

Company number: 03892564  
Charity number: 1079949

**AGE CONCERN SLOUGH AND BERKSHIRE EAST  
(Limited by guarantee)**

**Report and  
Consolidated Financial Statements**

**For the year ended 30 April 2021**

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**YEAR ENDED 30 April 2021**

**Contents**

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	Page
Company information	2
Report of the Trustees	3
Independent auditor's report	17
Consolidated statement of financial activities	21
Consolidated balance sheet	23
Company balance sheet	24
Consolidated statement of cash flows	25
Notes to the financial statements	26

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Company information**

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**DIRECTORS AND TRUSTEES**

Mr G I Sinclair  
Ms P Grevett  
Mr N R Cook  
Dr C Herman

**COMPANY SECRETARY**

Tereena Davies

**CHIEF EXECUTIVE**

Tereena Davies

**COMPANY NUMBER**

03892564

**CHARITY NUMBER**

1079949

**HANDY HELP LIMITED** Company Number: 06444328

Handy Help is a wholly owned subsidiary of ACSABE. Three trustees of the Charity and the Chief Executive of ACSABE are also Directors of Handy Help Limited, which has three additional directors. The Directors of Handy Help Limited are:

Tereena Davies  
Nigel Cook  
Christopher Herman  
Greg Sinclair

**REGISTERED OFFICE**

551 Fairlie Road  
Slough  
Berkshire SL1 4PY

**BANKERS**

NatWest Bank plc  
118 High Street  
Slough  
Berkshire SL1 1JH

**AUDITORS**

Azets Audit Services  
Gladstone House  
77-79 High Street  
Egham  
Surrey TW20 9HY

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021**

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The Trustees, who are also Directors, have pleasure in presenting their report and the audited financial statements of Age Concern Slough and Berkshire East (“ACSABE” / “the Charity”) and of the Group for the year ended 30 April 2021.

Age Concern Slough and Berkshire East is a charitable company limited by guarantee.  
Registered Charity Number: 1079949; Registered Company Number: 03892564.

The Trustees who served during the year were:

P Grevett  
G Sinclair  
C Herman  
N Cook

#### **Public Benefit statement**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission’s general guidance on public benefit when reviewing the charity’s aims and objectives and in planning future activities. Examples of how our work benefits local people are included in our Statement of Activities.

#### **INTRODUCTION**

Age Concern Slough & Berkshire East exists to benefit older people and vulnerable adults across Slough and East Berkshire and surrounding areas. Its activities over 2020/21 are further detailed within this document. These activities have been sustained against a background of declining public funds but also during the midst of the Covid Pandemic in early 2020. The latter has caused unparalleled hardship for the UK Retail industry, where it also saw our charity lose circa 70% of its income from our Retail shops. At that very same time, the charity had to substantially increase its services to the Elderly Community, particularly as the very community the charity serves were the most vulnerable and isolated within the pandemic and the most ‘at risk’. At the very start of the Covid Crisis in 2020, the charity put in place emergency support services for the elderly which they were able to roll out on day 1 of ‘Lockdown’ and which it continued to operate for several months.

The restructuring and cuts achieved in late 2019/20 continued to benefit the charity, and it enabled the charity to survive the pandemic. A minimum number of staff were made redundant. Significant improvements were made to update IT and communications systems in early 2020, thus ensuring that management and the wider team could work effectively from home and be accessible by direct phone access and email for the elderly population we serve. The charity’s front-line staff continued to work both in the community and within the NHS (the latter 7 days a week).

Aside from the financial aspects, the Board supported the CEO in transforming our services during the Pandemic, offering vital and urgent services to the elderly and NHS. The charity was therefore able to focus and provide services to members of the elderly community who were isolated the most, and this was particularly valuable in consideration that so many needed help through a prolonged period of isolation, (many didn’t have family or they lived far away).

Despite this being a difficult financial year, the charity is well placed to recover from this. It is managing its liabilities and is currently on track to show a surplus for the current year and future projections illustrate the charity is back on track post Covid pandemic. It is also fortuitous that the charity has been notified of a sizeable legacy at the end of 2021 which will allow the charity to continue to support the elderly and vulnerable and this significant funding will also aid financial stability.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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Since its incorporation in 1999, the charity has been continuously developing its trading company operations, in order that it can generate independent income to augment the declining proportion of public sector funding. The financial model that the charity has relied on for income over the years has predominantly been based on its charity Retail model. 2019 started with 14 Retail outlets which were not all performing at an optimum level. Despite the significant overheads involved in any Retail funding model, the success of this commercial initiative is vital to the charity surviving, so significant work was undertaken by the new CEO and her new team to turn around the Retail arm of the charity. Whilst they achieved much success with the new structure and new operating model, the Retail arm of the business lost 70% of its income due to being closed for the Pandemic and most of the charity's income was completely cut off as a result.

In early April 2020 the charity decided not to furlough all its staff to conserve funds, but instead decided to reallocate certain staff to ensure the elderly were supported throughout the oncoming crisis (as many of our volunteers were also of a vulnerable age group of over 70, so therefore needed to isolate and were unable to participate).

Keeping on certain staff ensured significant results were achieved both within the community we serve and within the NHS, the latter where we provide "in house" services 7 days a week at local NHS hospital. The latter continued right through the Covid crisis and enabled beds to be freed up. We also provided emergency helplines for the elderly, a Befriending Plus service and we also increased our home support and shopping services. In addition to the latter, the charity also provided and delivered free food deliveries, where we provided 160 boxes a week of food essentials and home cooked cakes over many months.

### **OBJECTIVES OF THE CHARITY**

ACSABE is an independent charity which exists mainly to benefit and promote the relief of older people in Slough and around the East Berkshire area. ACSABE is a company limited by guarantee whose governing document is the Memorandum and the Articles of Association. Every member of the charitable company undertakes to contribute to it a sum not exceeding one pound in the event of it being wound up while they are members, or within one year after they cease to be members.

The objects of the Charity are:

*"To promote the relief of those in need, by reason of youth, age, ill-health, disability or financial hardship in Berkshire, Buckinghamshire and the UK, primarily but not exclusively the needs of older people".*

Handy Help Limited is a limited company (Registered Company Number: 06444328) and a wholly owned subsidiary of Age Concern Slough and Berkshire East. Where a taxable profit is made by the subsidiary, this is gifted to the charity. An inter-company agreement was signed between ACSABE and Handy Help in September 2014. This facilitates reporting and coordination of services across the parent charity and its subsidiary.

### **GOVERNANCE & MANAGEMENT**

Within ACSABE the Trustees are also Directors. The Board of Trustees/Directors oversees the strategic management and administration of the company, consistent with both charity and company law. The role involves governance, stewardship, strategic and financial decision-making to ensure that the governing document and objectives of the organisation are adhered to and that funds held in trust are used only for specifically stated purposes and objectives. The skills and experience brought by the Board are crucial to the success of the charity and its commercial arm.

The Board meet regularly on at least four scheduled dates over the year to review reports on progress towards strategic priorities, governance matters and financial control.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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Day to day management is exercised through executive management meetings overseen by the Chief Executive Officer (CEO). A comprehensive set of financial controls are in place across the organisation. The Senior Leadership Team (SLT) usually meet weekly during the year to ensure business continuity, clear policy and decision making across the organisation and maintenance of quality control. Our policies are reviewed systematically both internally and externally by our HR legal advisor. Due to the Pandemic meetings were done via Microsoft Teams meetings or conference call. More often, the team would meet when we had to be at our various sites doing necessary upgrades and refurbishments. We also had to be on site at our various locations during the Pandemic to hand out PPE and test kits to our front-line staff

During the year, three Trustees of the charity acted as Directors of the subsidiary company, Handy Help Limited, which also has one independent Director. In addition, the CEO of the charity is the Managing Director of the subsidiary. Board meetings are held independently of the ACSABE Board meetings on at least five scheduled dates throughout the year, to review the progress of the company and to take it forward. These meetings receive financial and business monitoring information from the parent company to assist in forward planning.

#### **Fundraising Standards Information**

- The charity employs a professional fundraiser to raise funds via grant-making bodies, such as trusts and foundations.
- Applications are made following the guidance set out by each individual funder, and although we are not registered with the Fundraising Regulator, we do follow their Code of Fundraising Practice standard 13 which sets out guidance for raising funds from grant-making bodies (including trusts and foundations).
- We have not breached any of the conditions set out in the above standard.
- Trust and Foundation applications are closely monitored by the senior management of the charity to ensure standards are maintained and all grants are used for the intended purpose of the funder.
- We have not received any complaints in relation to our fundraising activities.
- As a charity supporting the elderly, we are aware of our obligations to protect the vulnerable and we do not make direct approaches to individual members of the public for the purpose of raising funds.

