one year</b>	17	<u>(1,304,521)</u>	<u>(977,127)</u>
<b>Net current assets</b>		<u>389,030</u>	<u>410,707</u>
<b>Total assets less current liabilities</b>		953,974	961,000
<b>Creditors: Amounts falling due after more than one year</b>	18	<u>(181,542)</u>	<u>(192,538)</u>
<b>Net assets</b>		<u><u>772,432</u></u>	<u><u>768,462</u></u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	20	129,724	140,273
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>642,708</u>	<u>628,189</u>
<b>Total funds</b>	20	<u><u>772,432</u></u>	<u><u>768,462</u></u>

The financial statements on pages 17 to 40 were approved by the trustees, and authorised for issue on 16/12/2022.... and signed on their behalf by:



David Allison 16 Dec 2022 16:33:58 GMT (UTC +0)

.....  
D Allison  
Trustee

## Age UK Northumberland

### Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
<b>Cash flows from operating activities</b>			
Net cash income		3,970	288,784
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		30,891	19,620
Investment income	5	<u>(155)</u>	<u>(193)</u>
		34,706	308,211
<b>Working capital adjustments</b>			
Increase in debtors	15	(245,231)	(78,127)
Increase in creditors	17	70,532	171,959
Increase in deferred income	18	<u>250,446</u>	<u>12,186</u>
Net cash flows from operating activities		<u>110,453</u>	<u>414,229</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	5	155	193
Purchase of tangible fixed assets	13	<u>(45,542)</u>	<u>(20,969)</u>
Net cash flows from investing activities		<u>(45,387)</u>	<u>(20,776)</u>
<b>Cash flows from financing activities</b>			
Repayment of loans and borrowings	17	(26,934)	(26,039)
Advance of new HP and repayments within the year	19	<u>22,354</u>	<u>-</u>
Net cash flows from financing activities		<u>(4,580)</u>	<u>(26,039)</u>
Net increase in cash and cash equivalents		60,486	367,414
Cash and cash equivalents at 1 April		<u>965,674</u>	<u>598,260</u>
Cash and cash equivalents at 31 March		<u><u>1,026,160</u></u>	<u><u>965,674</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is: The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ

#### 2 Accounting policies

##### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

##### Basis of preparation

Age UK Northumberland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Going concern

The financial statements have been prepared on a going concern basis.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. For these reasons the trustees have continued to prepare the accounts on a going concern basis.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### **Estimation uncertainty and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

There are considered to be no significant judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies which effect the amounts recognised in the financial statements.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

Depreciation is estimated so as to write off the cost of an asset, less its residual value, over the useful economic life of that asset. An estimate of the useful economic life of assets is detailed in the depreciation accounting policy.

#### **Income and endowments**

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

#### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable, with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

#### **Grants receivable**

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### **Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

#### **Other trading activities**

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### **Investment income**

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

#### **Government grants**

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500 this may be capitalised.

The charity took advantage of the deemed cost provision on the transition to FRS102.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Equipment	12.5% straight line
Furniture	12.5% straight line
Office equipment	12.5% straight line
Motor vehicles	25% reducing balance
Computer equipment	33.3% straight line
Buildings	2.5% straight line

#### Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed (during the year ended 31 March 2021) to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings since the 31 March 2021 year end (which would otherwise have been £64k).

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### **Provisions**

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

Eligible staff are automatically enrolled into the Peoples Pension. The regular cost of providing retirement pensions and related benefits for these members of staff is charged to the Statement of Financial Activities over the employees' service lives on the basis of percentage of earnings.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2022**

#### ***Recognition and measurement***

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### ***Investments***

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations from individuals	29,075	11,078	40,153	45,783
Grants, including capital grants;				
Government grants	16,441	-	16,441	117,711
Grants from other charities	38,817	224,562	263,379	277,643
	<u>84,333</u>	<u>235,640</u>	<u>319,973</u>	<u>441,137</u>
			<b>2022</b>	<b>2021</b>
			£	£
Age UK National			34,417	88,237
Armed Forces Covenant Fund Trust			15,832	20,000
Community Chest			729	-
Community Foundation			20,772	58,418
The Joicey Trust			3,400	4,000
Joining Forces - MOD			-	1,218
Karbon Homes			-	2,500
National Lottery			120,000	92,370
Grass Roots Suicide Prevention			-	5,000
Other			1,010	3,900
The Lesley & Lilian Manning Charitable Trust			1,000	1,000
The William Leech Foundation			-	1,000
Garfield Weston			25,000	-
Dementia MCST			20,000	-
Rise North East			10,000	-
Scam Prevention			8,165	-
Wansbeck CVS			3,054	-
			<u>263,379</u>	<u>277,643</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 4 Income from charitable activities

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Charitable activities	<u>6,699,760</u>	<u>6,699,760</u>	<u>6,852,517</u>

#### 5 Investment income

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Interest receivable and similar income; Interest receivable on bank deposits	<u>155</u>	<u>155</u>	<u>193</u>

#### 6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £
Charitable activities	<u>6,775,579</u>	<u>240,339</u>	<u>7,015,918</u>
	Unrestricted funds General £	Restricted funds £	Total 2021 £
Charitable activities	<u>6,813,146</u>	<u>191,917</u>	<u>7,005,063</u>

Included in the expenditure analysed above, there are governance costs of £201,564 (2021 - £198,771) which relate directly to charitable activities. See note 7 for further details.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 7 Analysis of governance and support costs

##### Support costs allocated to charitable activities

	<b>Governance costs</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>
Employment costs	175,965	175,965
Audit and accounting fees	11,700	11,700
Legal and other professional costs	13,823	13,823
Trustee expenses and indemnity insurance	76	76
	<u>201,564</u>	<u>201,564</u>

	<b>Governance costs</b>	<b>Total 2021</b>
	<b>£</b>	<b>£</b>
Employment costs	173,389	173,389
Audit and accounting fees	11,100	11,100
Legal and other professional costs	14,206	14,206
Trustee expenses and indemnity insurance	76	76
	<u>198,771</u>	<u>198,771</u>

#### 8 Net incoming/outgoing resources

Net incoming resources for the year include:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Audit fees	11,700	11,100
Depreciation of fixed assets	<u>30,891</u>	<u>19,620</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 10 Staff costs

The aggregate payroll costs were as follows:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>Staff costs during the year were:</b>		
Wages and salaries	5,632,727	5,631,736
Social security costs	410,413	393,639
Pension costs	106,297	104,352
	<u>6,149,437</u>	<u>6,129,727</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	<b>2022</b>	<b>2021</b>
	<b>No</b>	<b>No</b>
Employees	<u>300</u>	<u>314</u>

No employee received emoluments of more than £60,000 during the year.

The number of employees whose emoluments fell within the following bands was:

	<b>2022</b>	<b>2021</b>
	<b>No</b>	<b>No</b>
£60,001 - £70,000	<u>-</u>	<u>2</u>

The total employee benefits of the key management personnel of the charity were £268,246 (2021 - £223,234).

#### 11 Auditors' remuneration

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Audit of the financial statements	<u>11,700</u>	<u>11,100</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 12 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### 13 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2021	2,693,369	348,363	69,000	3,110,732
Additions	-	17,338	28,204	45,542
At 31 March 2022	<u>2,693,369</u>	<u>365,701</u>	<u>97,204</u>	<u>3,156,274</u>
<b>Depreciation</b>				
At 1 April 2021	2,201,927	310,008	48,505	2,560,440
Charge for the year	-	24,238	6,653	30,891
At 31 March 2022	<u>2,201,927</u>	<u>334,246</u>	<u>55,158</u>	<u>2,591,331</u>
<b>Net book value</b>				
At 31 March 2022	<u>491,442</u>	<u>31,455</u>	<u>42,046</u>	<u>564,943</u>
At 31 March 2021	<u>491,442</u>	<u>38,355</u>	<u>20,495</u>	<u>550,292</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### Revaluation

The charity's Building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2021 - £1,953,559).

