AGE UK KENSINGTON AND CHELSEA

England & Wales · Charity number 1082658

Details

Other names	AGE CONCERN KENSINGTON AND CHELSEA, AGE UK KENSINGTON AND CHELSEA
Status	Registered
Legal form	Charitable company
Company number	03926026
Registered	2000-09-28
Register	View on the Charity Commission register

Contact

Address	Age UK 1 Thorpe Close London W10 5XL
Phone	02089699105
Email	administration@aukc.org.uk
Website	www.aukc.org.uk

Activities

Objects: 3.1 THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;3.1.2 ADVANCING EDUCATION;3.1.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.4 PROMOTING EQUALITY AND DIVERSITY;3.1.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE;THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.

Activities: To provide companionship, practical help, advice, information and support for older people within the Royal Borough of Kensington and Chelsea. This includes Practical Support services, Basic Foot care, social prescribing, Information and Advice and support for people living with Dementia and their carers.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science
- **Who:** Elderly/old People

Geography

- **Area of benefit:** BOROUGH OF KENSINGTON AND CHELSEA
- Kensington And Chelsea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,891,846	£2,839,328	£1,153,257	84
2024-03-31	£2,957,780	£3,039,272	£1,100,739	89
2023-03-31	£3,159,636	£3,106,547	£1,182,231	90
2022-03-31	£2,696,402	£2,834,854	£1,129,142	87
2021-03-31	£3,233,000	£3,188,000	£1,267,000	95

Trustees

Name	Role	Appointed
Robert Empson	Chair	2022-03-29
Caroline Dove		2024-09-24
Daniel Misra-Jones		2024-09-24
Deepika Misra-Jones		2026-03-24
Fergus Cass		2026-03-06
Henry Wrigley		2022-08-02
Jo Sensini		2026-03-24
Megan Skinner		2024-09-24
Pandora Wright		2023-06-01
Rebecca Harben		2023-09-12
Sylvia Sinclair		2023-07-24

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AGE UK KENSINGTON AND CHELSEA

England & Wales - Charity number 1082658

Accounts

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

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REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Charity Name	Age UK Kensington and Chelsea
Registered Charity Number	1082658
Company Registration Number	03926026
Principal and Registered Office	1 Thorpe Close, London, W10 5XL
Solicitors	Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Bankers	Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB CAF Bank, Kings Hill, West Malling, Kent ME19 4TA Scottish Widows Bank, PO Box 883, Leeds LS1 9TY Akoni Hub Limited, 77 Cornhill, London EC3V 3QQ
Auditor	Knox Cropper LLP, 65/68 Leadenhall Street, London EC3A 2AD

TRUSTEES AND DIRECTORS

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Robert Empson	Chair of the Board of Trustees
Henry Wrigley	Treasurer
Caroline Dove	(Appointed 24 September 2024)
Daniel Misra-Jones	(Appointed 24 September 2024)
Kate Scally	(Resigned 1 February 2025)
Megan Skinner	
Nicole Kim	(Resigned 18 September 2024)
Pandora Wright	
Rebecca Harben	
Sarah Fahy	(Resigned 25 March 2025)
Scott Franssen	(Appointed 24 September 2024); (Resigned 27 November 2025)
Sylvia Sinclair	

During the year Henry Wrigley was Chair of the Finance Committee, Dan Misra-Jones was Chair of the Human Resources Committee and Pandora Wright was Chair of the Quality, Policy & Development Committee.

Company Secretary	Jessica Millwood

MANAGEMENT TEAM

The Senior Management Team who served the Charity during the year and up to the date of signing this report were as follows:

Chief Executive	Jessica Millwood
Director of Services	Corinna Hyman (Resigned 27 March 2025)
Head of Fundraising	Debra Bollan (Resigned 3 June 2025) William Rippon (Appointed 20 October 2025)
Head of Community Engagement	Anastasio Cabello
Head of Impact/Dementia Services	Michael Kings
Head of Finance	Fiona MacCarthy
Head of Human Resources	Ciara Murphy

The Trustees, who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities'.

The Objectives of the Charity are:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK Kensington and Chelsea (AUKC), we know that older people have a wealth of experience and an important contribution to make to society. Our approach is to offer holistic support, centered around the person and developed according to their needs and wishes. Many older people enjoy volunteering with us, while others gain the support they need from our huge range of services. Our activities continue to be based on the delivery of services reflecting the needs of our local community. The overall aim of the Charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges, such as deteriorating health, loss of a partner or friends, and decreasing income. We are supported by a fantastic team of committed and dedicated volunteers who continue to help older people in the borough, or who provide additional support in the office.

Our services are comprehensive and provide help ranging from informal social and leisure activities to more practical assistance such as technical advice on claiming welfare benefits. Increasingly, the NHS and government – both nationally and locally - are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

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 objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programmes for the Charity.

OVERVIEW OF SERVICES

During 2024/25, our services focused on reducing poverty, loneliness and isolation, and improving health, wellbeing, and independence for older people from diverse backgrounds across the borough.

My Care My Way

Our Health and Social Prescribing Coordinators made 26,087 contacts across the year as part of teams integrated with the NHS to improve health and social care outcomes, helping people to manage long-term conditions, achieve goals and access the right help at the right time.

Activities and Events

Our varied program of social, cultural, educational and physical activities fostered social inclusion which helped 781 older people build new friendships and find new ways to support their mental and physical wellbeing both online and face to face.

Digital Inclusion and Support

By building digital confidence with 1:1 support and digital cafes, we enabled 153 people to manage everyday tasks such as online banking, accessing healthcare, and staying in touch with family and friends, helping to bridge the digital divide.

Information and Advice

We provided tailored advice, benefits checks and support to 722 people to access addressing poverty and associated stress and supporting people to navigate complex systems. This support brought in an additional £548,537.36 in benefits for local older people.

Dementia 1:1

People living with dementia received tailored, person-centred support that promoted cognitive engagement and wellbeing, while carers experienced reduced stress and felt better supported. This was delivered through 2,151 one-to-one sessions for 88 people.

Dementia Advisor

Our Dementia Advisor supported 168 people living with dementia and their carers. They also provided information about local organisations to help clients navigate services, understand their options, and access community resources more easily.