#### **RISK MANAGEMENT**

The Trustees are responsible for the identification and management of risk. A corporate risk register is maintained highlighting key actual and potential risks to both ACSABE and Handy Help. This is reviewed monthly by the CEO and provided to the Trustees for review as a standing item at each Board meeting. The Trustees take all appropriate actions to monitor, manage and mitigate risks.

#### **Financial Risk**

As grant funding continues to recede in the current economic climate, the charity and its subsidiary Handy Help Limited, are reliant on commercial revenue generated by its retail business to fund a large proportion of its activities and we must expect there will be times, for various reasons, when income may fall. This could pose a challenge to the charity in funding its charitable services in the short to medium term. We manage this risk by adopting a stringent monitoring process and taking a dispassionate view regarding closure of underperforming retail units.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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#### **Reputation**

Due to the fields of activity in which the charity operates and its trading enterprises, there is a risk that the charity could suffer serious reputational damage as a consequence of the actions of its staff, volunteers, trustees or its wider interests, such as campaigning. This risk is managed by ensuring that we have clear policies and multi-level authorisation procedures for any communications, adhere to recognised quality standards and ensure that good governance arrangements are in place (e.g., declarations of interest and governance policies) to ensure all relevant legal, statutory and regulatory compliance is adhered to.

#### **Organisational effectiveness**

There is a risk that we could fail to realise our targets and not make the desired impact our work is trying to achieve. This could result in the loss of service contracts or grants. We operate comprehensive monitoring arrangements that include evaluating our performance against both quantitative and qualitative key performance indicators, including client surveys (that includes feedback from clients, their families and carers) and quality assurance.

#### **Safeguarding and Compliance**

Our charity work brings us into contact with many vulnerable older people, and therefore there is a risk that an older person receiving a service from the charity, or one of our staff or volunteers, could suffer some form of abuse or harm. This risk is managed through the implementation of a robust and effective safeguarding regime that includes multi-level scrutiny including to Board level. We ensure we adhere to or adopt any necessary compliance that we are legally obliged to meet or that our partners or contractors request.

So that we could ensure the highest standards for the elderly during the crisis, we took on a trained community Nurse as our Head of Elderly care in 2021, thus ensuring we improved our safeguarding and compliance provision. We also had to change all our furniture at our Old Windsor site so that it was 'wipe down' and therefore fully Covid compliant.

During the crisis, we also had to train our Retail staff on Covid procedures and compliance, and the charity spent significant amounts on PPE for all our staff.

#### **ACTIVITIES & PROGRESS TO STRATEGIC OBJECTIVES**

ACSABE is an independent locally based charity which works in partnership with some local agencies, statutory bodies, organisations and charities. Whilst grant funding and statutory body contracts form a very small part of its income profile, it does not rely exclusively on funding from statutory sources. The charity has developed a successful financial model over several years where it receives circa 80% of its income from the commercial business, which includes retail shops and chargeable services.

These commercial activities are operated through its wholly owned subsidiary, Handy Help Limited. In addition to affording ACSABE greater financial security, they enable the charity to add value to funded services and develop and operate new services that are essential to local older people. This approach has allowed us to develop services for our elderly clients, as well as subsidise a range of services within the local communities and within the NHS.

ACSABE holds an annual joint Board/Senior Management Strategy Day, but due to the Pandemic and lockdown, these were not achieved in 20/21. When the Board were able to meet, they reported a new strategy to support the more vulnerable of the elderly who needed essential support at home due to the Covid Crisis.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the trustees (incorporating the report of the directors) for the period ended 30 April 2021 (continued)**

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*Recruitment of new Trustees:* Trustee recruitment has been facilitated either through various recognised channels. The Pandemic did put up a barrier to recruit new Trustees, however this is now back on track and we are in the process of recruiting a new Trustee with an NHS background.

*Staff and volunteer Award and Incentive Schemes:* The quarterly and annual “Star Awards” programme was replaced in the challenging climate of the Pandemic. The charity has now put in place monthly awards for its volunteers and staff which we feel provides more immediate appreciation of them going the extra mile, and we can as a result provide more staff with rewards on a more regular basis. Our new awards scheme covers all staff and aspects of our work.

*Key management remuneration:* The remuneration of the Senior Management Team is reviewed, although not necessarily increased by the Board on an annual basis. Any increases are determined by a comparison to organisations of a similar type and size and are dependent on market rates for comparable roles and the financial position of the charity at that time. The former senior management team received a pay rise in 2019 and the Board plans to review a rise to start in 2022 for the current senior managers.

*Recognition of the role of volunteers;* ACSABE supports, develops and offers opportunities to its volunteers across the organisation both to support paid staff and to aid the delivery of essential services. Their contribution is essential to the quality and range of services we can offer, and we are indebted to them for their significant contributions without which the charity could not operate such a wide remit. Most of our volunteers are over 70, and due to the Covid Crisis, it was understandable that many of those self-isolated prior to the end of this financial year. ACSABE supported them within their isolation as well as included them in our provision of support helplines and weekly food boxes delivered to their homes. The charity has recently taken on a part time HR administrator and part of her role will be to oversee recruitment of new volunteers and ensure volunteer records are kept accordingly.

### **Providing Quality Services**

As statutory provision for older people’s services diminishes and the Covid Pandemic brought a new urgency for care for the elderly. ACSABE continued to evolve its services to meet the needs of older and vulnerable people in Slough, East Berkshire and South Buckinghamshire.

In this year the Charity has:

- Delivered different charitable services to a client base in excess of over 6,500
- In partnership with the Royal Borough of Windsor and Maidenhead (RBWM), continued to develop their Advocacy, Information and Advice service (please see case studies)
- Delivered a successful new Befriending/Befriending Plus and Signposting Service with the help of a set up grant from the Lottery (please see case studies)
- Cooked and Delivered 4,320 successful emergency food delivery services to the elderly
- Delivered a successful telephone emergency helpline service which helped circa 250 people weekly
- Improved on and subsidised our range of day care facilities
- Our Home from Hospital service (in house services provided at Wexham Park Hospital), provided ward assessments and took home and re-enabled clients with interactions of circa **1,715** following discharges from hospital (please see case studies)
- Developed work with Prescribers networks, Carers and Advocacy organisations across Berkshire, to help those who are most vulnerable.
- Generated a total of £929,003 consolidated unrestricted income to continue to support our activities, including Day Centres, Befriending Plus Services, and subsidising our home from hospital service and advocacy services in our wider communities.



## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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#### **Befriending Plus Service (Telephone and face to face)**

##### **Case Study 1**

J speaks to Mrs H once a week. Initially J identified Mrs H as in need of some company when she took Mrs H home from Hospital. Mrs H has no close family nearby and her daughter who lived next door had sadly died. Mrs H has a granddaughter who lives a long distance away and visits from time to time. When Mrs H's granddaughter cannot visit, J calls more frequently. They have been speaking to each other for just over one year and have built a strong friendship. Mrs H often confides in J, informing her of matters that she would not burden her family with. Mrs H talks a lot about death and dying. She worries about what will happen with her personal possessions. J tries to reassure her, telling her not to worry and offering a practical solution to these issues. This appears to have alleviated Mrs H's concerns.

##### **Case Study 2**

Mr. T was diagnosed with multiple sclerosis 15 years ago. He is wheelchair bound and has carers visiting him four times a day to assist with his requirements. His wife was exhausted from looking after him and they are now separated. He feels very isolated and alone and has not left his home for several years. He needs a hoist to lift him in and out of bed and another hoist for use in his bathroom. When he first contacted Age Concern in January 2021, he was feeling very depressed and was introduced to N, who has now formed an excellent relationship with him over their shared passion for music and other similar interests. Mr. T. was once involved in music and shares many fond memories of his years in the music industry. He looks forward to receiving a phone call from N each week which has helped with his mental wellbeing. He values their friendship greatly.