Included in the above Land and Buildings net book value is:

Land £65,290

Leasehold buildings £nil

Freehold buildings £426,153

The trustees have considered the value of the Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,443. They have therefore decided not to depreciate the asset any further.

#### Assets held under finance leases and hire purchase contracts

The net carrying amount of tangible assets includes the following amounts in respect of assets held under finance leases and hire purchase contracts:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Motor Vehicles	<u>26,420</u>	<u>-</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 14 Fixed asset investments

##### Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
<b>Cost</b>		
At 1 April 2021	<u>1</u>	<u>1</u>
At 31 March 2022	<u>1</u>	<u>1</u>
<b>Net book value</b>		
At 31 March 2022	<u><u>1</u></u>	<u><u>1</u></u>
At 31 March 2021	<u><u>1</u></u>	<u><u>1</u></u>

##### Details of undertakings

The charity owns 100% share capital of Age UK Northumberland Trading Limited.

##### Subsidiaries

The profit for the financial period of Age UK Northumberland Trading Limited was £Nil (2021 - £Nil) and the aggregate amount of capital and reserves at the end of the period was £(1) (2021 - £(1)).

The subsidiary has been dormant throughout the 2022 and 2021 accounting period thus there is no requirement to prepare consolidated accounts.

#### 15 Debtors

	2022 £	2021 £
Trade debtors	437,195	250,693
Prepayments	38,530	63,484
Accrued income	188,377	97,745
Other debtors	<u>3,289</u>	<u>10,238</u>
	<u><u>667,391</u></u>	<u><u>422,160</u></u>

Included in trade debtors are bad debt provisions totalling £3,848 (2021 - £6,551).

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 16 Cash and cash equivalents

	2022 £	2021 £
Cash on hand	200	200
Cash at bank	1,025,960	965,474
	<u>1,026,160</u>	<u>965,674</u>

#### 17 Creditors: amounts falling due within one year

	2022 £	2021 £
Bank loans	28,010	27,120
Trade creditors	50,447	73,785
Hire purchase and finance leases	5,526	-
Due to group undertakings	-	1
Other taxation and social security	170,137	152,569
Other creditors	380,448	356,563
Accruals	403,322	350,904
Deferred income	266,631	16,185
	<u>1,304,521</u>	<u>977,127</u>

	2022 £	2021 £
Deferred income at 1 April 2021	16,185	3,999
Resources deferred in the period	263,000	16,185
Amounts released from previous periods	(12,554)	(3,999)
Deferred income at year end	<u>266,631</u>	<u>16,185</u>

Deferred income relates to amounts paid for contractual services due in the next financial period

#### 18 Creditors: amounts falling due after one year

	2022 £	2021 £
Bank loans	164,714	192,538
Hire purchase and finance leases	16,828	-
	<u>181,542</u>	<u>192,538</u>

The bank loan is secured with a fixed charge over the Land on the south side of Lintonville Parkway, Ashington. The loan attracts interest at a rate of 4.5% per annum.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 19 Obligations under leases and hire purchase contracts

##### Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
<b>Other</b>		
Within one year	7,868	7,868
Between one and five years	5,307	14,841
	<u>13,175</u>	<u>22,709</u>

#### 20 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
<b>Unrestricted funds</b>					
<b>General</b>					
General Fund	628,189	6,784,248	(6,775,579)	5,850	642,708
<b>Restricted funds</b>					
Alnwick Friendship Club	2,353	-	-	-	2,353
Armed Forces Covenant	-	15,831	(15,831)	-	-
CJW Blakett Holiday Fund	103,931	-	(2,295)	-	101,636
Community Chest Cafe Refurb	-	729	(729)	-	-
Covid Reset (National Lottery)	-	120,000	(120,000)	-	-
Covid Reset (Garfield Weston)	-	25,000	(25,000)	-	-
Dementia MCST - Age UK	-	20,000	(20,000)	-	-
Digital Skills	-	3,054	(3,054)	-	-
EL Moody Fund	5,115	-	-	(3,642)	1,473
Exercising through Covid	-	1,825	(1,825)	-	-
Friendship Line	6,156	11,078	(2,966)	-	14,268
Health Promotion	414	-	(414)	-	-
Information and Advice	10,102	-	(10,102)	-	-
John Swan Charlton Fund	9,994	-	-	-	9,994
Scams Prevention - Age UK	-	8,166	(8,166)	-	-
Sporting Force (Veterans)	-	1,010	(1,010)	-	-
Sport England / RISE	-	10,000	(10,000)	-	-

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
William Webster	2,208	-	-	(2,208)	-
Community Foundation (NBS)	-	2,960	(2,960)	-	-
Community Foundation EDF Blyth	-	3,523	(3,523)	-	-
Community Foundation Eglington	-	2,464	(2,464)	-	-
Community Foundation -Ventient Sisters	-	10,000	(10,000)	-	-
<b>Total restricted funds</b>	<u>140,273</u>	<u>235,640</u>	<u>(240,339)</u>	<u>(5,850)</u>	<u>129,724</u>
<b>Total funds</b>	<u>768,462</u>	<u>7,019,888</u>	<u>(7,015,918)</u>	<u>-</u>	<u>772,432</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

The specific purposes for which the funds are to be applied are as follows:

Alnwick Friendship Club - Interest to be donated to the Alnwick Friendship Club.

Armed Forces Covenant – To provide advice, support and friendship to local veterans.

CJW Blakett Holiday Fund - To provide day trips and holidays for needy older people in the rural areas of the County.

Covid Reset funded by The National Lottery Community Fund (RC North East and Cumbria Region) and Garfield Weston Foundation – Supporting older people across Northumberland through the continued challenges of the Covid Pandemic and beyond. Helping them to recondition their body and mind through a range of services, group sessions and support.

Dementia MCST – Support for people living with mild to moderate dementia through a programme of Maintenance Cognitive Stimulation Therapy, which is proven to improve mood, cognitive function and memory.

Digital Skills – purchase of 4 computers for The Round House community areas to create a digital hub to help our older people access the online world in a safe and supported environment.

EL Moody Fund - A legacy left to Age UK for the purchase of a minibus to support older people in the Ashington and Cramlington areas.

Exercising through Covid – A project designed to help build strength, balance and reduce potential falls in older people who had become deconditioned during the pandemic.

Friendship Line - Specific donations received to supplement the costs of this service.

Health Promotion - Donations of gym equipment for use in the Round House

Information and Advice - Specific donations received to supplement the costs of this service.

John Swan Charlton Fund - A legacy left to Age UK for the benefit of older people in the Bedlington area.

Koast Radio - This was a project to run radio shows aimed at providing support and entertainment to older people during the Covid 19 crisis

Scams Prevention – A two year programme of practical one to one advice and presentations to help build awareness of scams and how to avoid them, funded by Age UK via Lloyds Bank.

Sporting Force (Veterans) – A partnership with Age UK North Tyneside to engage and support our older veterans living across North Tyneside and Northumberland.

Sport England/RISE – Face to face and online classes designed to improve strength, balance, mobility and confidence of older people as they start to move out of their home and restart 'normal' life.

William Webster - To assist in the purchase of a minibus.

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2022**

#### Community Foundation Grants:

Newcastle Building Society - To improve the financial wellbeing of our community through advice and signposting.