Memory Café

Our Memory Café created a relaxed, friendly space for conversation, gentle activities and peer support. These events reduce isolation and offer informal respite and connection for both those living with dementia and their carers. In total, we hosted 24 Memory Cafés with 286 attendances from 56 people.

Maintenance Cognitive Stimulation Therapy

We ran weekly, structured and evidence-based group sessions that provided meaningful stimulation and social engagement for 18 people living with dementia. Outcomes for attendees included maintaining cognitive function, supporting their mood and making new friendships and connections.

Group Shopping

We helped older people to stay independent, confident and connected by supporting them to continue to do their own shopping. This reduced isolation, built confidence in everyday living and ensured access to essential goods. We provided transport and volunteer support for 32 people across 100 sessions.

Simple DIY

By addressing minor repairs and safety issues in the home, we reduced the risk of accidents and enabled older people to remain independent in their own homes. We provided 375 simple DIY sessions to 124 individuals.

Health Talks
We delivered 48 health talks focused in areas of health deprivation. These were attended by 330 older people who increased their understanding of how to look after their health and prevent illness.

Escorting
We ensured older people could safely attend vital health and social care appointments by arranging trained volunteers to accompany them, supporting better health outcomes and reducing missed or delayed care. Overall, 593 escorting sessions were provided for 157 individuals.

Befriending
Our dedicated team of befriending volunteers provided regular social contact for 62 people across 1,375 befriending visits., This reduces loneliness, improves emotional wellbeing, and helps people feel more connected and valued.

Exercise at Home and Walking Support
We provided individually tailored exercise and walking support programmes for 161 older people. This improved strength, balance and mobility, and also helped reduce risk of falls, and enabled people to stay active and independent.

Exercise for the Mind
We ran 35 group sessions for 39 people targeting mental stimulation and emotional wellbeing to help support people's mental health, including those living with dementia.

Basic Footcare
Our community based footcare service footcare helped 337 people stay mobile, active and engaged in their communities.

Respite for Carers
Regular breaks for carers reduced stress, supported their own wellbeing and helped sustain caring relationships at home. We supported 31 carers with 291 respite sessions.

Carers Groups
We ran 9 groups for 35 carers who gained peer support, shared coping strategies, and access to information. These groups reduced isolation and strengthened informal care networks in the borough.

At Home Paid for Services
Our team of carers provided 83 older people with practical support including cleaning, cooking and household tasks enabling older people to remain living independently at home for longer and with greater dignity. 4,462 sessions were provided over the year.

Volunteers
Age UK Kensington and Chelsea was supported by 132 brilliant volunteers who helped us to extend our reach, deepening community connections and bringing additional warmth and creativity to our services. They contributed to befriending, escorting, shopping support, digital groups and the running of activities and outings.

FUNDRAISING AND MARKETING

We are immensely grateful for the support from our statutory funders, trusts, corporate donors, individuals, and friends' group, all of whom have enabled us to continue our work across the borough. This includes the Kensington & Chelsea Foundation, Kensington & Chelsea Social Council, Westway Trust, the Calleva Foundation, Julia and Hans Rausing Foundation, City Bridge Foundation, NHS North West London ICB, Central & North West London NHS Foundation Trust and the Royal Borough of Kensington & Chelsea. We are also very thankful to all the individuals who participated in this year's fundraising events.

In the year 2024/25, we did not engage any external organisations for telephone or face-to-face fundraising, nor did any professional fundraisers or commercial participators conduct fundraising activities on our behalf. We are registered with the Fundraising Regulator and proudly uphold the principles of honesty, accountability, and transparency in our fundraising efforts. We ensure that our fundraising practices comply with the Fundraising Code of Practice and the standards set by the Fundraising Regulator.

FINANCES

Income

Total income for the year amounted to £2.89m, a decrease of £0.07m from the previous year's of £2.96m and includes income from various sources. Income from donations and legacies amounted to £85k, compared with £181k received in the previous year.

Expenditure

In 2024/25, our total expenditure incurred was £2.84m compared to £3.04m in the previous year. Spend on raising funds during the year amounted to £218k (2024: £248k). Total expenditure on charitable activities amounted to £2.62m, compared to £2.79m incurred in the 2023/24 financial year.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (FRS 102 second edition): Accounting and Reporting by Charities.

The Charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

Reserves Policy

The Board of Trustees has considered the Charity's requirements for reserves, considering potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients and staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes.

The Charity's Free Reserves target is the equivalent of 4 months' expenditure to allow for strategic readjustment, and to support the sustainability of the organisation should major challenges arise.
At the year-end free reserves amounted to £570k or the equivalent of just under 2.5 months of expenditure. The Charity is aiming to build Free Reserves so that they are closer to the target.

Structure, Governance and Management

Age UK Kensington and Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association, which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 30 November 2020. In the event of the company being wound up, members are required to contribute an

amount not exceeding £1.

Age UK Kensington and Chelsea is a separate, local, independent Charity, and, as such, it has its own Board of Trustees, responsible for the strategic direction and overall operations of the Charity. Directors of the Company are also Charity Trustees for the purposes of Charity Law, and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers, and briefings from Age UK and other third sector bodies.

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Network Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects. Age UK provides an external assessment framework (Charity Quality Standards) to ensure high standards of Quality and Governance across all local partners.
The Board of Trustees sets the strategic direction of the Charity and is responsible for the Charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to three committees:

- Finance
- Quality, Performance, Development
- Human Resources

Day-to-day service delivery is delegated to the Chief Executive and the Senior Management Team (SMT) who are the key management. The SMT is made up of the Chief Executive, Director of Services, Head of Community Engagement, Head of Impact and Dementia Services, Head of Finance, Head of Fundraising and Head of Human Resources. The SMT is responsible for ensuring that the Charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day-to-day operational management, supervision and development of both staff and volunteers, while ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team and staff are set by the Board. The Board reviews pay annually.

All Trustees give their time freely, and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in note 9 to the accounts.