##### **Case Study 3**

Mrs. G is an 85-year-old who lives on her own after her husband passed away 6 years ago. She has had a hip replacement operation and suffers from arthritis and osteoporosis. She needs the aid of a walking frame to move around her home and a chair lift to take her upstairs to the bathroom and bedroom. Mrs. G rang Age Concern last year for some help and advice and was asked if she would like to join our Befriending Service, which she did. She felt very isolated, scared, and depressed during the lockdown, a situation probably caused because she was unable to see her close family, grandchildren and friends. She values our friendship, which has helped her get through a very difficult and challenging time. Just having a weekly conversation with someone who cares, and listens makes her feel better and means the world to her.

#### **Old Windsor Day Centre**

##### **Case Study 1**

We received a phone call from a lady asking for support with her dad. A home visit was carried out to assess him. It was found that he was suffering from social isolation. He was very shy, and anxious with people he didn't know. He didn't like change. He had sadly lost his wife about 4 years ago and his daughters had been caring for him. Both his daughters had their own children and were working. He was still living in the family home on his own and would constantly call both daughters for reassurance.

He started coming into the Day Centre 3 days a week. We designed a simple form so he could be reminded who dropped him off in the morning and who was going to pick him up. He keeps a diary and would be prompted to record what he had for lunch and what activities he took part in. He was then able to look in his diary and tell his daughters what he had done during the day. This has helped him to become less anxious and has made great relationships with other Day Centre users. He is now able to be more social. He no longer feels the need to constantly call his daughters during the evenings. He now helps others at the Day Centre.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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This was a great relief to his family. His daughters can go about their day knowing their dad is cared for and safe and enjoying his day too.

#### **Case Study 2**

A referral was received from a daughter for her mother. The daughter explained that her mother had a form of dementia, and she was not coping. She had to work from home and was finding life difficult as her mother demanded a lot of attention and was verbally aggressive to both the daughter and her son. It was explained to the daughter that she needed to 'live in her mother's shoes', in order for her to understand how and why her mother behaved the way she did.

Following an assessment, it was agreed that we would see how she coped with the Day Centre. It took a few sessions before she settled. Initially, she was unsettled, and wandered around the Day Centre looking for a way out. She would become aggressive and worry that her daughter was not going to return to collect her. Staff gave her a lot of attention and reassurance, eventually she settled into a routine. A short session of meditation was tried on a weekly basis. This helped enormously to calm her down. She now takes part in activities such as singing, painting, drawing and playing games, a particular favourite is draughts. She now attends the Day Centre 3 days a week and her daughter is able to carry on with her work at home.

#### **Case Study 3**

Mr. H has a Neurological disease with associated mild cognitive impairment. He attends the Day Centre on a weekly basis. His mobility is poor, and he requires assistance from staff with activities. His wife was exhausted looking after him. She complained that he rarely spoke to her anymore, she felt that his mood was low, and he needed to be out of the house seeing other people. She felt that Lockdown had been very hard for both of them.

Mr. H is a quiet man and since coming into the Day Centre his lovely personality has shone through. His speech can be slow, and he has a smile that can light up a room. He likes to sit at a table and take part in activities. We started to make Christmas decorations and with a little help, he has been able to make one to take home. He feels that even though he has a health issue he can still be useful.

Being at the Day Centre gives much needed respite for his wife. Now she can enjoy the company of her husband again.

#### **Case Study 4**

Mrs. C has early onset dementia. She lives with her family and her daughter works from home. Mrs. C was spending most of the day on her own with her daughter working in another room, and her grandchildren at school.

Her daughter arranged for her to come to the Day Centre 3 days a week, in order for her mother to have some company.

Mrs. C has very limited vocabulary. However, she can play simple picture card games and memory games which she likes. She enjoys painting and sewing. Even though her speech is limited, she likes to have newcomers to the Day Centre sit next to her so she can help look after them. We see her now as happy and relaxed with a wonderful personality.

Mrs. C's daughter arranges for her mum to come into the Day Centre in a tracked taxi. This gives her daughter time to get her work done.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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These case studies show that the Day Centre not only focuses on clients but their wider family too. We provide essential care during the day with plenty of drinks, snacks and a meal. We support other members of their family by providing them with someone to talk to.

#### **Advocacy Services**

##### **Case Study 1**

###### **Overview**

Mr A was referred by Social Services with regards to helping him with issues with not been able to manage his benefits, which were stopped as a result of him losing his bank card and closing his account and not been able to inform The DWP of his new account and with him being severely deaf this did not help him.

###### **Actions**

Took him to his bank to inform them of him losing his bank card and we opened a new account for him because he was too afraid that his bank details had been leaked to someone.

###### **Outcome**

We got his State Pension and two private works pensions reinstated and backdated for the missing payments for two/three months paid into his new bank account.

###### **Conclusion**

As a result of our input, he did not get into great financial difficulties and only struggled for two months until we were able to see him.

##### **Case Study 2**

###### **Overview**

Mr B was referred by Social Services with regards to helping him apply for his state retirement pension, which he had never applied for. He has lived in the UK all his life and even served in the British Army. The reason he had never applied for this was, one, he had sold his house after his divorce and had come into a lot of money and two, he had mental health issues later in his life which prevented him to apply. Once he had exhausted all his money, he was having so many financial issues with paying for his ground rent and his bills.

###### **Actions**

We first applied for his National Insurance number and once in place applied for his State Pension & then applied for his Pension Credit to top up his SRP which was low, and I also applied for Attendance Allowance for him and applied for Ground Rent & Council Tax benefit.

###### **Outcome**

As a result of helping him I managed to help him get a backdate of State Pension for 19 years which came to just over £34,000 & I also got him Pension Credit to top up his SRP of £135.28 a week and I also got him Ground Rent of £156.00 a month and Council Tax of £74.00 a month and I also got him Attendance Allowance of £89.60 a week which was backdated to Sep 2021 and he got £806.40 and I also got him the

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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severe disability premium because he lives alone and gets Attendance Allowance now which gives him an extra £67.30 a week on top of his Pension Credit of £135.28 a week.

#### **Conclusion**

As a result, Mr B is able to cope living off his benefits now and not to worry about how would he afford to pay for daily living expenses, he can now even afford to have a cleaner to help him around the home to clean because he is unable to do this anymore himself because he is severely disabled, he told me that I have made a huge difference to his quality of his life, which one cannot put into words what this means to me.

#### **Case Study 3**

##### **Overview**

I gave a talk to Residents who live in Independent Living Flats in Windsor about how ACSABE can help clients apply for benefits that they could be entitled to and not be aware of and how the extra money that they could get which is not means-tested could help their quality of life by getting extra help with the money that they could get.

##### **Actions**

Three clients were all disabled and were all in their 70s & 80s they were not getting Attendance Allowance, which is a benefit for anyone pension age & over who is disabled or struggles with everyday simple living tasks, so we filled in Attendance Allowance for them.

##### **Outcome**

As a result of applying, they all managed to get Attendance Allowance at the higher rate which gives them £89.60 a week each to pay for extra care services, like cleaning, shopping, meals on wheels etc.

##### **Conclusion**

The residents are now not having to go without and not having to worry about not having enough money to pay for extra help that they need on a daily basis.

#### **Case Study 4**

##### **Overview**

Mrs B was referred to me by Social Services with regards to her husband who is severely disabled and cannot even walk or stand without help from one his carers who visits four times a day to help and assist him. He does not get any financial help from The DWP because he is from abroad, also help them reinstate Housing Benefit for Mrs B.

##### **Actions**

Mrs B Husband won an appeal with The Home Office to give him leave to remain in The UK on humanitarian grounds and as a result of this I was able to apply for Pension Credit for them as a couple now and also apply for Attendance Allowance for him because he is totally unable to do anything for himself, I also sent an email to RBWM Council to apply to get their Housing Benefit reinstated by sending in docs to prove their case has changed with regards to Mr B.

##### **Outcome**

As a result of our input Mrs B has had her Housing Benefit reinstated and back dated to when this stopped, which was over three months ago, and they were awarded £2,400 back pay and I also managed to get Mr B Attendance Allowance which was £89.60 a week.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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#### **Conclusion**

As a result of our input, they both can manage to pay for their rent and the worry and panic that Mrs B had to face every month when their rent was due has lifted a lot of pressure off her and given her more time to concentrate on her disabled husband.