EDF Blyth - To support older people in Blyth through our range of services

Eglington - To support older people in Eglington through our range of services

Ventient Sisters - To support older people in the Ventient Sisters Wind Farm area through our range of services

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2022

#### 21 Analysis of net assets between funds

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>Total funds £</b>
Tangible fixed assets	564,943	-	564,943
Fixed asset investments	1	-	1
Net current assets/(liabilities)	259,306	129,724	389,030
Creditors over 1 year	<u>(181,542)</u>	<u>-</u>	<u>(181,542)</u>
Total net assets	<u>642,708</u>	<u>129,724</u>	<u>772,432</u>
	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>Total funds at 31 March 2021 £</b>
Tangible fixed assets	550,292	-	550,292
Fixed asset investments	1	-	1
Net current assets/(liabilities)	270,434	140,273	410,707
Creditors over 1 year	<u>(192,538)</u>	<u>-</u>	<u>(192,538)</u>
Total net assets	<u>628,189</u>	<u>140,273</u>	<u>768,462</u>

#### 22 Analysis of net funds

	<b>At 1 April 2021 £</b>	<b>Financing cash flows £</b>	<b>New finance leases £</b>	<b>At 31 March 2022 £</b>
Cash at bank and in hand	965,674	60,486	-	1,026,160
Debt due within one year	(27,120)	(890)	-	(28,010)
Debt due after more than one year	(192,538)	27,824	-	(164,714)
Finance leases and hire purchase contracts	<u>-</u>	<u>850</u>	<u>(23,204)</u>	<u>(22,354)</u>
Net debt	<u>746,016</u>	<u>88,270</u>	<u>(23,204)</u>	<u>811,082</u>
	<b>At 1 April 2020 £</b>	<b>Financing cash flows £</b>	<b>New finance leases £</b>	<b>At 31 March 2021 £</b>
Cash at bank and in hand	598,260	367,414	-	965,674
Debt due within one year	(26,047)	(1,073)	-	(27,120)
Debt due after more than one year	<u>(219,650)</u>	<u>27,112</u>	<u>-</u>	<u>(192,538)</u>
Net debt	<u>352,563</u>	<u>393,453</u>	<u>-</u>	<u>746,016</u>

## **Age UK Northumberland**

### **Notes to the Financial Statements for the Year Ended 31 March 2022**

#### **23 Related party transactions**

There were no related party transactions in the year.

Age UK (Northumberland) Trading Limited was dormant during the year.

**AGE UK NORTHUMBERLAND**

England & Wales - Charity number 1072394

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# Accounts

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Company registration number: 03639406

Charity registration number: 1072394

# AGE UK NORTHUMBERLAND

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

# Age UK Northumberland

## Contents

Reference and Administrative Details	1
Trustees' Report	2 to 11
Independent Auditors' Report	12 to 15
Statement of Financial Activities	16
Statement of Financial Activities	17
Balance Sheet	18
Statement of Cash Flows	19
Notes to the Financial Statements	20 to 38

# Age UK Northumberland

## Reference and Administrative Details

<b>Trustees</b>	P J Grahamslaw A S Brindle S C Milliken A Marsh G B Hall (resigned 7 May 2020) H Moore (resigned 30 June 2020) A A Kidd R M Francis L Brydon D Allison (appointed 17 August 2021) R McEvoy
<b>Key Management Personnel</b>	S Turner, Head of Finance A Whyte, Head of Charitable Services P Jenkins, Head of Homecare (resigned 30 November 2021) C Fortune, Registered Manager (Homecare) (resigned 11 June 2021)
<b>Principal Office</b>	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ  The charity is incorporated in England and Wales.
<b>Company Registration Number</b>	03639406
<b>Charity Registration Number</b>	1072394
<b>Bankers</b>	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB  The Co-operative Bank plc 84-86 Grey Street Newcastle upon Tyne NE1 6BZ
<b>Auditor</b>	MHA Tait Walker Senior Statutory Auditor Bulman House Regent Centre Gosforth Newcastle Tyne and Wear NE3 3LS

# Age UK Northumberland

## Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021.

### **Structure, governance and management**

#### ***Nature of governing document***

Age UK Northumberland was established in September 2010 and is a brand partner of Age UK England, however the organisation has been in existence since the 1950's.

Age UK Northumberland is a company limited by guarantee and is a registered charity with the Charity Commission. It owns the one and only share of Age UK Northumberland Trading Ltd, which as of 1 April 2020, was dormant. The company is operated by a Board of Trustees. The powers, duties and responsibilities of the Board of Trustees are laid down in the Memorandum and Articles of Association of the company.

Age UK Northumberland aims to promote the well-being of older people in and around Northumberland. It is the ambition of Age UK Northumberland that everyone in later life:

- Can have a reasonable standard of living
- Can enjoy life and feel well
- Can receive high quality health and social care
- Can be comfortable, safe and secure at home
- Can feel valued and able to participate
- Can have their voice heard and influence decisions that affect their lives.

#### ***Recruitment and appointment of trustees***

Applications to become a Trustee are welcomed from any individual who can empathise with the objectives of Age UK Northumberland. Applicants are given full details of the charity and an outline of what is expected of them in their role as a Trustee. They are then interviewed and Trustees are appointed at the Annual General Meeting (AGM) for a period of three years, with an option to extend by up to three more years. The Board of Trustees has the power to co-opt Trustees between AGM's but the co-opted Trustee must submit themselves to election at the next AGM.

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

Newly appointed Trustee undertake a full induction programme including DBS checks. All Trustees operate in a voluntary capacity and receive no benefits from the Charity. All expenses re-claimed from the charity are set out in the financial statements.

#### ***Arrangements for setting key management personnel remuneration***

The board, who give their time freely, did not receive any remuneration in the year, have considered who the Key Management Personnel (KMP) of the charity, as noted in the Reference and Administration section. Together with the board, these KMP are those in charge of directing and controlling, running and operating the activities of the charity on a day to day basis. The pay of the KMP is reviewed annually and normally increased in accordance with average earnings. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region. Pay levels are set using this information together with the budget and forecast information, ensuring that the charity can afford any proposed increases. The board then agree any uplift to remuneration.

# Age UK Northumberland

## Trustees' Report

### ***Organisational structure***

The Board of Trustees sets the policy, strategy, direction and governance of the charity. Board meetings take place monthly or quarterly depending on the needs of the charity. Operationally the charity is divided into two services - Home Care, care services provided within the home, and Charitable Services, funded projects to support older people such as Information, Advice and Befriending. The Board is supported by a Sub Committee for each of these services whose members comprise of a minimum of two trustees, in addition to other advisors by invitation.

It is through these sub-committees that the Senior Leadership Team engage with Trustees in a constant conversation about current performance and the implications of external factors that may impact the charities sustainability and ability to meet its Objects. Each service is led by a Head of Service to whom the day to day operations of the Charity are delegated.

### **Risk and Risk Management**

The Board of Trustees continuously assesses all types of risk to the organisation. The strategic risk register is reviewed at each board meeting and is an integral part of the strategic planning review process as part of Age UK Northumberland's governance arrangements. This is supplemented by a number of operation risk registers by the sub-committees.

The Board received periodic risk and audit assessments from appropriate external bodies to support its risk management. This includes Age UK Quality Assurance, Health & Safety, Age UK Homecare, Grant Impact Assessments, Investors in People and appropriate regulatory bodies.