Risk Management

The Charity has a formal risk management process, through which the Chief Executive and Senior Management Team identify the major risks to which the organisation may be exposed, and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	*Action taken to mitigate the risk*
Reputational risk arising from organisational failures	• The Board regularly reviews the organisational Risk Register, including key risks across Governance, Mission and Strategy, Financial, Environmental and External, Compliance, Operational, and Health and Safety. • Mitigating actions to reduce risk are monitored for effectiveness with a traffic light system to highlight and address key areas. • Audits are carried out by management and the results reported to the Board.
Resilience of IT systems, including resilience against cyber crime	• Our IT provider has implemented a secure, cloud-based IT provision and continually upgrades all our IT security systems. • Data back-up system in operation. • IT systems support staff to work effectively remotely if required.
Significant loss of income arising from changing funder priorities	• Focus on diversifying our income base to manage risk. • Finance Committee monitors organisational resilience and financial planning.
Risk to Business Continuity from major adverse events such as new pandemic or environmental disaster.	• Cloud-based IT supports home working. • Organisational risk assessments regularly reviewed. • Statutory and community partnerships in place. • Threat of major adverse events monitored. • Business Continuity and Disaster Recovery Plan tested and updated
Loss of key members of staff	• Succession planning updated for Board and Executive. (Qualified interim staff have been utilised to provide expertise where needed.)

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the Income and Expenditure, of the charitable company for the period. In preparing these financial statements, the Trustees are required to:

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

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

The Trustees of the Charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Knox Cropper LLP as the Charity's auditors will be proposed at the Annual General Meeting.

Approved on 8 December 2025 and signed on behalf of the Trustees:

.....
Robert Empson *Chair*

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2025, which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated 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 parent charitable company's affairs as at 31 March 2025 and of the group's income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating to Going Concern

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

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

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

Other Information

The other information comprises the information included in the Trustees' Annual Report, other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information, and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on Other Matters Prescribed by the Companies Act 2006

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

- The information given in the Trustees' Annual 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 parent charitable 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 where the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company 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' Annual Report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the parent 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 parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- The parent charitable company is required to comply with both company law and Charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.

- We gained an understanding of how the group and parent charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the group and parent charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

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

Use of our report

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

Knox Cropper LLP

19/12/25

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street
London EC3A 2AD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Income from:							
Donations and legacies	2	84,532	-	**84,532**	72,662	108,000	**180,662**
Charitable activities	3	440,642	2,343,537	**2,784,179**	483,391	2,287,994	**2771,385**
Income from trading company	4a	-	-	**-**	(2,321)	-	**(2,321)**
Investments	4b	23,135	-	**23,135**	8,054	-	**8,054**
Total income		**548,309**	**2,343,537**	**2,891,846**	**561,786**	**2,395,994**	**2,957,780**
Expenditure on:							
Raising funds	5	217,796	-	**217,796**	247,952	-	**247,952**
Charitable activities	5	305,556	2,315,976	**2,621,532**	475,178	2,316,142	**2,791,320**
Total expenditure		**523,352**	**2,315,976**	**2,839,328**	**723,130**	**2,316,142**	**3,039,272**
Net Income/(Expenditure) before Transfers		**24,957**	**27,561**	**52,518**	**(161,344)**	**79,852**	**(81,492)**
Transfers between funds		-	-	**-**	(12,369)	12,369	-
Net movement in funds		**24,957**	**27,561**	**52,518**	**(173,713)**	**92,221**	**(81,492)**
Reconciliation of funds:							
Total funds brought forward		886,665	214,074	**1,100,739**	1,060,378	121,853	**1,182,231**
Total funds carried forward		**911,622**	**241,635**	**1,153,257**	**886,665**	**214,074**	**1,100,739**

The notes on pages 17 to 30 form part of these financial statements.

BALANCE SHEETS AS AT 31 MARCH 2025

	Note	The Group 2025 £	2024 £	The Charity 2025 £	2024 £
FIXED ASSETS:					
Intangible Assets	10b	-	14,346	-	14,346
Tangible Assets	10a	22,100	3,894	22,100	3,894
		22,100	**18,240**	**22,100**	**18,240**
CURRENT ASSETS:					
Debtors	13	223,195	493,555	223,195	493,555
Short-term Deposits		829,037	683,681	829,037	683,681
Cash at Bank and in Hand		235,205	77,236	235,205	77,236
		1,287,437	**1,254,472**	**1,287,437**	**1,254,472**
LIABILITIES:					
Creditors: amounts falling due within one year	14	156,280	171,973	156,280	171,973
NET CURRENT ASSETS / (LIABILITIES)		**1,131,157**	**1,082,499**	**1,131,157**	**1,082,499**
TOTAL ASSETS LESS CURRENT LIABILITIES		1,153,257	1,100,739	1,153,257	1,100,739
CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR		-	-	-	-
TOTAL NET ASSETS / (LIABILITIES)	16/17	**1,153,257**	**1,100,739**	**1,153,257**	**1,100,739**
FUNDS:	18/18a/19				
Restricted Income Funds		241,635	214,074	241,635	214,074
Unrestricted Income Funds:					
Designated Funds		320,000	320,000	320,000	320,000
General Funds		591,622	566,665	591,622	566,665
Total Unrestricted Funds		**911,622**	**886,665**	**911,622**	**886,665**
TOTAL FUNDS		**1,153,257**	**1,100,739**	**1,153,257**	**1,100,739**

The notes on pages 17 to 30 form part of the financial statements.
The financial statements were approved by the Board of Trustees on 8th December 2025 and signed on their behalf by

Robert Empson
Chair
Company no: 03926026

Date: 8.12.2025

CONSOLIDATED STATEMENT OF CASH FLOWS

YEAR ENDED 31 MARCH 2025

	Note	2025		2024
		£	£	£
CASH FLOWS FROM OPERATING ACTIVITIES				
Net Income/(Expenditure) for the Reporting Period (As per the Statement of Financial Activities)		**52,518**	(81,492)	
Depreciation Charges		25,546	22,807	
Assets Written off During the Year		-	16,975	
Dividends, Interest and Rent from Investments		(23,135)	(8,052)	
(Increase)/Decrease in Debtors		270,360	104,154	
Increase/(Decrease) in Creditors		(15,693)	87,129	
NET CASH PROVIDED BY/(USED IN) OPERATING ACTIVITIES		**309,596**		141,521
CASH FLOWS FROM INVESTING ACTIVITIES:				
Dividends, Interest and Rents from Investments		23,135	8,052	
Purchase of Fixed Assets		(29,407)	(706)	
Transfer to Short Term Deposits		(145,356)	(431,368)	
NET CASH PROVIDED BY/(USED IN) INVESTING ACTIVITIES		**(151,628)**		(424,022)
Change in Cash and Cash Equivalents in the Year		**157,968**		(282,501)
Cash and Cash Equivalents at the Beginning of the Year		**77,237**		359,736
Cash and Cash Equivalents at the End of the Year		**235,205**		77,237

Analysis of Cash and Cash Equivalents, Short-term Deposits and of Net Debt	**At 1 April 2024**	**Cash Flows**	**Other Non-Cash Changes**	**At 31 March 2025**
	£	£	£	£
Cash at Bank and in Hand	77,237	157,968	-	**235,205**
Short-term Deposits	683,681	145,356	-	**829,037**
	760,918	303,324	-	**1,064,242**

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory Information

Age UK is a charitable company limited by guarantee and is incorporated in England.
The registered office address is: 1 Thorpe Close, London W10 5XL

b) Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) abs the Companies Act 2006.