#### **Home from Hospital**

##### **Case Study 1**

Mr A had been resident in Australia, and on his return to the UK was placed in a Covid isolation hotel where he suffered a heart attack and was admitted to hospital. On being discharged from hospital he had no support in order to start his new life in the UK. The hospital Social Worker arranged accommodation for him while Age Concern assisted him with opening a bank account, registering with a GP and obtaining his pension and other benefits. Age Concern also provided transport for him to attend his heart related medical appointments. We liaised with our local Age Concern shop to obtain cutlery, dishes, cooking utensils and a bedside lamp as he had no possessions, and his benefits were not yet in place. Mr A is gradually getting his affairs organised and Age Concern call periodically to check on his wellbeing.

##### **Case Study 2**

On being admitted to hospital, Mr O in his early 70's was homeless, however, prior to being discharged, the hospital social workers arranged for him to be placed into a local hostel. It was a summer evening when our Home from Hospital assistant, K, was asked to take Mr O to the hostel. K was on the way to the hostel when Mr O requested that she stop at the local church so that he could collect his tent and belongings. He had previously pitched his tent, in which he had been living, in the long grass of the graveyard! K obliged and as she waited behind the church for him to retrieve his tent, she was grateful that it was a light evening. It took some time for him to return to the car, however, when he did return, the importance of recovering these few and apparently only possessions of Mr O's it was clear that this was very important for his wellbeing.

#### **Home Services**

##### **Case Study 1**

Mr and Mrs C use our Home Cooking Service, having been referred to Age Concern by their son, who lives some distance away. Mrs C is 89 years old with significant health problems impacting on her mobility. F met with them to see how Age Concern could assist. Mrs C said she is in such terrible pain when she has to prepare and cook a meal that she cries and ends up not being able to eat it because of the pain. Mr C had just come out of hospital following a knee operation and was distressed at seeing his wife suffer so much. Arrangements were made for staff member, R, to visit for two hours, Monday-Friday and cook them a nutritious meal of their choosing. Mrs C managed to do her own shopping locally until she suddenly found walking too difficult. This, combined with and significant joint pain, prevented her from shopping. R suggested online shopping, however, having attempted this before and failed, they were reluctant to try again. They accepted R's immediate offer to help with online shopping. With Mr C taking on the IT tasks and Mrs C reading her shopping lists to him, they are now competent on-line shoppers!

##### **Case Study 2**

Mrs S is a Cleaning Service User who started using our cleaning service just after her husband was diagnosed with terminal cancer.

She was very wary at first about letting someone take over her cleaning tasks as she has always been extremely house-proud, however, she knew that she could not carry on doing everything while also taking

## AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)

### Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)

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care of her husband. Arrangements were made for staff member, D, to visit for two hours per week. Mrs S was overwhelmed at D's exacting standards and delighted they were similar to hers! D was also fully aware that, in these circumstances, her presence also provided an opportunity to ensure that Mrs S was able to eat, drink and rest properly. Mrs S has telephoned Age Concern several times in order to commend D on her very high standard of housework, her caring nature and for being a wonderful listener!

#### Case Study 3

Mrs A has been a Cleaning/Shopping/Gardening Service user for 2.5 years. Her family live quite some distance away. Her memory is deteriorating, and her family wanted someone to come and check on her welfare, take her to the local shops and continue the upkeep of her home. Her service package started with just one visit per week from P and due to the success of these visits, this has now increased to four visits per week. P and Mrs A have an excellent service/client relationship, and this has proved to be a great comfort to her family as they know that a trustworthy and reliable person is monitoring Mrs A's welfare and reporting any concerns. Mrs A receives regular gardening visits from S. Age Concern are called upon to take Mrs A to important medical appointments if her family are unable to do so. We have been informed by the family that, *"This is a great service, and we are so happy you are able to support Mum in this way with good people like P and S"*.

#### Case Study 4

Mr and Mrs M, both in their early 70's, have been clients for just over one year. Mr M suffers with many underlying health conditions and Mrs M is not in good health either.

F had arranged for fortnightly cleaning visits with S and fortnightly gardening with SO.

Every time a member of staff visited; Mrs M would write a note to say how grateful she was. Two examples of this important feedback are:

*"Hello F, its Mrs M. Thank you so much for sending S at the later time yesterday to fit in with my covid jab. That timing was perfect for us. As always S did a smashing job and we love having her, she really brightens our day! Thanks again. xx"*

*"We are both well thank you. Incidentally, SO made a fantastic job of our very neglected and overgrown lawns last week, they look amazing. We agreed with him that we shall book him again to keep the lawns under control and to help with some other jobs we need doing. But we are so very thankful to you and your team, can't imagine how we managed without you. Thank you. x"*

Mrs M cancelled the cleaning for one week as she was feeling unwell. F received a call the following week from Mr M who explained that Mrs M had died. Some may say that in our profession these events are to be expected, however, it does not make human suffering and death less sad for those involved and our team are always invited to funerals, and we attend.

#### Future plans of the Charity

Whilst the charity has been hampered by a few significant factors in the last 18 months, including the continuing high rental costs of its Head Office, as well as losing 70% of our income during the Covid Pandemic and despite those challenges, we have been successful in honouring the payment plans to meet the charity's historic liabilities as well as increasing our services to the elderly. In December 2021 the charity was successful in achieving an exit from the expensive lease of our Head Office and moving to cheaper and far more suitable and sustainable offices. This move will positively affect the charity's financial standing going forward and we have achieved wonderful new offices which are far more accessible for the elderly.

The charity increased its community activity during the Pandemic, and we have taken the decision to continue with that vital and important work via our Home Services, Befriending Plus service and our cross-

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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referral service. The Trustees are also supportive of continuing with our support of the NHS with our home from hospital service and the charity heavily subsidise this 7 day a week hospital service from the charity's own funds. We also continue to grow our Befriending plus service and our volunteer base to support this important service.

Mid 2021 the charity employed a new Head of Care with community nursing background which the charity felt was important to assess elderly clients, but to also ensure that our Day Centres had the most stringent Covid compliant procedures going forward. We have invested £24K at our Old Windsor Day Centre to refurbish it and bring it up to date, but we also ensured furniture was Covid compliant and wipe down. As a result of our commitment to investing in our Old Windsor Day Centre, we also invested in improving our safeguarding, and a recent public consultation on RBWM Day Centres, named our charity as being suitable to receive referrals from RBWM going forward.

All our services are either funded in full or subsidised by the charity, all of which relies heavily on our Retail funding model. Our CEO takes a proactive lead on retail, and as of December 2021 the charity has employed an experienced Operational Head of Retail to support the Retail operational activities. It is expected that the new appointment will help us further develop our retail performance as well as provide focus to help us acquire new retail premises. The strategy is to ensure profitability across the 14 retail shops, increase gift aid, save costs on the duplicating of retail staff, achieve savings on storage by utilising existing premises, cutting costs on the commercial property legal costs, and create savings in relation to waste costs. We are also very grateful to an experienced retailer who has provided his expertise pro-bono in relation to Retail staff performance, and despite not having a head of retail in place for most of 2021, since May 2021 the charity has increased its group gift aid performance in Retail from 19% to 30% in the space of just five months.

After the year end we were delighted to hear that we have been left a legacy and this will provide some financial stability post covid, but it will also allow the charity to be transformative.

In terms of new initiatives, the legacy will help us grow and develop our services to the elderly in the community, and we continue to apply for Grants from Trust and Foundations, particularly for projects to help alleviate social isolation and to increase health and wellbeing. One of the new initiatives that we will be implementing right across the charity is a scratch card initiative and this will be rolled out from December 2021.

The charity continues to further develop its successful:

- Befriending/Befriending Plus Service that has doubled since 2020 by users of the service as well as our volunteers
- Home from Hospital Service has grown circa **38%** since 2019 (circa 1,207 taken home in 2020)
- Home Support Services that have grown 37% since 2020
- Advocacy Services continues to provide a valuable service across the wider community
- Telephone Support Services that have grown 300% since early 2020

We continue our quest to cut costs with and streamlining our services which has included significant savings. We have significantly reduced our senior management costs by reducing our SLT team to 2.5 as opposed to the 5 full time members of staff, the charity had in 2019, thus allowing the charity to put more front-line staff in place to interface directly with the elderly.

Due to the efficiencies put in place by the charity since September 2019, it has allowed the charity to survive the pandemic and honour and serve both its clients and historic financial liabilities.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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#### **FINANCIAL REPORT**

##### **Funding sources**

We received funding from Frimley Health NHS Foundation Trust (which part funds our Home from Hospital service), Royal Borough of Windsor and Maidenhead in addition to other smaller grants. Of note, the funding received from Frimley NHS has not increased in 12 years even though operational costs have spiralled during those 12 years and activity increased. The Trustees of the charity support the significant subsidy the charity provides to continue with this important service to support both patients in the community and the NHS.