### **Employment of disabled persons**

Age UK Northumberland Limited welcomes applications for employment from all prospective employees regardless of disabilities. Age UK Northumberland Limited is committed to developing practices that not only meet the requirements of equalities legislation but which actively promote equality of opportunity and maximise the abilities, skills and experience of all employees. This includes ensuring that employees are managed in an inclusive way, taking into account individual differences and giving employees the confidence to disclose a disability should they so wish. If an employee discloses that they have a disability, we will engage in a discussion with them to determine training, specialist technology or equipment, for example. In deciding what is reasonable, the practicalities and resources available to Age UK Northumberland should be taken into account.

# Age UK Northumberland

## Trustees' Report

### Objectives and activities

#### *Objects and aims*

The objects, for which AUKN is established, are stated in the Memorandum of Association 2010 and are as follows:

To promote the following purposes for the benefit of the public and for older people in and around Northumberland:

- Preventing or relieving poverty of older people
- Advancing education
- Preventing or relieving sickness, disease or suffering in older people (whether social, mental or physical)
- Promoting equality and diversity
- Promoting the human rights of older people in accordance with the European Declaration of Human Rights
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage and;
- Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide

There are no restrictions specified in the Memorandum and Articles of Association other than the geographical restriction and the fact that its activities must be for the benefit of 'elderly people'. The reference to Northumberland refers to the administrative County of Northumberland.

We have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing our aims and objectives and in planning future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set. All strategic objectives are linked to the aims and values as set out in the Memorandum of Articles.

# Age UK Northumberland

## Trustees' Report

When you engage with Age UK Northumberland, we pride ourselves on delivering against our Brand Promise - To support, enable and inspire the local community to age well, empowering older people to thrive.

The core Organisational Principles (our underlying DNA) upon which we govern and make our decisions shall focus on:

- Deliver Information and Advice Services that meet the needs of the most vulnerable older members of our local community regardless of funding source
- Be a self-sustaining organisation by raising funds and generating income through trading activities for the purposes of delivering charitable services free to older people in need
- Use a geographical asset-based approach to work in partnership with others in the delivery of care and support to older people within our local community
- Become a key partner in improving outcomes for older people and as influencers of policy
- Be the trusted provider of choice for older people, in delivering person centred, flexible, accessible and equitable services that meet the needs of our local community, whilst building our knowledge base
- Recruit, develop and value our team of volunteers, staff and trustees who when working effectively together will continuously improve our services for older people

Our strategic objectives are:

1. Deliver person centred services
2. Improve health & wellbeing of older people in our communities
3. Reduce Loneliness - our ultimate goal is to eliminate unwanted loneliness
4. Be the first port of call and trusted advisor - for all matters relating to older people in Northumberland
5. Protect and promote older people's rights

During 2020/2021 the organisation continued to progress in line with the strategic plan, ensuring that the needs of older people living in Northumberland were met.

As we enter 2020/21 our Strategic Plan focuses on the opportunities for development and widening our accessibility across the County. Seeking to eradicate unwanted loneliness and making a measurable social impact in our community.

### **2020/21 Performance**

During 2020/21 the Board continued to pursue the strategy formulated at the end of 2017, albeit adapting services to the sudden challenges that arose, particularly in the early stages of the pandemic.

National demographics continue to show the older population of Northumberland increasing by over 33% by 2036 resulting in even greater need for our services, in particular, tackling loneliness, dementia, advocacy, Welfare, Health & Wellbeing and Homecare.

The Covid pandemic has impacted considerably on the economic, social and health conditions facing older people and our communities and our charity has faced considerable pressures as a result from access to PPE to reducing public sector expenditure, reducing availability of grants & funds, changes in minimum wage and travel time affecting our wage bill, increased competition for each charitable donation, battle for talent across all our services, changes in legislation, training and quality standards.

# Age UK Northumberland

## Trustees' Report

Across the whole of the last year our ongoing re-structuring continued resulting in a positive end to the 2020/21 financial year.

Having already come along way towards completing our transition back to long term sustainable operations we were in a much stronger position both financially and in terms of the high quality and trusted services that we provide to react and keepo our staff and clients safe through the Covid Pandemic. We have seen the volume of care provided, our income stream and ability to generate a small surplus improve and we are optimistic that this will leave us well placed to emerge from the pandemic stronger than ever and in a position to be able to increase the level of support we are able to provide to our clients.

During the 2020/2021 financial year we began to see the positive impact of our restructuring activity during the previous financial year, which has resulted in increased focus on operational and financial performance and a strong leadership team who will drive business growth and development in the forthcoming years.

The development of services is at the core of achieving our ambitions. We maintained our focus on delivering tailored services and continued to listen to our client base and work collaboratively with our wider Age UK colleagues, experts, sub-contractors, volunteers, partners (including Ageing Well Network, The Older Persons pathway, MIND, Wildlife Trust, Parish Councils, Community led organisations, Corporate Businesses) and wider stakeholders.

Increasing our visibility and encouraging greater support from our wider community has been key during the year. We have invested in our marketing and corporate engagement activities.

Our volunteers and staff provided a critical contribution to the support of older people in Northumberland and without them we would not have been able to provide the range of services and support needed.

The restructuring of our leadership team that took place late in 2019/2020 financial year has proved extremely successful, in particular in the coordination and leadership of the charity's response to the Coronavirus outbreak.

We are delighted to say that despite the challenges that the pandemic brought during 2020/2021 we have been able to provide some outstanding achievements for older people in and around Northumberland.

# Age UK Northumberland

## Trustees' Report

### Age UK Northumberland Achievement in 2020/2021

The key highlights are:

- Delivered 6,865 care hours per week, completing 572,000 home care calls
- Our Information and Advice Team had contact with 3,781 clients and worked with 1,191 to assist and support them in welfare benefits and funding applications worth £1,141,400
- 124 clients with 128 issues accessed our Advocacy team
- Maintained Age UK Organisational Quality Standard
- Maintained ISO 9001
- Hosted an online event to celebrate the outstanding contribution our volunteers make to our organisation and community
- Volunteers donated 17,856 hours of support in delivering services for older people
- Introduced meals on wheels and home checks for those clients who would have otherwise attended our day services
- Collaborated with local businesses, charities and community organisations to support our community during the Covid-19 pandemic
- Delivered 3,237 food parcels to older people who were shielding during the lockdown
- Created and distributed 7,264 activity packs and craft parcels to help keep people entertained and provide health and wellbeing advice and encouragement during lockdown
- Made over 12,000 friendship and welfare calls to clients who were feeling lonely and isolated as a result of the pandemic
- Created 30 online exercise classes to encourage and motivate our clients to keep moving during lockdown.
- Reached out to our community through social media campaigns, sharing health and wellbeing advice exercises to keep moving, and reminding people that we are here to help.
- Attracted funding from several key grants holders in order to fund our charitable services work.
- Our teams continued to provide our services throughout lockdown, adjusting their way of working to fit with national guidelines - we are incredibly proud and grateful for the unwavering commitment and support that all of our teams showed for Age UK Northumberland and for their clients.

### ***Fundraising disclosures***

During 2020/21 the charity did employ a professional fundraiser to support our fundraising activities, supporting with the set up and management of an auction which raised £3,250 and virtual business networking meetings in order that we could develop our corporate network. Any monies raised direct from the public follows all guidelines set out by the Charity Commission and UK law in every respect. We respect the privacy and contact preferences of all public donors.

### ***Public benefit***

The trustees have referred to the guidance in the Charities Commission's general guidance on public benefit when reviewing the aims and objectives in planning future activity. The charitable objectives are set out to ensure clear and demonstrable public benefit.

Age UK Northumberland aims to improve the quality of lives for older people within the county.

# Age UK Northumberland

## Trustees' Report

Our Home Care services provide high quality health and social care for people in their homes, for example help with dressing, washing and managing the home. This helps people to remain independent. We consult people in planning what they need and we help them to enjoy life, feel valued and for some we provide their only regular contact with other people.