These financial statements consolidate the results of the Charity and its wholly-owned subsidiary Age United Limited on a line-by-line basis. Transactions and balances between the Charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the Charity's balance sheet.

A separate Statement of Financial Activities, or Income and Expenditure account, is not presented for the Charity itself in accordance with section 408 of the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note. The Trustees do not consider that there are any sources of estimated uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public Benefit Entity

The charity meets the definition of a public entity under FRS 102.

d) Going Concern

The trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business. The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received, and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the Charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

1. PRINCIPAL ACCOUNTING POLICIES (continued)

f) Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the bank.

g) Fund Accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and Irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the Charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities undertaken to further the purposes of the Charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Allocation of Support Costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the Charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis, which is an estimate, based on staff time, of the amount attributable to each activity

- Raising Funds 30%
- Charitable Activities 70%

Governance costs are the costs associated with the governance arrangements of the Charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the Charity's activities.

j) Operating Leases

Rental charges are charged on a straight-line basis over the term of the lease.

k) Tangible Fixed Assets

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

1. PRINCIPAL ACCOUNTING POLICIES (continued)

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and Fittings 4 years
- Computers and Equipment 3 years
- Leasehold Improvement 3 years

l) Intangible Fixed Assets
The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalised. This intangible asset will be amortised over a useful life of 3 years.

m) Investments in Subsidiaries
Investments in subsidiaries are at cost.

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

o) Cash at Bank and in Hand
Cash at bank and cash in hand includes cash and short-term, highly liquid investments with a short maturity of twelve months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and Provisions
Creditors and provisions are recognised where 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 due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial Instruments
The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS AND LEGACIES

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Legacies	25,110	-	**25,110**	(2,109)	108,000	105,891
Donations	59,422	-	**59,422**	74,771	-	74,771
	84,532	-	**84,532**	72,662	108,000	180,662

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Dementia Support	-	74,138	**74,138**	-	73,631	73,631
Information and Advice	-	166,776	**166,776**	-	114,321	114,321
HSCA (CLCH)	-	1,379,520	**1,379,520**	-	1,346,219	1,346,219
Core Costs	440,642	5,000	**445,642**	483,391	-	483,391
Dementia Carers Project	-	42,267	**42,267**	-	10,502	10,502
My Memories	-	46,529	**46,529**	-	55,622	55,622
Respite Care	-	30,593	**30,593**	-	35,041	35,041
Service User Fees (At Home)	-	234,365	**234,365**	-	245,413	245,413
DigitALL Project	-	61,085	**61,085**	-	77,905	77,905
Community Services	-	246,767	**246,767**	-	216,493	216,493
Activities and Events	-	56,497	**56,497**	-	112,847	112,847
Sub-total for Charitable Activity	**440,642**	**2,343,537**	**2,784,179**	**483,391**	**2,287,994**	**2,771,385**
Special Projects	-	-	-	-	-	-
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**440,642**	**2,343,537**	**2,784,179**	**483,391**	**2,287,994**	**2,771,385**

4a. INCOME FROM TRADING COMPANY

	2025 Total £	2024 Total £
Age United Limited	-	(2,321)

4b. INCOME FROM INVESTMENTS

	2025 Total £	2024 Total £
Bank Interest	23,135	8,054

5. ANALYSIS OF EXPENDITURE (CURRENT YEAR)

	Raising funds	Charitable activities	Governance costs	Support costs	2025 Total	2024 Total
	£	£	£	£	£	£
Staff Costs (Note 7)	82,681	2,226,164	-	192,921	**2,501,766**	**2,458,235**
Other Staff Costs	-	35,397	-	40,648	**76,045**	**82,892**
Consultants and Interim Staff Costs	-	32,648	-	35,336	**67,984**	**171,135**
My Memories and Dementia Support	-	-	-	-	**-**	**8,678**
Information and Advice	-	-	-	-	**-**	**44,884**
Other Direct Costs	-	2,372	-	4,043	**6,415**	**30,747**
Premises	-	25,209	-	36,437	**61,646**	**45,204**
Office Equipment and IT	-	558	-	31,096	**31,654**	**25,758**
Communication and Stationery	-	17,199	-	34,857	**52,056**	**51,509**
Professional Fees	-	19,182	16,800	49,500	**85,482**	**77,373**
Depreciation	-	-	-	25,546	**25,546**	**22,807**
Other Costs / Projects	-	(69,266)	-	-	**(69,266)**	**-**
	82,681	2,289,463	16,800	450,384	**2,839,328**	**3,039,272**
Support Costs	135,115	315,269	-	(450,384)	-	-
Governance Costs	-	16,800	(16,800)	-	**-**	-
Total Expenditure 2025	**217,796**	**2,621,532**	**-**	**-**	**2,839,328**	3,039,272
Total Expenditure 2024	**247,952**	**2,791,320**	**-**	**-**	**3,039,272**	

6. NET INCOME / (EXPENDITURE) FOR THE YEAR

This is stated after charging:

	2025 £	2024 £
Depreciation	11,200	8,461
Amortisation of Intangible Fixed Assets	14,346	14,346
Operating Lease Rentals:		
Property	8,525	16,225
Auditor's Remuneration (Excluding VAT):		
Audit	16,800	20,050

7. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Staff costs were as follows:

	2025 £	2024 £
Salaries and Wages	2,229,848	2,198,150
Social Security Costs	202,663	189,657
Employer's Contribution to Defined Contribution Pension Schemes	69,255	70,426
	2,501,766	**2,458,233**

The number of employee benefits exceeded £60,000 was:

	2025 £	2024 £
£60,001 - £70,000	-	-
£70,001 - £80,000	-	1
£80,001 - £90,000	-	1
£90,001 - £100,00	1	-

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £404,652 (2024: £378,699).