We also received many donations from friends, supporters and members of the public for which we are extremely grateful. Without their generosity we would not be able to support the older people of Slough and East Berkshire to the extent we are capable.

##### **Loan**

The charity applied for and received a bounce back loan payable over a 10-year period.

##### **Consolidated results for the year**

Total income was £1,170,481 (2019/20: £1,677,073). Investment of resources to identify and develop new sources of income continues, and it is anticipated that this investment will result in improvements in overall performance in the future.

Retail sales in Handy Help Limited reduced by 71% from £1,035,269 in 2019/20 to £302,814 in 2020/21 as a result of intermittent retail shop closures throughout the year.

Consolidated expenditure in turn reduced by 21% from £1,667,789 in 2019/20 to £1,318,012 in 2020/21 (see notes 7-8 for details). The excess of expenditure over income for the year was £137,203 (2019/20 – excess of income over expenditure was £9,284).

As set out in note 1, the financial position of the charity has improved since the year end and is on target to return to positive accumulated funds by the next financial year. Accordingly the Trustees consider it is appropriate to prepare these financial statements on a going concern basis.

##### **Reserves**

The charity's policy, continuously reviewed by the Board, is to set aside reserves sufficient to cover three months costs as an ambition to achieve that level of reserve. The Trustees acknowledge that much work has been done by significantly cutting costs to put us on a better path to achieve this going forward. For the period ended 30 April 2021, this would equate to reserves of approximately £469,000. Group free reserves actually held at 30 April 2021 totalled (£135,571). The Trustees are aware of the need to replenish reserves back to the target levels over the medium term.

##### **advant~Age (Interhelp Limited)**

Age Concern Slough & Berkshire East was a one-third shareholder in the above joint venture social enterprise company which began trading in 2011 but ceased trading in 2020 and has been since liquidated.



## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Report of the Trustees (incorporating the report of the directors) for the year ended 30 April 2021 (continued)**

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

The Trustees are responsible for preparing the report of the Trustees and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees (who are also the directors) to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and group and of the results of the group 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 FRS 102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company and the group will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's and group's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and the group 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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Insofar as the Trustees are aware:

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

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


#### **Auditor appointment**

A resolution re-appointing Azets Audit Services will be proposed at the AGM.

#### **Small company provisions**

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Board of Trustees on 17/1/22 and signed on their behalf by:



**G Sinclair**  
Trustee

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Independent auditor's report to the members of Age Concern Slough and Berkshire East**

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#### **Opinion**

We have audited the financial statements of Age Concern Slough and Berkshire East (the 'charitable parent company') and its subsidiaries (the 'group') for the year ended 30 April 2021 which comprise the Consolidated statement of financial activities, the Consolidated balance sheet, the Company balance sheet, the Statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable parent company's affairs as at 30 April 2021 and of the group's incoming resources and application of resources, for the period 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 group 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 directors' 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 company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Independent auditor's report to the members of Age Concern Slough and Berkshire East (continued)**

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#### **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.

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

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within 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 the knowledge and understanding of the group and the charitable parent company 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 by the charitable parent company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable parent company's 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.

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Independent auditor's report to the members of Age Concern Slough and Berkshire East (continued)**

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#### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the charitable parent company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the charitable parent 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.

#### **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;

## **AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)**

### **Independent auditor's report to the members of Age Concern Slough and Berkshire East (continued)**

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- 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 company 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 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.

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.

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

This report is made solely to the charitable parent 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 parent 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 parent company and the charitable parent company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*Azets Audit Services*

**Paul Creasey (Senior Statutory Auditor)  
For and on behalf of Azets Audit Services  
Statutory Auditor & Chartered Accountants  
Egham**

17 January 2022

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Consolidated statement of financial activities**  
**(Including an income and expenditure account)**

**Year ended 30 April 2021**

	<b>Note</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds Period 2021</b>	<b>Total funds Year 2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>					
Donations and Legacies	2	21,489	1,500	<b>22,989</b>	22,902
Charitable Activities	3	592,692	239,978	<b>832,670</b>	599,236
Other trading activities	4	302,814	-	<b>302,814</b>	1,024,938
Investments	5	12,008	-	<b>12,008</b>	29,997
<b>Total</b>		<b>929,003</b>	<b>241,478</b>	<b>1,170,481</b>	<b>1,677,073</b>
<b>Resources expended</b>					
Raising funds	6	(719,279)	-	<b>(719,279)</b>	(936,749)
Charitable activities	6	(352,296)	(246,437)	<b>(598,733)</b>	(731,040)
<b>Total</b>	6	<b>(1,071,575)</b>	<b>(246,437)</b>	<b>(1,318,012)</b>	<b>(1,667,789)</b>
<b>Net expenditure and net movement in funds before tax</b>		<b>(142,572)</b>	<b>(4,959)</b>	<b>(147,531)</b>	<b>9,284</b>
Taxation		10,328	-	<b>10,328</b>	-
<b>Net expenditure and net movement in funds after tax</b>		<b>(132,244)</b>	<b>(4,959)</b>	<b>(137,203)</b>	<b>9,284</b>
Transfer between funds		(4,959)	4,959	-	-
<b>Total funds brought forward at 1 May 2020</b>		<b>1,631</b>	<b>-</b>	<b>1,631</b>	<b>(7,653)</b>
<b>Total funds carried forward at 30 April 2021</b>		<b>(135,572)</b>	<b>-</b>	<b>(135,572)</b>	<b>1,631</b>

The net movement in funds for the year included within the financial statements of the charitable company was a deficit of £107,194 (2020: deficit of £22,658).

**The accompanying notes form part of these financial statements**

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Consolidated statement of financial activities**  
**(Including an income and expenditure account)**

**Period ended 30 April 2020**

	<b>Note</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds Period 2020</b>	<b>Total funds Year 2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income</b>					
Donations and Legacies	2	22,902	-	<b>22,902</b>	138,399
Charitable Activities	3	402,679	196,557	<b>599,236</b>	409,310
Other trading activities	4	1,024,938	-	<b>1,024,938</b>	1,206,610
Investments	5	29,997	-	<b>29,997</b>	22,860
<b>Total</b>		<b>1,480,516</b>	<b>196,557</b>	<b>1,677,073</b>	<b>1,777,179</b>
<b>Resources expended</b>					
Raising funds	6	(936,749)	-	<b>(936,749)</b>	(1,156,122)
Charitable activities	6	(534,483)	(196,557)	<b>(731,040)</b>	(739,457)
<b>Total</b>	6	<b>(1,471,232)</b>	<b>(196,557)</b>	<b>(1,667,789)</b>	<b>1,895,579</b>
<b>Net expenditure and net movement in funds</b>		<b>9,284</b>	<b>-</b>	<b>9,284</b>	<b>(118,400)</b>
Transfer between funds		10,290	(10,290)	-	-
<b>Total funds brought forward at 1 April 2019</b>		<b>(17,943)</b>	<b>10,290</b>	<b>(7,653)</b>	<b>110,747</b>
<b>Total funds carried forward at 30 April 2020</b>		<b>1,631</b>	<b>-</b>	<b>1,631</b>	<b>(7,653)</b>

The net movement in funds for the year included within the financial statements of the charitable company was a deficit of £22,658 (2019: deficit of £312,438).

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Consolidated balance sheet**

**As at 30 April 2021**

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
<b>Fixed assets</b>			
Tangible fixed assets	10a	<b>15,653</b>	10,981
Investments	11	-	25
		<b>15,653</b>	11,006
<b>Current assets</b>			
Stock		<b>19,272</b>	13,676
Debtors	12	<b>128,368</b>	222,952
Cash at bank and in hand		<b>163,371</b>	85,424
		<b>311,011</b>	322,052
<b>Creditors: amounts falling due within one year</b>	13	<b>(413,817)</b>	(315,673)
<b>Net current (liabilities)/assets</b>		<b>(102,806)</b>	6,379
<b>Total assets less current liabilities</b>		<b>(87,154)</b>	17,385
<b>Creditors: amounts falling due after one year</b>	15	<b>(48,418)</b>	(15,754)
<b>Total net (liabilities)/assets</b>		<b>(135,572)</b>	1,631
<b>Unrestricted funds</b>			
General funds	16a	<b>(135,572)</b>	1,631
<b>Restricted funds</b>	17	-	-
<b>Total funds</b>	18	<b>(135,572)</b>	1,631

These financial statements were approved by the board of Trustees and authorised for issue on 17/1/22, and signed on their behalf.

