

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

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Age UK Northumberland

Reference and Administrative Details

Trustees	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
Key Management Personnel	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)
Principal Office	The Round House Lintonville Parkway Ashington Northumberland NE63 9JZ The charity is incorporated in England and Wales.
Company Registration Number	03639406
Charity Registration Number	1072394
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB The Co-operative Bank plc 84-86 Grey Street Newcastle upon Tyne NE1 6BZ
Auditor	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.

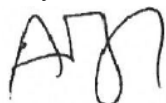
Disclosure of information to auditor

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. 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 £
Income and Endowments from:					
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>
Expenditure on:					
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)
Reconciliation of funds					
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 £
Income and Endowments from:				
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>
Expenditure on:				
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)
Reconciliation of funds				
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 £
Fixed assets			
Tangible assets	14	550,292	548,943
Investments	15	<u>1</u>	<u>1</u>
		<u>550,293</u>	<u>548,944</u>
Current assets			
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
Creditors: Amounts falling due within one year	18	<u>(977,127)</u>	<u>(791,909)</u>
Net current assets		<u>410,707</u>	<u>150,384</u>
Total assets less current liabilities		961,000	699,328
Creditors: Amounts falling due after more than one year	19	<u>(192,538)</u>	<u>(219,650)</u>
Net assets		<u>768,462</u>	<u>479,678</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	21	140,273	141,185
Unrestricted income funds			
Unrestricted funds		<u>628,189</u>	<u>338,493</u>
Total funds	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 ~~16/12/21~~ 16/12/21 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 £
Cash flows from operating activities			
Net cash income/(expenditure)		288,784	(518,817)
Adjustments to cash flows from non-cash items			
Depreciation		19,620	13,643
Investment income	6	(193)	(1,286)
Impairment of investments		-	10
		<u>308,211</u>	<u>(506,450)</u>
Working capital adjustments			
(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>
Cash flows from investing activities			
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)
Cash flows from financing activities			
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:

Asset class	Depreciation method and rate
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>
			2021 £	2020 £
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

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Charitable activities	<u>6,852,517</u>	<u>-</u>	<u>6,852,517</u>
	Unrestricted funds General £	Restricted funds £	Total 2020 £
Charitable activities	<u>5,965,279</u>	<u>6</u>	<u>5,965,285</u>

5 Income from other trading activities

	Total 2021 £	Total 2020 £
Lotteries and competitions income	<u>-</u>	<u>1,787</u>
	<u>-</u>	<u>1,787</u>

6 Investment income

	Unrestricted funds General £	Total 2021 £	Total 2020 £
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

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Charitable activities	6,813,146	191,917	7,005,063
	Unrestricted funds General £	Restricted funds £	Total 2020 £
Charitable activities	6,573,160	99,650	6,672,810

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

	Governance costs £	Total 2021 £
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
	198,771	198,771
	Governance costs £	Total 2020 £
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	76	76
	222,413	222,413

9 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2021 £	2020 £
Audit fees	11,100	13,200
Depreciation of fixed assets	19,620	13,643

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:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	5,631,736	5,301,953
Social security costs	393,639	374,324
Pension costs	104,352	100,822
	<u>6,129,727</u>	<u>5,777,099</u>

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

	2021 No	2020 No
Employees	<u>314</u>	<u>335</u>

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

	2021 No	2020 No
£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

	2021 £	2020 £
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 £
Cost				
At 1 April 2020	2,693,370	327,392	69,000	3,089,762
Additions	-	20,969	-	20,969
At 31 March 2021	2,693,370	348,361	69,000	3,110,731
Depreciation				
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	2,201,927	310,007	48,505	2,560,439
Net book value				
At 31 March 2021	491,443	38,354	20,495	550,292
At 31 March 2020	491,443	31,504	25,996	548,943

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 £
Cost		
At 1 April 2020	<u>11</u>	<u>11</u>
At 31 March 2021	<u>11</u>	<u>11</u>
Provision for impairment		
At 1 April 2020	<u>10</u>	<u>10</u>
At 31 March 2021	<u>10</u>	<u>10</u>
Net book value		
At 31 March 2021	<u>1</u>	<u>1</u>
At 31 March 2020	<u>1</u>	<u>1</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	
Subsidiary undertakings					
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
Joint ventures					
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

	2021	2020
	£	£
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

	2021	2020
	£	£
Cash on hand	200	643
Cash at bank	<u>965,474</u>	<u>597,617</u>
	<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 £
Other		
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 £
Unrestricted				
General				
General Fund	338,493	7,102,842	(6,813,146)	628,189
Restricted				
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
Total restricted	<u>141,185</u>	<u>191,005</u>	<u>(191,917)</u>	<u>140,273</u>
Total funds	<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 Blackett 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

	Unrestricted General £	Restricted £	Total funds £
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	(192,538)	-	(192,538)
Total net assets	628,189	140,273	768,462

	Unrestricted General £	Restricted £	Total funds at 31 March 2020 £
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	(219,650)	-	(219,650)
Total net assets	338,493	141,185	479,678

23 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
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	(219,650)	27,112	(192,538)
Net cash/(debt)	352,563	393,453	746,016

	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
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	(246,375)	26,725	(219,650)
Net cash/(debt)	893,692	(541,129)	352,563

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.