Key management personnel are Chief Executive, Director of Services, Head of Fundraising, Head of Community Engagement, Head of Impact, Evaluation and Data, Head of Finance, Head of Human Resources.

The Charity Trustees were neither paid nor received any other benefits from employment with the Charity in the year (2024: £Nil). No Charity Trustee received payment for professional or other services supplied to

the Charity (2024: £Nil).
Trustees' expenses represent the payment or reimbursement of travel and subsistence costs. No Charity Trustee incurred travel and subsistence costs in the year. (2024: £Nil)

8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 84 (2024: 89).

Staff are split across the activities of the Charity as follows:

	2025 No.	2024 No.
Raising Funds	**0.6**	2.5
Community Engagement	**2.0**	2.0
Healthwise	**1.6**	2.6
Dementia	**3.2**	4.0
At Home	**23.0**	20.8
Information and Advice	**4.6**	3.4
PCN/HSCA	**40.0**	45.0
Activities and Events	**2.6**	2.6
Digital Inclusion	**1.8**	3.0
Governance/Core	**4.8**	4.2
	84.2	88.7

9. RELATED PARTY TRANSACTIONS

There was a related party transaction of £1,000 received from White Maple Consulting Limited in the financial year. Mr Robert Empson, Chair of the Board of Trustees, serves as a Director of White Maple Consulting Limited (2024: £350). There were no other related party transactions.

10a. TANGIBLE FIXED ASSETS

The Charity

Cost	Fixtures and Fittings £	Computer equipment £	Total £
At the start of the year	15,023	71,778	86,801
Additions in year	3,639	25,768	29,407
At the end of the year	**18,662**	**97,546**	**116,208**
Depreciation			
At the start of the year	14,640	68,268	82,908
Charge for the year	482	10,718	11,200
At the end of the year	**15,122**	**78,986**	**94,108**
Net book value			
At the end of the year	**3,540**	**18,560**	**22,100**
At the start of the year	383	3,511	3,894

All of the above assets are held by the Charity and used for charitable purposes. A review of the fixed assets register took place and any assets that were no longer in use have been written off.

10b. INTANGIBLE ASSETS

Intangible Assets The Charity Cost	Intangible Asset £	Total £
At the start of the year	43,038	**43,038**
Additions in the year	-	**-**
At the end of the year	43,038	**43,038**
Amortisation		
At the start of the year	28,692	**28,692**
Amortisation for the year	14,346	**14,346**
At the end of the year	43,038	**43,038**
Net Book Value		
At the end of the year	-	**-**
At the start of the year	14,346	**14,346**

The Intangible Asset is the Salesforce platform, which was developed internally, and, as such, costs relating to its development have been capitalised and amortised over a period of three years.

11. SUBSIDIARY UNDERTAKING

The Charity owns the whole of the issued ordinary share capital of Age United Limited; a company registered in England. The company number is 12351857 and Charity number 1082658. The registered office address is 1 Thorpe Close, London, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line-by-line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent Charity.
A Trustee and the Chief Executive are directors of the subsidiary. Age United Limited commenced operation in April 2020.

A summary of the results of the subsidiary is shown below:

	2025 £	2024 £
Turnover	-	(2,321)
Cost of sales	71,318	(3,166)
Gross profit/(loss)	71,318	(5,487)
Administrative and other expenses	-	-
Profit/(loss) on ordinary activities before interest and taxation	71,318	(5,487)
Interest receivable and similar income	-	-
Interest payable	-	-
Profit/(loss) on ordinary activities before taxation	71,318	(5,487)
Taxation on profit on ordinary activities	-	-
Profit/(loss) for the financial year	71,318	(5,487)
Retained earnings		
Total retained earnings brought forward	(76,855)	(71,368)
Profit/(loss) for the financial year	71,318	(5,487)
Total retained earnings carried forward	(5,537)	(76,855)
The aggregate of the assets, liabilities and reserves was:		
Assets	-	8,777
Liabilities	(5,537)	(85,632)
Reserves	(5,537)	(76,855)

The company did not trade in this financial period.

12. PARENT CHARITY

The parent Charity's gross income and the results for the year are disclosed as follows:

	2025 £	2024 £
Gross Income	2,891,846	2,960,101
Result for the Year	(18,800)	(76,005)

13. DEBTORS

	The Group		The Charity	
	2025 £	2024 £	2025 £	2024 £
Trade Debtors	183,312	466,745	183,312	466,745
Other Debtors	24,588	11,771	24,588	11,771
Prepayments	15,295	15,039	15,295	15,039
	223,195	**493,555**	**223,195**	**493,555**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	The Group		The Charity	
	2025 £	2024 £	2025 £	2024 £
Trade Creditors	19,304	49,529	19,304	49,529
Taxation and Social Security	45,260	48,437	45,260	48,437
Other Creditors	13,015	17,154	13,015	17,154
Accruals	33,524	34,333	33,524	34,333
Deferred Income (Note 15)	45,177	22,409	45,177	22,409
	156,280	**171,973**	**156,280**	**171,973**

15. DEFERRED INCOME

	The Group		The Charity	
	2025 £	2024 £	2025 £	2024 £
Balance at the Beginning of the Year	22,409	6,240	22,409	6,240
Amount Deferred in the Year	22,768	16,169	22,768	16,169
Balance at the End of the Year	**45,177**	**22,409**	**45,177**	**22,409**

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	General Unrestricted £	Designated Funds £	Restricted Funds £	**Total Funds £**
Tangible Fixed Assets	22,100	-	-	**22,100**
Net Current Assets	569,522	320,000	241,635	**1,131,157**
Net Assets at 31 March 2025	**591,622**	**320,000**	**241,635**	**1,153,257**

17. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	General Unrestricted £	Designated Funds £	Restricted Funds £	**Total Funds £**
Tangible Fixed Assets	18,240	-	-	**18,240**
Net Current Asets	548,025	320,000	214,074	**1,082,499**
Net Assets at 31 March 2024	**566,665**	**320,000**	**214,074**	**1,100,739**