Our Day Care services and Lunch Clubs were unfortunately closed as a result of the pandemic. We did however, put in place a meals on wheels and check in service for our Day Care clients and provided activity packs and food parcels to help keep them entertained and maintain their wellbeing.

Our Information and Advice services provide free confidential advice to over 1,000 older people each year on a very wide range of issues. These include state benefits – our team secured over £1.1m in annualised benefits for older people in 2020/21, finding appropriate accommodation and care services, will writing, staying warm and safe at home, social activities, falls prevention and specifically during the pandemic, support accessing food, prescriptions and future planning advice.

All our advice services help people to participate in an informed way on decisions that affect their well-being, rights and enjoyment of life.

Our Social Fridays groups were unfortunately closed for much of the year in line with Covid Regulations, however we remained in contact with all members arranging a weekly call to catch up and chat and delivering food parcels and activity packs to ensure that everyone was kept busy.

Our Advocacy service empowers people to have their voice heard on issues that are important to them, to ensure that their views and wishes are genuinely considered and to defend and secure their rights. It reduces peoples' anxiety and gives them a voice in decisions that affect their lives. The advocacy service fills the gaps for older vulnerable people who do not have a statutory right to advocacy support.

Our Health and Wellbeing and fitness services, which originally run from our centre in Ashington and out in several community settings across the county, were unable to provide face to face classes, therefore we took our services online, on zoom and when allowed, out into green spaces to ensure that we could keep our older people fit, active and focussed

Our Volunteering services support people to help others and benefit themselves from participating, learning skills, socialising and having fun. Many of our services rely on our excellent team of volunteers.

### ***Use of volunteers***

During 2020/21 our volunteer base changed considerably, with many of our longstanding and committed volunteers needing to self-isolate in line with government guidance. During this time, we were extremely fortunate to attract a new volunteer base of furloughed employees, who kindly donated their time to deliver food parcels and activity packs and support local people with friendship calls and some IT support.

In addition, our Information and Advice volunteers continued to play an active role supporting our charity and community from home, adapting quickly and effectively to new methods of working and as demand for our Friendship Calls grew exponentially, our team of befrienders went from 4 to 34.

Our volunteers also took an active role in keeping as many people as possible active, with the filming of short workout videos, live zoom classes and outdoor sessions (when allowed) to keep their groups active.

Volunteers accounted for 17,856 hours of time over the year, the equivalent of £176,774 at Living Wage.

# Age UK Northumberland

## Trustees' Report

### Financial review

#### *Policy on reserves*

Age UK Northumberland's reserves amounted to £768,462 at 31 March 2021, of which £140,273 were restricted funds. The organisation recognises that the restricted funds are monies held subject to specific conditions set by the donor or funder.

The Trustees have examined the requirements of the Charity to identify free reserves in accordance with the definition included within the charity statement of recommended practice (SORP).

Free reserves are calculated as unrestricted reserves that are freely available and are the net current assets of the charity, excluding any funds relating to restricted funds. As at 31 March 2021 free reserves are calculated as totalling £270,434 (2020 - £9,199).

The Trustees recognise that the free reserves at 31 March 2021 fall below their aim of holding a minimum of six months running costs should there be an interruption in any of its funding sources. The restructuring and efficiency measures that commenced in the previous financial years were aimed at a gradual replenishment of the charity's reserves. Whilst the impact of the coronavirus pandemic has undoubtedly slowed this replenishment during 2020/21 we have been able to achieve much of the planned changes, resulting in an increase to free reserves. It is expected, however, that the impact of the pandemic, such as in recruitment of carers, will have a financial impact over the longer term and, as such, that any continued rise in free reserves will be delayed. The charity is committed to continually reviewing its income streams and cost base to ensure it balances the need to hold free reserves, meet an increasing need for existing and new services and to ensure we provide competitive remuneration to our staff.

Over the years the organisation has been fortunate in receiving various legacies, donations and grants to finance some of its activities. These are usually given for specific purposes and are treated as restricted funds in the financial statements. The movement in these funds during the financial year to 31 March 2021 can be seen in the financial statements. Further details on the restricted funds created by donations and legacies can be found at Note 21 to these accounts.

#### *Investment policy and objectives*

In accordance with the Memorandum of Articles the Board of Trustees is empowered to invest monies not immediately required for the charities own purposes in such investments, securities or property that it deems fit, provided that the Board seeks written expert advice from a person of standing who is authorised to give investment advice under the Financial Services Act 1986 or other relevant legislation.

The Trustees currently feel that the level of reserves held is not sufficient to hold long term investments however the current strategy is to hold reserves on short term deposits, managing the best possible return despite interest rates being low.

This investment policy will continue to be reviewed by the Board during 2021/22.

# Age UK Northumberland

## Trustees' Report

### Plans for future periods

#### *Aims and key objectives for future periods*

As a charity we face many challenges in the coming year - cost pressures, public spending pressures, access to donations & grants, commissioning strategies, changes to employment law, access to talent and changing demographic needs.

We will continue to ensure that we have the ability and capacity to deliver our contracted services and work will continue to grow our private care provision. We will also continue to develop new services across our county whilst implementing operational efficiencies.

Our Strategic Objectives are firmly in place, along with our goals, governed by The Execution Roadmap© framework. In September 2021 the Board met to begin the process to review our strategy and to ensure that it reflects the needs of people across Northumberland as we emerge from the pandemic.

As a result of the pandemic, our charitable activities have continuously been under review to ensure that our clients changing needs are met. We have formed strong partnerships with public and community organisations located across the length of breadth of Northumberland, and it is these links that have enabled us to listen, flex our offering and support. At this time of challenge we pulled together to ensure we supported across the whole of the County allowing us to seek to build long term strategic relationships to ensure peoples basic needs were met whilst not moving away from our core values.

#### **Going concern**

The charity meets its day to day working capital requirements through cash generated from operations.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account possible changes in trading performance and the potential impact on the charity of future scenarios resulting from the impact of COVID-19. This also considers the effectiveness of available measures to assist in mitigating the impact.

# Age UK Northumberland

## Trustees' Report

### Statement of Trustees' Responsibilities

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

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

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

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

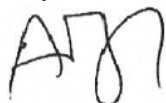
### Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

### Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of MHA Tait Walker as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on ~~16/12~~..... and signed on its behalf by:



.....  
A Marsh  
Trustee

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Opinion

We have audited the financial statements of Age UK Northumberland (the 'charity') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

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

#### Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements were 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 auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### **Opinion on other matters prescribed by the Companies Act 2006**

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

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

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

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

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 11), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

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

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

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

Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;

- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Care Quality Commission (CQC), health and safety and food hygiene regulations, anti-bribery and corruption, and compliance with the UK Companies Act, and the Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or recognise the non-compliance.

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

## Age UK Northumberland

### Independent Auditor's Report to the Members of Age UK Northumberland

#### Use of our report

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



Simon Brown BA ACA DChA (Senior Statutory Auditor)  
For and on behalf of MHA Tait Walker  
Chartered Accountants  
Statutory Auditor  
Bulman House  
Regent Centre  
Gosforth  
Newcastle  
Tyne and Wear  
NE3 3LS

Date:...../7/12/2021.....

MHA Tait Walker is a trading name of Tait Walker LLP.