  
**G Sinclair**  
**Trustee**

Company registration number: 03892564

**The accompanying notes form part of these financial statements**



**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Company balance sheet**

**As at 30 April 2021**

	<b>Note</b>	<b>2021 £</b>	<b>2020 £</b>
<b>Fixed assets</b>			
Tangible fixed assets	10b	<b>2,580</b>	3,942
Investments	11	<b>1</b>	26
		<u><b>2,581</b></u>	<u>3,968</u>
<b>Current assets</b>			
Debtors	12	<b>174,679</b>	187,765
Cash at bank and in hand		<b>53,348</b>	73,593
		<u><b>228,027</b></u>	<u>261,358</u>
<b>Creditors: amounts falling due within one year</b>	13	<b>(328,303)</b>	(247,196)
<b>Net current assets</b>		<u><b>(100,276)</b></u>	<u>14,162</u>
<b>Total assets less current liabilities</b>		<b>(97,695)</b>	18,130
<b>Creditors: amounts falling due after one year</b>	15	<b>(7,124)</b>	<b>(15,754)</b>
<b>Total net assets/(liabilities)</b>		<u><u><b>(104,819)</b></u></u>	<u><u>2,376</u></u>
<b>Unrestricted funds</b>			
General funds	16b	<b>(104,819)</b>	2,376
<b>Restricted funds</b>	17	<b>-</b>	-
<b>Total funds</b>	18	<u><u><b>(104,819)</b></u></u>	<u><u>2,376</u></u>

These financial statements were approved by the board of Trustees and authorised for issue on

17/1/22..... and signed on their behalf.

**G Sinclair**  
**Trustee**

Company registration number: 03892564

**The accompanying notes form part of these financial statements**

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Consolidated Statement of Cash Flows**  
**Year ended 30 April 2021**

	2021 £	2020 £
<b>Cash flows from operating activities:</b>		
Net cash generated by/(used in) operating activities	<u><b>36,314</b></u>	<u><b>(46,356)</b></u>
<b>Cash flows from investing activities:</b>		
Dividends, interest and rents from investments	<b>12,008</b>	29,997
Purchase of tangible fixed assets	<u><b>(12,910)</b></u>	<u>-</u>
<b>Net cash from investing activities</b>	<u><b>(902)</b></u>	<u>29,997</u>
<b>Cash flows from other financing activities</b>		
Advance of new loan	<b>50,000</b>	25,000
Repayments of borrowing	<u><b>(7,466)</b></u>	<u>(2,496)</u>
<b>Net cash from financing activities</b>	<u><b>42,534</b></u>	<u>22,504</u>
<b>Increase in cash in the period</b>	<b>77,947</b>	6,145
Cash at 1 April 2020	<u><b>85,424</b></u>	<u>79,279</u>
<b>Cash at 30 April 2021</b>	<u><b>163,371</b></u>	<u><b>85,424</b></u>
<b>Reconciliation of net income (expenditure to net cash flow from operating activities)</b>		
	2021 £	2020 £
<b>Net income (expenditure) for the year</b>	<b>(137,203)</b>	9,284
<b>Adjustments for:</b>		
Depreciation	<b>8,237</b>	5,128
Interest and income from investments	<b>(12,008)</b>	(29,997)
Interest costs	-	814
Impairment of investments	<u><b>25</b></u>	<u>-</u>
	<b>(140,950)</b>	(14,771)
Decrease / (increase) in stock	<b>(5,595)</b>	(14,675)
(Increase) / decrease in trade and other debtors	<b>94,584</b>	(106,565)
Increase / (decrease) in trade and other creditors	<u><b>88,274</b></u>	<u>60,305</u>
<b>Cash generated by/(used in) operations</b>	<u><b>36,314</b></u>	<u><b>(46,356)</b></u>

The movements in net debt are shown in note 24 to the financial statements.

# **AGE CONCERN SLOUGH AND BERKSHIRE EAST**

## **(Limited by guarantee)**

### **Notes to the financial statements**

**Year ended 30 April 2021**

---

#### **1. Accounting policies**

##### **General Information**

Age Concern Slough and Berkshire East is a charitable company limited by guarantee, registered in England and Wales. The registered and principal office is disclosed on page 2.

##### **Accounting convention**

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 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS102) and the Companies Act 2006. The financial statements have been prepared under the historic cost convention.

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

The functional currency of the charitable company and the presentation currency for the charitable company and group is Sterling. This is the currency of the primary economic environment in which the charity operates.

##### **Going Concern**

As set out in the Trustees Report, the Covid-19 pandemic has been challenging for the charity with the need to provide services to support the elderly whilst enduring a loss of income from the retail operations. Management responded by utilising government grants and securing a Bounceback loan as well as taking other steps to manage its overhead base. Retail trading since the year end has been strong and combined with a notified legacy since the year end, the group is expecting to return to accumulated positive reserves by the next reporting date.

Management have produced forecasts covering the period to 31 January 2023 and based on these figures and the outturn to date they have a reasonable expectation that the charitable group company has adequate resources to continue in operation for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

The principal accounting policies for the charitable group are set out below:

##### **Basis of consolidation**

The group financial statements consolidate the financial statements of Age Concern Slough and Berkshire East and its subsidiary undertaking on a line by line basis for the year ended 30 April 2021.

Transactions and balances between the charitable company and subsidiary have been eliminated from the consolidated financial statements.

##### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charitable company is legally entitled to the income and the amount can be quantified with reasonable accuracy and are recognised in the period to which they relate.

Where income relating to future periods is received in advance, or income relating to past periods is received in arrears, such amounts are held as deferred or accrued income accordingly.

# **AGE CONCERN SLOUGH AND BERKSHIRE EAST**

## **(Limited by guarantee)**

### **Notes to the financial statements (continued)**

**Year ended 30 April 2021**

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#### **1. Accounting policies (continued)**

##### **Incoming resources (continued)**

Grant income, including Government Grants, whether “capital” or “revenue” grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to grants have been met, it is probable that the income will be received and the amount can be measured reliably. Legacy income is recognised when the charity is made aware of the funds, and where it is probable that the income will be received.

##### **Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes gifts in kind and charity shop and café expenses;
- Expenditure on charitable activities includes the provision of day care and clubs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

##### **Pension costs**

The charitable company has in place a Qualifying Workplace Pension scheme with Aviva and NEST for the benefit of those employees who wish to participate. These are defined contribution benefit schemes and contributions to these schemes are recognised as they are incurred.

##### **Employee benefits**

Short term employee benefits, including holiday pay, are recognised as an expense in the period in which they are incurred.

The charity recognises an accrual for accumulated annual leave accrued by employees as a result of services rendered in the current period for which employees can carry forward and use within the next year. The accrual is measured at the salary cost of the respective employee in relation to the period of absence.

##### **Donated services**

Gifts in kind are included in these financial statements as income at the full value of the service and the corresponding expense included as resources expended, as set out in more detail in note 2.

Where goods are donated to the group for resale, these are not included in stock but are included in turnover when sold.

# AGE CONCERN SLOUGH AND BERKSHIRE EAST (Limited by guarantee)

## Notes to the financial statements (continued)

Year ended 30 April 2021

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### 1. Accounting policies (continued)

#### Operating lease transactions

All amounts paid for goods and services under operating leases are recognised as expenditure over the life of the lease, and are included within expenditure in the period to which they relate.

#### Tangible fixed assets

Tangible fixed assets are recorded at cost or, where donated, at valuation at the time of acquisition. Depreciation is calculated to write off the book value of each tangible fixed asset over its expected useful economic life as follows:

Computers	-	straight line basis over 3-5 years
Shop fittings	-	straight line basis over 5 years
Furniture & equipment	-	straight line basis over 5 years
Transport	-	25% reducing balance

#### Judgements and estimates

The preparation of the financial statements requires Trustees to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The key judgements include depreciation, and also certain Retail property related accruals, notably, pending dilapidations costs for recently closed shops.

#### Stock

Donated goods for sale in the charity shops are not valued for inclusion as stock. Sale proceeds are accounted for as and when the sales occur. Purchased items of stock are valued at the lower of cost and net realisable value.

#### Debtors

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

#### Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with an original maturity date of three months or less.