18a. MOVEMENTS IN FUNDS – CURRENT YEAR

	At 1 April 2024 £	Income and Gains £	Expenditure and Losses £	Transfers	At 31 March 2025 £
Dementia Support	828	193,527	193,262	-	1,093
Information and Advice	1,024	166,776	160,877	-	6,923
HSCA (CLCH)	35,215	1,379,520	1,379,755	-	34,980
RBKC Tender Support	-	5,000	5,000	-	-
Healthwise	16,978	-	-	-	16,978
Special Reserve Fund – Income	15,900	-	-	-	15,900
Third Party Payment	5,618	9,091	9,126	-	5,583
Digital Inclusion	17,908	61,085	58,576	-	20,417
Community Engagement	-	237,677	225,924	-	11,753
At Home Services	-	234,365	232,412	-	1,953
Activities and Events	12,603	56,497	51,045	-	18,055
Carers Support Project	108,000	-	-	-	108,000
Total Restricted Funds	214,074	2,343,538	2,315,977	-	241,635
Unrestricted Funds:					
Designated Funds:					
Operational Activities Funded	110,000	-	-	-	110,000
Investment in strategy Financial Year 24-25	150,000	-	-	(150,000)	-
Investment in Strategy – Future years	60,000	-	-	150,000	210,000
Total Designated Funds	320,000	-	-	-	320,000
General Funds	566,665	548,309	523,352	-	591,622
Total Unrestricted Funds	886,665	548,309	523,352	-	911,622
Total Funds	1,100,739	2,891,847	2,839,329	-	1,153,257

The narrative to explain the purpose of each fund is given at the foot of the note below.

18b. MOVEMENTS IN FUNDS – PRIOR YEAR

	At 1 April 2023 £	Income and Gains £	Expenditure and Losses £	Transfers £	At 31 March 2024 £
Dementia Support	-	174,796	173,968	-	828
Information and Advice	-	114,321	113,297	-	1,024
HSCA (CLCH)	21,986	1,346,219	1,332,990	-	35,215
Healthwise	16,978	-	-	-	16,978
Special Reserve Fund – Income	15,900	-	-	-	15,900
Third Party Payment	15,555	(314)	9,623	-	5,618
Digital Inclusion	13,362	77,905	73,359	-	17,908
Community Engagement	-	216,807	229,176	12,369	-
At Home Services	24,604	245,413	270,017	-	-
Activities and Events	13,468	112,847	113,712	-	12,603
Carers Support Project	-	108,000	-	-	108,000
Total Restricted Funds	121,853	2,395,994	2,316,142	12,369	241,074
Unrestricted Funds:					
Designated Funds:					
Operational Activities Funded	110,000	-	-	-	110,000
Investment in strategy Financial Year 24-25	150,000	-	-	-	150,000
Investment in Strategy – Future Years	60,000	-	-	-	60,000
Total Designated Funds	320,000				320,000
General Funds	740,378	561,786	723,130	(12,369)	566,665
Total Unrestricted Funds	1,060,378	561,786	723,130	(12,369)	886,665
Total Funds	**1,182,231**	**2,957,780**	**3,039,272**	**-**	**1,100,739**

19. PURPOSES OF FUNDS

Purposes of Restricted Funds

- HSCA: To support the delivery of My Care My Way funded by the NHS.
- Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
- Specialist Reserves Fund: To fully scope out and explore a sustainable Joint Operating Model for Paid-for services across North-West London.
- Third Party Payment: Winter fuel payment funded by Kensington and Chelsea Foundation to help residents in need with their fuel bills.
- Digital Inclusion: To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.
- Events and Activities: To provide specific events and activities.
- At Home: To provide practical support and respite services.
- Carers Support Project: To support carers who support older vulnerable people.

Purposes of Designated Funds

The Designated Funds were approved by the Board on 3rd July 2023. Having considered the current financial year's outlook and the focus on implementing the new strategy over three years, the Designated Funds are:

	£000s
Operational Activities Funded	110
Investment in Strategy - Future Years	210
Total Designated Funds	**320**

20. FINANCIAL COMMITMENTS

	Property 2025 £	Property 2024 £
Less than One Year	6,875	7,700
One to Five Years	1,650	8,525
Over Five Years	-	-
	8,525	**16,225**

21. LEGAL STATUS OF THE CHARITY

The parent charitable company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

22. POST BALANCE SHEET EVENT

There are no post Balance Sheet events.

AGE UK KENSINGTON AND CHELSEA

England & Wales - Charity number 1082658

Accounts



Annual Report & Accounts

2023 / 2024

Kensington & Chelsea Age UK



Vision

Our vision is that older people in RBKC can live their best possible life

Mission

Our mission is to work with others to create a community in which older people are valued, connected, heard and supported

Trustee Annual Report and Accounts for the Year ended 31st March 2024

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Joint Statement from the Chair and Chief Executive Officer



Robert Empson
Chair



Jessica Millwood
Chief Executive Officer

Welcome to our 2023 - 2024 Annual Report and Accounts. We are so proud of the support that Age UK Kensington & Chelsea (Age UK K&C) has provided for thousands of older people in the Royal Borough during this period including community activities, support at home, health and wellbeing provision and specialist dementia support.

The period of 2023 - 2024 marked an exciting time for us as we developed our three-year strategy 2023 - 2026. Our new strategy was developed with the input of older people across the Borough, our board, staff, volunteers, commissioners, funders and local third sector and community partners. We would like to thank everyone for their time and the invaluable contributions they have made in helping to develop this three-year strategy together.

The strategy aims to ensure stability for our organisation and sustainable growth so that Age UK K&C can be there for older people into the future. As we seek to build on this, we are focused on where we feel we are most needed, where we have a unique offer and how we can address gaps in provision.

We strive to ensure that everything we do results in positive outcomes for older people, ensuring that we can effectively measure and evaluate the impact our work is having. We always aim to learn and improve as we go forward.

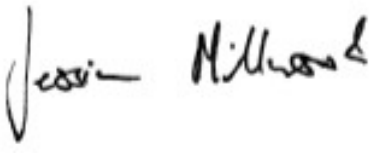
The context for older people in Kensington and Chelsea continued to be challenging as the increases in the cost of living hit hard, forcing people to make difficult choices, particularly in terms of staying well and warm over the winter. We are proud that our Information and Advice team brought in £585,718 in benefits for clients during this period, supporting people to access a better standard of living.