## Age UK Northumberland

### Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
<b>Income and Endowments from:</b>					
Donations and legacies	3	250,132	191,005	441,137	185,635
Charitable activities	4	6,852,517	-	6,852,517	5,965,285
Other trading activities	5	-	-	-	1,787
Investment income	6	193	-	193	1,286
Total Income		<u>7,102,842</u>	<u>191,005</u>	<u>7,293,847</u>	<u>6,153,993</u>
<b>Expenditure on:</b>					
Charitable activities	7	<u>(6,813,146)</u>	<u>(191,917)</u>	<u>(7,005,063)</u>	<u>(6,672,810)</u>
Total Expenditure		<u>(6,813,146)</u>	<u>(191,917)</u>	<u>(7,005,063)</u>	<u>(6,672,810)</u>
Net income/(expenditure)		<u>289,696</u>	<u>(912)</u>	<u>288,784</u>	<u>(518,817)</u>
Net movement in funds		289,696	(912)	288,784	(518,817)
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>338,493</u>	<u>141,185</u>	<u>479,678</u>	<u>998,495</u>
Total funds carried forward	21	<u><u>628,189</u></u>	<u><u>140,273</u></u>	<u><u>768,462</u></u>	<u><u>479,678</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 21.

## Age UK Northumberland

### Comparative Statement of Financial Activities for the Year Ended 31 March 2020 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

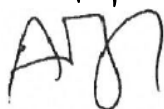
	Note	Unrestricted £	Restricted £	Total 2020 £
<b>Income and Endowments from:</b>				
Donations and legacies	3	81,980	103,655	185,635
Charitable activities	4	5,965,279	6	5,965,285
Other trading activities	5	1,787	-	1,787
Investment income	6	1,286	-	1,286
Total income		<u>6,050,332</u>	<u>103,661</u>	<u>6,153,993</u>
<b>Expenditure on:</b>				
Charitable activities	7	<u>(6,573,160)</u>	<u>(99,650)</u>	<u>(6,672,810)</u>
Total expenditure		<u>(6,573,160)</u>	<u>(99,650)</u>	<u>(6,672,810)</u>
Net (expenditure)/income		(522,828)	4,011	(518,817)
Transfers between funds		<u>53,607</u>	<u>(53,607)</u>	<u>-</u>
Net movement in funds		(469,221)	(49,596)	(518,817)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>807,714</u>	<u>190,781</u>	<u>998,495</u>
Total funds carried forward	21	<u><u>338,493</u></u>	<u><u>141,185</u></u>	<u><u>479,678</u></u>

# Age UK Northumberland

(Registration number: 03639406)  
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	14	550,292	548,943
Investments	15	<u>1</u>	<u>1</u>
		<u>550,293</u>	<u>548,944</u>
<b>Current assets</b>			
Debtors	16	422,160	344,033
Cash at bank and in hand	17	<u>965,674</u>	<u>598,260</u>
		1,387,834	942,293
<b>Creditors: Amounts falling due within one year</b>	18	<u>(977,127)</u>	<u>(791,909)</u>
<b>Net current assets</b>		<u>410,707</u>	<u>150,384</u>
<b>Total assets less current liabilities</b>		961,000	699,328
<b>Creditors: Amounts falling due after more than one year</b>	19	<u>(192,538)</u>	<u>(219,650)</u>
<b>Net assets</b>		<u>768,462</u>	<u>479,678</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	21	140,273	141,185
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>628,189</u>	<u>338,493</u>
<b>Total funds</b>	21	<u>768,462</u>	<u>479,678</u>

The financial statements on pages 16 to 38 were approved by the trustees, and authorised for issue on ~~16/2/21~~ and signed on their behalf by:



.....  
A Marsh  
Trustee

## Age UK Northumberland

### Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Net cash income/(expenditure)		288,784	(518,817)
<b>Adjustments to cash flows from non-cash items</b>			
Depreciation		19,620	13,643
Investment income	6	(193)	(1,286)
Impairment of investments		-	10
		<u>308,211</u>	<u>(506,450)</u>
<b>Working capital adjustments</b>			
(Increase)/decrease in debtors	16	(78,127)	187,756
Increase/(decrease) in creditors	18	171,959	(170,189)
Increase/(decrease) in deferred income	19	<u>12,186</u>	<u>(22,347)</u>
Net cash flows from operating activities		<u>414,229</u>	<u>(511,230)</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar income	6	193	1,286
Purchase of tangible fixed assets	14	<u>(20,969)</u>	<u>(31,185)</u>
Net cash flows from investing activities		(20,776)	(29,899)
<b>Cash flows from financing activities</b>			
Repayment of loans and borrowings	18	<u>(26,039)</u>	<u>(24,328)</u>
Net increase/(decrease) in cash and cash equivalents		367,414	(565,457)
Cash and cash equivalents at 1 April		<u>598,260</u>	<u>1,163,717</u>
Cash and cash equivalents at 31 March		<u><u>965,674</u></u>	<u><u>598,260</u></u>

All of the cash flows are derived from continuing operations during the above two periods.

# Age UK Northumberland

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is: The Round House, Lintonville Parkway, Ashington, Northumberland, NE63 9JZ

### 2 Accounting policies

#### Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

#### Basis of preparation

Age UK Northumberland meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### Going concern

The financial statements have been prepared on a going concern basis.

The charity's forecasts and projections for the next twelve months show that the charity should be able to continue in operational existence for that period, taking into account reasonable possible changes in trading performance and the potential impact on the charity of possible future scenarios arising from the impact of COVID-19. The charity has strong positive cash balances and is forecasting for this to continue to be the case. The trustees have stress tested their forecasts, taking into account various scenarios, and remain confident that the uncertainties do not cast significant doubt on the company's ability to continue as a going concern. For these reasons the trustees have continued to prepare the accounts on a going concern basis.

# Age UK Northumberland

## Notes to the Financial Statements for the Year Ended 31 March 2021

### **Estimation uncertainty and judgements**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

There are considered to be no significant judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies which effect the amounts recognised in the financial statements.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

Depreciation is estimated so as to write off the cost of an asset, less its residual value, over the useful economic life of that asset. An estimate of the useful economic life of assets is detailed in the depreciation accounting policy.

### **Income and endowments**

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

### **Donations and legacies**

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the grant of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable, with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

### **Grants receivable**

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

### **Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

### **Other trading activities**

Income from commercial trading activities is recognised as earned (as the related goods and services are provided) and as rental and service charges fall due.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### **Investment income**

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

#### **Charitable activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

#### **Government grants**

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £500 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Where more than one item is purchased at the same time and the total cost exceeds £500 this may be capitalised.

The charity took advantage of the deemed cost provision on the transition to FRS102.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Equipment	12.5% straight line
Furniture	12.5% straight line
Office equipment	12.5% straight line
Motor vehicles	25% reducing balance
Computer equipment	33.3% straight line
Buildings	2.5% straight line

#### Impairment of fixed assets

Buildings were impaired during the year ended 31st March 2010 by £1,527,404. A subsequent valuation report was obtained during April 2015 which did not change this original impairment.

In prior periods, subsequent to impairing the building, the board agreed to calculate depreciation and charge this annually based on the building's original cost. This had the effect of further reducing the Net Book Value of the building below £500k. The board have since agreed to revise the depreciation policy to that stated below, which has had the effect of no depreciation being charged on buildings in the current 31 March 2021 year end (which would otherwise have been £64k).

The depreciation policy on buildings is changed to; Depreciation will be calculated on the cost of the building at a rate of 2.5% per annum. However, the board will not depreciate the building further once its carrying value is reduced below £500k. The board believe that the residual value of the building will not reduce below £500k, and that all ongoing repairs and maintenance charged to the S.O.F.A during the period reflect the cost of using the building.

#### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Borrowings**

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

#### **Provisions**

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

#### **Pensions and other post retirement obligations**

Eligible staff are automatically enrolled into the Peoples Pension. The regular cost of providing retirement pensions and related benefits for these members of staff is charged to the Statement of Financial Activities over the employees' service lives on the basis of percentage of earnings.