#### Creditors and Provisions

Creditors and provisions are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount to settle the past obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their transaction price after allowing for any trade discounts due unless the arrangement constituted a financing transaction in which case the transaction is measured at present value of future payments discounted at the prevailing market rate of interest. Other financial liabilities are initially measured fair value net of their transaction costs. They are subsequently measured at amortised cost using the effective interest rate method.

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**1. Accounting policies (continued)**

**Fund accounting**

General funds are unrestricted funds that are available for use at the discretion of the Trustees in furtherance of the general objectives of the charitable company and have not been designated for other purposes.

Restricted funds comprise funds that must be used for a specific purpose.

**2. Donations and Legacies**

	Unrestricted funds	Restricted funds	<b>Total Period 2021</b>	Total Year 2020
	£	£	£	£
Donations, legacies and similar income	21,489	1,500	<b>22,989</b>	22,902

Legacies received in the period amounted to £Nil (2020: £Nil).

**3. Charitable Activities**

	Unrestricted funds	Restricted funds	<b>Total Period 2021</b>	Total Year 2020
	£	£	£	£
Grants receivable (see below)	533,372	239,978	<b>773,350</b>	381,556
Users fees	59,320	-	<b>59,320</b>	217,680
Other charitable income	-	-	-	-
	<b>592,692</b>	<b>239,978</b>	<b>832,670</b>	<b>599,236</b>

	(Debtors)/ deferred b/f	Received during year	Debtors/ (deferred) c/f	<b>Total Period 2021</b>	Total Year 2020
	£	£	£	£	£
Grants receivable					
Frimley Health NHS Foundation Trust	-	120,437	-	<b>120,437</b>	130,474
Royal Borough of Windsor and Maidenhead	(10,167)	74,167	(5,500)	<b>58,500</b>	66,083
Government Grants JRS	-	331,673	-	<b>331,673</b>	-
Other Government Grants	-	201,699	-	<b>201,699</b>	184,999
Sundry	-	11,041	-	<b>11,041</b>	-
Big Lottery	-	50,000	-	<b>50,000</b>	-
	<b>(10,167)</b>	<b>789,017</b>	<b>(5,500)</b>	<b>773,350</b>	<b>381,556</b>



**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**7. Total resources expended**

	Staff costs	Depreciation	Other costs	<b>Total Period 2021</b>	Total Year 2020
	£	£	£	£	£
Charitable activities	390,940	1,682	206,111	<b>598,733</b>	731,040
Fundraising trading: costs of goods sold and other costs	364,350	6,555	348,375	<b>719,279</b>	936,749
	<u>755,290</u>	<u>8,237</u>	<u>554,485</u>	<u><b>1,318,012</b></u>	<u>1,667,789</u>
<b>Depreciation</b>				<u><b>8,237</b></u>	<u>5,128</u>
<b>Other costs</b>					
Premises				<b>273,084</b>	438,306
Consumables and materials				<b>27,548</b>	63,881
Travel and transport				<b>11,445</b>	35,819
Professional fees (excluding Audit and accountancy)				<b>105,432</b>	56,801
Catering and activities				<b>372</b>	28,642
Telephone and fax				<b>17,424</b>	14,520
Audit and accountancy				<b>43,558</b>	21,872
IT expenses				<b>12,461</b>	-
Printing, postage and stationery				<b>10,455</b>	11,090
Recruitment and training				-	1,150
Volunteer expenses				-	1,337
General publicity				-	2,357
Miscellaneous expenses				<b>52,705</b>	44,557
				<u><b>554,485</b></u>	<u>720,332</u>
<b>Staff costs</b>					
Wages and salaries				<b>723,969</b>	888,967
Social Security costs				<b>23,419</b>	42,684
Pension costs				<b>7,902</b>	10,678
				<u><b>755,290</b></u>	<u>924,329</u>

No employees earned over £60,000 in the period (2020: no employees)

The approximate average number of staff, by headcount, for the year, amounted to 27 (2020: 37) in the charity and 47 (2020: 40) in Handy Help Limited.

Staff costs include two non-contractual payments totalling £nil (2020: £3,311).



**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**8. Net expenditure for the year**

Net expenditure is stated after charging:

	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets	<b>8,237</b>	5,128
Loss on sale of (non-property) tangible fixed assets	-	-
Operating lease rentals	<b>14,240</b>	10,500
Auditors remuneration		
Audit fees: Charity	<b>8,283</b>	9,552
Audit fees: Subsidiary	<b>4,352</b>	5,075
Non-audit fees: group	<b>30,923</b>	7,247

**9. Trustees' and key management personnel remuneration and expenses**

The Trustees consider the key management of the charitable company to be themselves and the Chief Executive Officer. Total remuneration and benefits paid to key management during the year was £37,800 (2020: £59,722 ).

No remuneration was paid to any Trustee in 2021 or 2020. No expenses reimbursed in respect of travel and other costs incurred amounted to £Nil (2020: £Nil).

**10. Tangible fixed assets**

**(a) Group**

	<b>Shop fittings</b>	<b>Transport</b>	<b>Furniture &amp; equipment</b>	<b>Computers</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>					
At 1 May 2020	80,061	12,500	16,882	110,729	220,172
Additions	-	-	-	12,910	12,910
Disposals	-	(12,500)	-	-	(12,500)
<b>At 30 April 2021</b>	<b>80,061</b>	<b>-</b>	<b>16,882</b>	<b>123,639</b>	<b>220,582</b>
<b>Depreciation</b>					
At 1 May 2020	79,956	12,500	10,396	106,339	209,191
Charge for the year	85	-	4,096	4,056	8,237
Eliminated on disposal	-	(12,500)	-	-	(12,500)
<b>At 30 April 2021</b>	<b>80,041</b>	<b>-</b>	<b>14,492</b>	<b>110,395</b>	<b>204,928</b>
<b>Net Book Value</b>					
<b>At 30 April 2021</b>	<b>20</b>	<b>-</b>	<b>2,390</b>	<b>13,243</b>	<b>15,653</b>
At 30 April 2020	105	-	6,486	4,390	10,981

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**10. Tangible fixed assets (continued)**  
**(b) Company**

	Shop fittings £	Transport £	Furniture & equipment £	Computers £	Total £
<b>Cost</b>					
At 1 May 2020	80,062	12,500	5,153	102,526	200,241
Additions	-	-	-	405	405
Disposals	-	(12,500)	-	-	(12,500)
<b>At 30 April 2021</b>	<b>80,062</b>	<b>-</b>	<b>5,153</b>	<b>102,931</b>	<b>188,146</b>
<b>Depreciation</b>					
At 1 May 2020	79,958	12,500	4,635	99,206	196,299
Charge for the year	85	-	183	1,499	1,767
Eliminated on disposal	-	(12,500)	-	-	(12,500)
<b>At 30 April 2021</b>	<b>80,043</b>	<b>-</b>	<b>4,818</b>	<b>100,705</b>	<b>185,566</b>
<b>Net Book Value</b>					
<b>At 30 April 2021</b>	<b>19</b>	<b>-</b>	<b>335</b>	<b>2,226</b>	<b>2,580</b>
At 30 April 2020	104	-	518	3,320	3,942

**11. Investments**

**Investment in Group undertakings**

	2021 £	2020 £
<b>Group</b>		
Interhelp Limited trading as advant~Age (as not consolidated)	-	25
<b>Company</b>		
Handy Help Limited	1	1
Interhelp Limited trading as advant~Age	-	25
	<b>1</b>	<b>26</b>

Name of undertaking	Country of incorporation	Description of shares	Proportion of nominal value of issued shares held by Company
Handy Help Limited	England	Ordinary	100%

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**11. Investments (continued)**

The results of Handy Help Limited consolidated within these financial statements are as follows:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Sales	<b>302,814</b>	1,035,269
Other operating income	<b>408,130</b>	185,000
Cost of sales	<b>(719,279)</b>	(843,822)
Expenses	<b>(32,002)</b>	(344,506)
Taxation	<b>10,328</b>	-
Profit/(Loss) for the year	<b>(30,009)</b>	31,941
	<b>30 April 2021</b>	<b>30 April 2020</b>
	<b>£</b>	<b>£</b>
Assets	<b>220,241</b>	208,340
Liabilities	<b>(250,995)</b>	(209,085)
	<b>(30,754)</b>	(745)
Share capital	<b>1</b>	1
Reserves	<b>(30,755)</b>	(746)
	<b>(30,754)</b>	(745)