We were delighted to welcome a number of new Trustees, bringing a wealth of skills including finance, medical specialism and fundraising. As part of the new strategy, a new role of client Trustee was created. Sylvia Sinclair, a long-term resident in the Borough, has taken on this role and we are very grateful for her insights and guidance.

Finally, we would like to extend a heartfelt thank you to everyone who supports Age UK Kensington and Chelsea – our clients, staff, volunteers, Board, commissioners, partners, donors and funders.



Robert Empson
Chair of Trustees



Jessica Millwood
Chief Executive Officer

Objectives of the Charity



The objectives of the charity are to promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK K&C we know that older people have a wealth of experience and an important contribution to make. Our approach is to offer holistic support, centred around the person and developed according to their needs and wishes. Many older people enjoy volunteering with us, whilst others gain the support they need from a huge range of services.

Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges, such as deteriorating health, loss of a partner or friends and decreasing income. We are supported by a fantastic team of committed and dedicated volunteers who continue to help support older people in the Borough, or who provide additional support in the office.

Objectives of the Charity

"As my father's dementia takes hold, he finds it increasingly difficult to go out, however, he always enjoys the Memory Café and the safe space that Age UK Kensington and Chelsea offers."



"Just to thank you for the amazing, selfless and caring service you provide to the community. I would not have considered using the service before. I always felt there were others whose needs were more deserving."

Our services are comprehensive and provide help ranging from informal social and leisure activities to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government, both nationally and locally, are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

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 objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programmes for the charity.

Strategic Objectives



Reduce inequalities in the Borough:

We will be community led, inclusive and seek to meet need and reduce inequalities in the Borough, advocating for older people affected by local and national issues.

Improve lives by delivering positive outcomes:

We will seek to provide responsive services which achieve the greatest impact and positive outcomes for older people.

Excel at dementia services:

We will aim to become a centre of excellence for dementia support and awareness.

Develop and strengthen our organisational foundations:

- **Embrace digital:** We will embrace the power of digital.
- **Broaden our financial base:** We will develop a broader, sustainable funding base to ensure continuous support for older people in the borough into the future.
- **Staff feel valued and supported:** We will strive to create a working environment in which our staff feel valued, respected, supported and engaged.

Best practice governance:

We will have a governance system which meets best practice and a Board which is engaged and diverse.

Priorities for the Year Ahead



Our Principles and Values

Collective

working in partnership with older people and our community

Responsive

to the needs of older people and our community

Respectful

in our service to older people and our community

Inclusive

in our approach to older people and our staff

Age UK Kensington and Chelsea Priorities for 2024-2025:

- Reduce inequalities by working in partnership to develop and build services for ethnic minorities and the LGBTQ+ community.
- Grow our specialist support for people living with dementia via our Maintenance Cognitive Stimulation Therapy offer.
- Continue to improve our data, evaluation and impact, developing community insights and identifying areas of unmet need.
- Strengthen our quality assurance and risk management frameworks to ensure that we continue to deliver services of the highest quality and safety standards.
- Flex organisational resources to ensure that we can support older people in times of urgent need.
- Strengthen our financial model to ensure resilience and future viability.

Our Social Impact

Building Community Connections and Empowering Local Voices

Reflecting and serving our diverse community

Age UK Kensington & Chelsea is deeply rooted in the vibrant and diverse fabric of Kensington and Chelsea. Our commitment to reflecting the community begins with our team - over 20% of our 83 staff members live locally, bringing insights and connections to our work that are grounded in community lived experience.

As an organisation, we are committed to fostering an inclusive and supportive workplace. All staff receive thorough induction and refresher training, ensuring everyone is knowledgeable in essential areas such as equity, diversity, and inclusion (EDI), data protection, health and safety, and safeguarding. In addition to role training, we offer a range of professional development opportunities, including courses in mental health first aid and managing challenging behaviours.

Empowering volunteers: A diverse and dedicated team

Our volunteers are invaluable to achieving our mission, offering time and skills that create meaningful impact on the lives of older adults. In January 2024, we had 143 active volunteers, including 80 from within the borough. Notably, 36 of our volunteers are older adults, supporting our goal to keep older people engaged and active in civic life. Half of our volunteers who recorded their ethnicity come from Asian, Arab, Caribbean, African, or mixed backgrounds, contributing to a rich diversity of perspectives.

Volunteers undergo a comprehensive induction, with essential training in EDI, data protection, safeguarding, and more. Depending on their roles, additional training is provided, including courses on dementia awareness, wheelchair safety and first aid, ensuring they are well-prepared to support our clients.



Our Social Impact

Building Community Connections and Empowering Local Voices

Building partnerships and bridging communities

We are proud of our collaborations across Kensington and Chelsea, partnering with numerous organisations to create inclusive programs that enrich our community.

Highlights from 2023 include:

- **Chelsea and Westminster Hospital**:
  Our intergenerational choir, which brings together community members of all ages, performed at the hospital's main entrance, sharing music and joy with patients, visitors, and staff.

- **Chelsea Football Club Foundation**:
  Through our partnership, free tutors from the foundation lead our popular walking football sessions, promoting physical activity, teamwork, and community spirit.

- **Opera Holland Park**:
  We facilitate connections between Opera Holland Park and other local organisations, creating access to the arts and cultural experiences for our community.



Strengthening social bonds and promoting cohesion

Our programs promote friendships and community connections. For example, our walking football group gathers for lunch and Spanish classes together after Tuesday sessions, fostering friendships that extend beyond the playing field. We celebrate local cultural and religious festivities such as Diwali and Carnival, encouraging residents from various backgrounds to come together and appreciate each other's traditions.

In our intergenerational efforts, we partner with University College London and Queen's Gate School, inviting young people to participate in community activities alongside older residents. This breaks down stereotypes, builds understanding, and facilitates skills exchange across generations.

Advocating for community voices and social infrastructure

We empower older residents to advocate for their community's needs. For instance, we supported residents in Earl's Court in joining steering groups to influence the redevelopment of the old exhibition centre. While our involvement is minimal now, the resident-led steering group remains active and continues to represent older voices in the project.