#### **Financial instruments**

##### ***Classification***

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### ***Recognition and measurement***

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

#### ***Investments***

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies;				
Donations from individuals	44,783	1,000	45,783	37,562
Gift aid reclaimed	-	-	-	4,176
Grants, including capital grants;				
Government grants	117,711	-	117,711	-
Grants from other charities	87,638	190,005	277,643	143,897
	<u>250,132</u>	<u>191,005</u>	<u>441,137</u>	<u>185,635</u>
			<b>2021</b>	<b>2020</b>
			£	£
Age UK National			88,237	15,000
Armed Forces Covenant Fund Trust			20,000	-
Ballinger Charitable Trust			-	2,997
Community Chest			-	3,413
Community Foundation			58,418	-
Dunhill			-	3,539
EON I&A Grant			-	37,042
The Joicey Trust			4,000	-
Joining Forces - MOD			1,218	9,755
Karbon Homes			2,500	-
Living With and Beyond Cancer			-	12,750
Masonic Trust			-	37,916
National Lottery			92,370	-
Grass Roots Suicide Prevention			5,000	-
Other			3,900	1,479
TAM			-	10,078
The Lesley & Lilian Manning Charitable Trust			1,000	-
The William Leech Foundation			1,000	-
Vattenfall Wind Farm			-	9,928
			<u>277,643</u>	<u>143,897</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 4 Income from charitable activities

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2021 £</b>
Charitable activities	<u>6,852,517</u>	<u>-</u>	<u>6,852,517</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2020 £</b>
Charitable activities	<u>5,965,279</u>	<u>6</u>	<u>5,965,285</u>

#### 5 Income from other trading activities

	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Lotteries and competitions income	<u>-</u>	<u>1,787</u>
	<u>-</u>	<u>1,787</u>

#### 6 Investment income

	<b>Unrestricted funds General £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
Interest receivable and similar income; Interest receivable on bank deposits	<u>193</u>	<u>193</u>	<u>1,286</u>

# Age UK Northumberland

## Notes to the Financial Statements for the Year Ended 31 March 2021

### 7 Expenditure on charitable activities

	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2021 £</b>
Charitable activities	<u>6,813,146</u>	<u>191,917</u>	<u>7,005,063</u>
	<b>Unrestricted funds General £</b>	<b>Restricted funds £</b>	<b>Total 2020 £</b>
Charitable activities	<u>6,573,160</u>	<u>99,650</u>	<u>6,672,810</u>

Included in the expenditure analysed above, there are governance costs of £198,771 (2020 - £222,413) which relate directly to charitable activities. See note 8 for further details.

### 8 Analysis of governance and support costs

#### Support costs allocated to charitable activities

	<b>Governance costs £</b>	<b>Total 2021 £</b>
Employment costs	173,389	173,389
Audit and accounting fees	11,100	11,100
Legal and other professional costs	14,206	14,206
Trustee expenses and indemnity insurance	<u>76</u>	<u>76</u>
	<u>198,771</u>	<u>198,771</u>
	<b>Governance costs £</b>	<b>Total 2020 £</b>
Employment costs	184,781	184,781
Audit and accounting fees	13,200	13,200
Legal and other professional costs	24,356	24,356
Trustee expenses and indemnity insurance	<u>76</u>	<u>76</u>
	<u>222,413</u>	<u>222,413</u>

### 9 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	<b>2021 £</b>	<b>2020 £</b>
Audit fees	11,100	13,200
Depreciation of fixed assets	<u>19,620</u>	<u>13,643</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

#### 11 Staff costs

The aggregate payroll costs were as follows:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Staff costs during the year were:</b>		
Wages and salaries	5,631,736	5,301,953
Social security costs	393,639	374,324
Pension costs	<u>104,352</u>	<u>100,822</u>
	<u><u>6,129,727</u></u>	<u><u>5,777,099</u></u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	<b>2021</b>	<b>2020</b>
	<b>No</b>	<b>No</b>
Employees	<u>314</u>	<u>335</u>

The number of employees whose emoluments fell within the following bands was:

	<b>2021</b>	<b>2020</b>
	<b>No</b>	<b>No</b>
£60,001 - £70,000	<u>2</u>	<u>1</u>

The total employee benefits of the key management personnel of the charity were £223,234 (2020 - £187,934).

#### 12 Auditors' remuneration

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Audit of the financial statements	<u>11,100</u>	<u>13,200</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 13 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### 14 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Motor vehicles £	Total £
<b>Cost</b>				
At 1 April 2020	2,693,370	327,392	69,000	3,089,762
Additions	-	20,969	-	20,969
At 31 March 2021	<u>2,693,370</u>	<u>348,361</u>	<u>69,000</u>	<u>3,110,731</u>
<b>Depreciation</b>				
At 1 April 2020	2,201,927	295,888	43,004	2,540,819
Charge for the year	-	14,119	5,501	19,620
At 31 March 2021	<u>2,201,927</u>	<u>310,007</u>	<u>48,505</u>	<u>2,560,439</u>
<b>Net book value</b>				
At 31 March 2021	<u>491,443</u>	<u>38,354</u>	<u>20,495</u>	<u>550,292</u>
At 31 March 2020	<u>491,443</u>	<u>31,504</u>	<u>25,996</u>	<u>548,943</u>

#### Revaluation

The charity's Building was impaired on 31 March 2010. A subsequent update during April 2015 did not change this impairment. The charity took advantage of the deemed cost provision on the transition to FRS102.

Had this class of asset been measured on a historical cost basis without the impairment, their carrying amounts would have been £1,953,559 (2020 - £1,953,559).

Included in the above Land and Buildings net book value is:

Land £65,290

Leasehold buildings £nil

Freehold buildings £426,153

The trustees have considered the value of the Land and Buildings above as at the year end and have concluded that the value of these would not be lower than £491,443. They have therefore decided not to depreciate the asset any further.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 15 Fixed asset investments

	2021 £	2020 £
Shares in group undertakings and participating interests	<u>1</u>	<u>1</u>

#### Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
<b>Cost</b>		
At 1 April 2020	<u>11</u>	<u>11</u>
At 31 March 2021	<u>11</u>	<u>11</u>
<b>Provision for impairment</b>		
At 1 April 2020	<u>10</u>	<u>10</u>
At 31 March 2021	<u>10</u>	<u>10</u>
<b>Net book value</b>		
At 31 March 2021	<u><u>1</u></u>	<u><u>1</u></u>
At 31 March 2020	<u><u>1</u></u>	<u><u>1</u></u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held		Principal activity
			2021	2020	
<b>Subsidiary undertakings</b>					
Age UK Northumberland Trading Limited	England & Wales	Ordinary Share Capital	100%	100%	The sale of insurance and other Age UK branded products and activities associated with a small cafe situated at the Round House
<b>Joint ventures</b>					
Age UK North of Tyne & Gateshead Enterprises	England & Wales	Ordinary Share Capital	33.3%	33.3%	The collection of commissions on insurances sold to Age UK customers

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### Subsidiaries

The subsidiary has been dormant throughout the 2021 accounting period thus there is no requirement to prepare consolidated accounts.

#### Joint ventures

An application to strike off the joint venture was made during the year with the entity being dissolved post year end on 7 September 2021.

#### 16 Debtors

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Trade debtors	250,693	302,246
Prepayments	63,484	38,303
Accrued income	97,745	-
Other debtors	10,238	3,484
	<u>422,160</u>	<u>344,033</u>

Included in trade debtors are bad debt provisions totalling £6,551 (2020 - £35,580).