**12. Debtors**

	<b>Group</b>		<b>Company</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Trade debtors	<b>19,992</b>	33,575	<b>4,303</b>	27,264
Prepayments	<b>54,155</b>	48,758	<b>14,533</b>	8,621
VAT	<b>13,714</b>	3,213	<b>3,911</b>	-
Other debtors	<b>30,179</b>	13,515	<b>30,246</b>	11,272
Amount due from subsidiary	-	-	<b>121,686</b>	140,608
Accrued income	-	123,893	-	-
Deferred tax	<b>10,328</b>	-	-	-
	<b>128,368</b>	222,952	<b>174,679</b>	187,765

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**13. Creditors: amounts falling due within one year**

	<b>Group</b>		<b>Company</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Other Loans	<b>8,547</b>	7,564	<b>8,547</b>	7,564
Bank loans	<b>8,706</b>	-	-	-
Trade creditors	<b>191,085</b>	106,670	<b>147,404</b>	75,215
Grants received in advance and deferred Income	<b>12,917</b>	20,107	<b>12,917</b>	20,107
Other creditors	<b>28,491</b>	5,098	<b>28,491</b>	4,958
Taxes and social security	<b>97,084</b>	88,926	<b>97,084</b>	88,926
Accruals	<b>66,987</b>	87,308	<b>33,859</b>	50,426
	<b>413,817</b>	315,673	<b>328,303</b>	247,196

**14. Deferred income**

<b>(a) Group and Company</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Balance at 1 May 2020	<b>20,107</b>	15,250
Income released	<b>(20,107)</b>	(15,250)
Income deferred in the period	<b>12,917</b>	20,107
Balance at 30 April 2021	<b>12,917</b>	20,107

Deferred income comprises grant income for the 2021-22 financial year received advance.

**15. Creditors: amounts falling due after one year**

	<b>Group</b>		<b>Company</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Other Loans	<b>7,124</b>	15,574	<b>7,124</b>	15,574
Bank loans	<b>41,294</b>	-	-	-
	<b>48,418</b>	15,574	<b>7,124</b>	15,574

Other loans are unsecured and are repayable over three years. The interest rate charged is 12%. Bank loans are unsecured and are repayable over five years. The interest rate charged is 2.5%.

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Amounts due within one year	<b>17,253</b>	7,564
Amounts due withing 1 – 2 years	<b>16,851</b>	8,538
Amounts due within 2 – 5 years	<b>30,682</b>	7,216
Amounts due greater than 5 years	<b>885</b>	-
	<b>65,671</b>	23,318

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**16. General funds**

<b>(a) Group</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Balance at 1 May 2020	<b>1,631</b>	(17,943)
Surplus (deficit) for the period	<b>(132,244)</b>	9,284
Transfer from restricted funds	<b>(4,959)</b>	10,290
	<b>(135,572)</b>	1,631
Balance at 30 April 2021	<b>(135,572)</b>	1,631
	<b>£</b>	<b>£</b>
<b>(b) Company</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Balance at 1 May 2020	<b>2,376</b>	14,744
(Deficit)/Surplus for the period	<b>(102,235)</b>	(22,658)
Transfer from restricted funds	<b>(4,959)</b>	10,290
	<b>(104,819)</b>	2,376
Balance at 30 April 2021	<b>(104,819)</b>	2,376

<b>17. Restricted funds</b>	<b>Balance</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance</b>
<b>Group and company</b>	<b>1 May</b>	<b>funds</b>	<b>funds/</b>	<b>30 April</b>
	<b>2020</b>		<b>transfers</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Food and Fitness Clubs	-	27,500	(27,500)	-
Wexham Home from Hospital	-	120,437	(120,437)	-
RBWM Advocacy	-	31,000	(31,000)	-
Befriending	-	50,000	(50,000)	-
Day Care Centre and Transport	-	17,500	(17,500)	-
	<b>-</b>	<b>246,437</b>	<b>(246,437)</b>	<b>-</b>

The Food and Fitness Clubs provide nutritional meals, exercise classes, activities and a chance for people to socialise locally at venues in and around Slough.

Our Wexham Home from Hospital team provides accompanied transport home for discharged patients. They then provide practical and emotional support, when required, to help with independent living and rehabilitation and prevent their clients from being readmitted to hospital.

RBWM advocacy provides community and residential advocacy within the Borough of Windsor and Maidenhead, which addresses a wide range of issues covering health, welfare, financial, legal and housing matters.

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

The Day Care Centre is a purpose-built single level facility, supporting older people and those with physical and mental health needs, providing an enjoyable and therapeutic experience within a safe, caring and secure environment.

There were no amounts within restricted funds that represented net book values of capital items at either year end.

**18. Analysis of net assets between funds**

<b>Group</b>	<b>Unrestricted General funds £</b>	<b>Restricted funds £</b>	<b>Total £</b>
Fixed assets	15,653	-	<b>15,653</b>
Net current assets/(liabilities)	(102,807)	-	<b>(102,807)</b>
Long term creditors	(48,418)	-	<b>(48,418)</b>
	<u>(135,572)</u>	<u>-</u>	<u><b>(135,572)</b></u>

<b>Charity</b>	<b>Unrestricted General funds £</b>	<b>Restricted funds £</b>	<b>Total £</b>
Fixed assets	2,581	-	<b>2,581</b>
Net current assets/(liabilities)	(100,276)	-	<b>(100,276)</b>
Long term creditors	(7,124)	-	<b>(7,124)</b>
	<u>(104,819)</u>	<u>-</u>	<u><b>(104,819)</b></u>

**19. Operating lease commitments**

The charitable company's and the group's annual commitments for rental payments under non-cancellable operating leases payable during the year to 30 April 2021 are as follows:

<b>Group and company</b>	<b>Land and Buildings £</b>	<b>2021 Other £</b>	<b>Land and Buildings £</b>	<b>2020 Other £</b>
Leases expiring:				
Within one year	<b>198,456</b>	-	215,852	4,044
Between one and two years	<b>78,156</b>	-	188,789	-
Between two and five years	<b>106,563</b>	-	164,718	-
Over five years	<b>115,500</b>	-	133,500	-
	<u><b>498,675</b></u>	<u>-</u>	<u>702,859</u>	<u>4,004</u>

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

**20. Pension scheme**

The normal contributions for the year on defined contribution schemes were £7,902 (2020: £10,678). There were outstanding contributions due at the balance sheet date amounting to £3,240 (2020: £3,510).

**21. Related party transactions**

There were no related party transactions within the year.

Exemption has been taken from disclosure of transactions between the charitable company and its wholly owned subsidiary undertaking under Financial Reporting Standard 102.

**22. Financial instruments**

The carrying amounts of the group's financial instruments are as follows:

	<b>2021</b>	2020
	£	£
<i>Financial assets</i>		
Debt instruments measured at amortised cost:		
- Trade debtors (note 12)	<b>19,992</b>	35,575
- Other debtors (note 12)	<b>30,179</b>	13,515
	<b>50,171</b>	49,090
Equity instruments measured at cost less impairment:		
- Fixed asset unlisted investments (note 11)	-	25
	<b>50,171</b>	49,115
<i>Financial liabilities</i>		
Measured at amortised cost		
- Loan (note 15)	<b>65,672</b>	23,318
- Trade creditors (note 13)	<b>191,085</b>	106,670
- Other creditors (note 13)	<b>28,491</b>	5,098
	<b>285,248</b>	135,086

The income, expenses, net gains and net losses attributable the group and charity's financial instruments are summarised as follows:

	<b>2021</b>	2020
	£	£
<i>Income and expense</i>		
Financial assets measured at amortised cost	<b>12,008</b>	29,997
Financial liabilities measured at amortised cost	-	814

**AGE CONCERN SLOUGH AND BERKSHIRE EAST**  
**(Limited by guarantee)**

**Notes to the financial statements (continued)**

**Year ended 30 April 2021**

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**23. Controlling party**

The Trustees consider that there is no controlling party.

**24. Movements in net debt**

	1.5.2020 £	Cashflow £	30.4.2021 £
Cash at bank and in hand	85,424	77,947	<b>163,371</b>
Loans	(22,504)	(42,534)	<b>(65,038)</b>
	<hr/>	<hr/>	<hr/>
	62,920	35,413	<b>98,333</b>
	<hr/>	<hr/>	<hr/>