#### 17 Cash and cash equivalents

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Cash on hand	200	643
Cash at bank	965,474	597,617
	<u>965,674</u>	<u>598,260</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 18 Creditors: amounts falling due within one year

	2021 £	2020 £
Bank loans	27,120	26,047
Trade creditors	73,785	76,006
Due to group undertakings	1	1
Other taxation and social security	152,569	109,418
Other creditors	356,563	370,727
Accruals	350,904	205,711
Deferred income	16,185	3,999
	<u>977,127</u>	<u>791,909</u>

	2021 £	2020 £
Deferred income at 1 April 2020	3,999	26,346
Resources deferred in the period	16,185	3,999
Amounts released from previous periods	<u>(3,999)</u>	<u>(26,346)</u>
Deferred income at year end	<u>16,185</u>	<u>3,999</u>

#### 19 Creditors: amounts falling due after one year

	2021 £	2020 £
Bank loans	<u>192,538</u>	<u>219,650</u>

The bank loan is secured with a fixed charge over the Land on the south side of Lintonville Parkway, Ashington. The loan attracts interest at a rate of 4.5% per annum.

#### 20 Obligations under leases and hire purchase contracts

##### Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
<b>Other</b>		
Within one year	7,868	3,652
Between one and five years	<u>14,841</u>	<u>6,233</u>
	<u>22,709</u>	<u>9,885</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 21 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Balance at 31 March 2021 £
<b>Unrestricted</b>				
<b>General</b>				
General Fund	338,493	7,102,842	(6,813,146)	628,189
<b>Restricted</b>				
Age UK Crisis Fund	-	27,998	(27,998)	-
Alnwick Friendship Club	2,353	-	-	2,353
Big Night In Match Fund	-	29,699	(29,699)	-
CJW Blackett Holiday Fund	103,931	-	-	103,931
COVID Together	-	92,370	(92,370)	-
Covid Wellness	-	3,019	(3,019)	-
EL Moody Fund	5,115	-	-	5,115
Friendship Line	6,156	-	-	6,156
Health Promotion	1,326	-	(912)	414
Information and Advice	10,102	-	-	10,102
John Swan Charlton Fund	9,994	-	-	9,994
Joining Forces - MOD	-	1,219	(1,219)	-
Koast Radio	-	5,700	(5,700)	-
Persimmon	-	1,000	(1,000)	-
Ray Wind Farm	-	10,000	(10,000)	-
Veterans Project	-	20,000	(20,000)	-
William Webster	2,208	-	-	2,208
<b>Total restricted</b>	<u>141,185</u>	<u>191,005</u>	<u>(191,917)</u>	<u>140,273</u>
<b>Total funds</b>	<u><u>479,678</u></u>	<u><u>7,293,847</u></u>	<u><u>(7,005,063)</u></u>	<u><u>768,462</u></u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

The specific purposes for which the funds are to be applied are as follows:

Age UK Crisis Fund - Received from Age UK National this fund was to allow AUKN to continue and to expand existing Services and was given to allow the charity to help older people during the Covid 19 emergency

Alnwick Friendship Club - Interest to be donated to the Alnwick Friendship Club.

Big Night In Match Fund - Received from the Community Foundation this was for the ongoing support of vulnerable older people in the wake of Covid 19 in December 2020 and the early part of 2021

CJW Blakett Holiday Fund - To provide day trips and holidays for needy older people in the rural areas of the County.

COVID Together - This National Lottery funded project was aimed at delivering activities and services specifically to support our community through the Covid 19 crisis this included delivering crisis parcels to older people to reduce the isolation associated with shielding

Covid Wellness - This Community Foundation project is aimed at teaching, motivating and inspiring older people to get on the move again and learn how to build strength and balance

EL Moody Fund - A legacy left to Age UK for the purchase of a minibus to support older people in the Ashington and Cramlington areas.

Friendship Line - Specific donations received to supplement the costs of this service.

Health Promotion - Donations of gym equipment for us in the Round House

Information and Advice - Specific donations received to supplement the costs of this service.

John Swan Charlton Fund - A legacy left to Age UK for the benefit of older people in the Bedlington area.

Joining Forces - MOD - A grant received from the Ministry of Defence to offer aging well services to former members of the Armed Forces.

Koast Radio - This was a project to run radio shows aimed at providing support and entertainment to older people during the Covid 19 crisis

Persimmon - Part funding of activity packs to entertain and support people shielding as a result of the pandemic

Ray Wind Farm - This Community Foundation project supported the information, advice, advocacy, befriending services and delivery of activity packs and associated welfare calls in the Ray Wind Farm area

Veterans Project - This project, funded by the Armed Forces Covenant Fund, was allowed for information & advice, advocacy and befriending services to be provided to former service men and women living in Northumberland

William Webster - To assist in the purchase of a minibus.

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 22 Analysis of net assets between funds

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>Total funds £</b>
Tangible fixed assets	550,292	-	550,292
Fixed asset investments	1	-	1
Net current assets/(liabilities)	270,434	140,273	410,707
Creditors over 1 year	<u>(192,538)</u>	<u>-</u>	<u>(192,538)</u>
Total net assets	<u>628,189</u>	<u>140,273</u>	<u>768,462</u>

	<b>Unrestricted General £</b>	<b>Restricted £</b>	<b>Total funds at 31 March 2020 £</b>
Tangible fixed assets	548,943	-	548,943
Fixed asset investments	1	-	1
Net current assets/(liabilities)	9,199	141,185	150,384
Creditors over 1 year	<u>(219,650)</u>	<u>-</u>	<u>(219,650)</u>
Total net assets	<u>338,493</u>	<u>141,185</u>	<u>479,678</u>

#### 23 Analysis of net funds

	<b>At 1 April 2020 £</b>	<b>Financing cash flows £</b>	<b>At 31 March 2021 £</b>
Cash at bank and in hand	598,260	367,414	965,674
Debt due within one year	(26,047)	(1,073)	(27,120)
Debt due after more than one year	<u>(219,650)</u>	<u>27,112</u>	<u>(192,538)</u>
Net cash/(debt)	<u>352,563</u>	<u>393,453</u>	<u>746,016</u>

	<b>At 1 April 2019 £</b>	<b>Financing cash flows £</b>	<b>At 31 March 2020 £</b>
Cash at bank and in hand	1,163,717	(565,457)	598,260
Debt due within one year	(23,650)	(2,397)	(26,047)
Debt due after more than one year	<u>(246,375)</u>	<u>26,725</u>	<u>(219,650)</u>
Net cash/(debt)	<u>893,692</u>	<u>(541,129)</u>	<u>352,563</u>

## Age UK Northumberland

### Notes to the Financial Statements for the Year Ended 31 March 2021

#### 24 Related party transactions

During the year the charity made the following related party transactions:

##### **Nickalls**

(A trustee of the charity is a partner in Nickalls Accountants Ltd)

In the prior year an agreement was entered into with Nickalls for the provision of accounting services including the preparation of accounts and bookkeeping.

Expenditure includes £nil (2020 - £11,400) relating to accountancy fees from Nickalls Accountants Ltd. At the balance sheet date the amount due to/from Nickalls was £Nil (2020 - £Nil).

##### **Age UK (Northumberland) Trading Limited**

(The wholly owned subsidiary of Age UK Northumberland)

During the year, Age UK (Northumberland) Trading Limited paid up gift aid amounting to £nil (2020 - £616) to Age UK Northumberland, their charitable parent. At the balance sheet date the amount due to/from Age UK (Northumberland) Trading Limited was £Nil (2020 - £Nil).

Age UK (Northumberland) Trading Limited was dormant during the year.