Our staff contribute expertise to key local forums, such as the Transport Network, Dementia Action Alliance, Safer Neighbourhood meetings, and the RBKC Digital Inclusion Partnership, enhancing the social infrastructure of our borough. Recently, we partnered with local police at Tavistock's sheltered housing scheme to deliver activities that fostered a safer environment and reduced criminal activity.

Our work at a glance

Supporting over **8,000** older people in Kensington and Chelsea

Over **67,325** contacts with older people in the community

Over **9,850** attendances to groups

19,580 hours in group attendance.

Approximately **81%** of older people we work with are over 70 years of age

Approximately **71%** of older people we work with, live alone

1.2% of older people we work with, disclosed that they are part of the LGBTQ+ community in RBKC. The National LGBT survey 2019 stated that **0.7 %** of over 65s identified as being part of the LGBTQ+ community

Approximately **2/3** of older people we work with are female and just under **1/3** are male

2,460 new referrals to services

Our work in the Borough

3 of the most deprived wards in London are in the Royal Borough of Kensington & Chelsea. They are Golborne, Nottingdale and Dalgarno. Golborne ward is the most deprived ward in London.



44% of our work supported those living in the most deprived areas in the north of the Borough.
The top wards being:

1. Golborne
2. Dalgarno
3. Colville
4. Nottingdale
5. St Helen's

36% of our work supported those living in the most deprived areas in the South of the Borough.
The top wards being:

1. Chelsea Riverside
2. Earl's Court
3. Abingdon
4. Stanley

8 of the wards numbered, are in the top **30%** of most deprived in the country

Promoting Independence

Information and Advice Service

"The service was fantastic, I was in shock and couldn't believe it."



£585,718

to local residents in newly claimed benefits

621

older people supported

1,132

enquiries

Over 4,000

sessions delivered

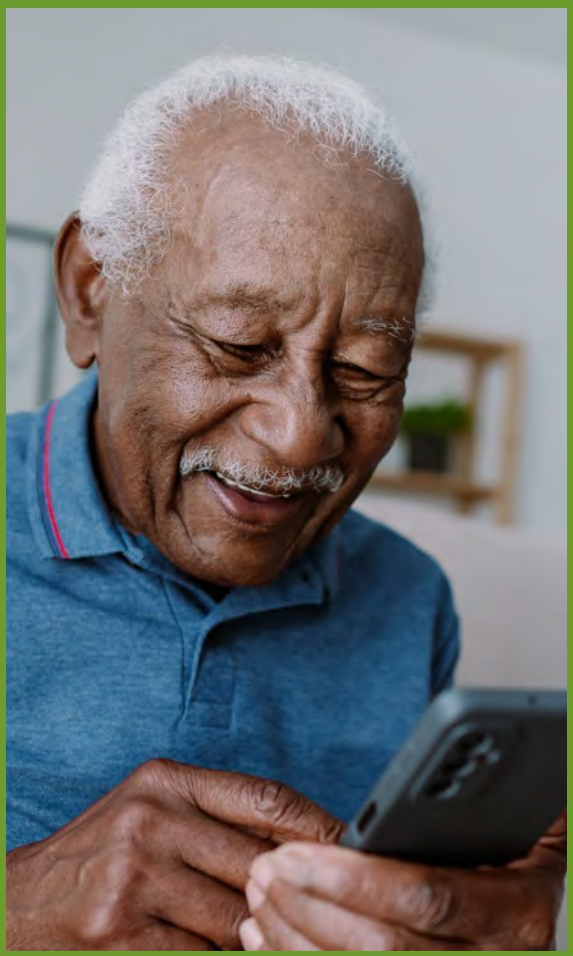
What we do

All enquiries are coded to one of over 580 codes to help us to analyse themes and trends. We can then identify demand relating to key issues and analyse data to better understand local trends.

Top 3 support themes were:

- **Benefit qualification**
- **Housing**
- **Access to other financial support**

"The Age UK service is very important to me and my friends because the benefits system is very complicated and without the support of Age UK Kensington & Chelsea, it is difficult to understand how it works."



"I was so confused and didn't know what to do. The I&A advisor was so helpful."

Kate's Story

Reason for referral

Kate is in her 70s and needed support with an attendance allowance application. Kate had started to fill in the form, however, she needed help to complete it as she found it very confusing.

Action

An information & advice (I&A) advisor conducted a benefit check to confirm which benefits Kate was in receipt of and which other benefits she would be entitled to.

A claim form was completed using the information from Kate's medical summary, through discussion with Kate and through telephone conversation with Kate's friend upon request.

Outcome

The attendance allowance claim was successful at the higher rate of £108.55 per week. The claim was backdated to February and Kate received a backdated lump sum of **£1,153.00.**

In addition, because Kate lived alone and hadn't received Carer's Allowance, she also received the Severe Disability Premium on their Pension Credit which is now £81.50 per week. The backdated amount was **£784.40.**

Therefore, Kate's income had increased by **£9,882.60** per year.

All client stories throughout the report are factual, however, names have been changed to provide anonymity.

Promoting Independence

Practical support in and out of the home

Age UK Kensington and Chelsea provides a variety of services to promote independence.

We offer the following services:

- Practical Support at Home
- Light Decluttering
- Shopping
- Simple DIY
- Digital Support
- Escorting

600

Escorting sessions with **150** people

358

Simple DIY Visits

100

Group Shopping sessions delivered

100 older people used **8,000** hours in paid for practical support at home



"It's life changing, not only to get my place in order and cleaner, I look forward to the carers visit. They are very supportive."

Promoting Independence

Escorting

"When I have an escort and we talk, it's the most talking I do with anyone, especially in 'person', therefore, on these occasions, I do not feel alone, which makes me happier."



"The escorting service has reduced my stress levels, especially when going to medical appointments. We use public transport which means I do not have to pay for a taxi there and back, which is very expensive."

Jane's Story

Reason for referral

Jane is in her 80s and has multiple health conditions, including mobility and sensory disabilities. Jane was referred to the escorting service as she asked for support to help her go to medical appointments.

Action

At the time of assessment with Jane, it was found that her living conditions were poor and there was evidence of mice in the home. The coordinator made referrals to multiple agencies to improve Jane's living conditions, including to the simple DIY service. Jane was also encouraged to attend the shopping service so she could get support with carrying her bags.

Outcome

Jane has managed to attend several appointments with the escorting service and has now received a new hearing aid, enabling better communication.

With Age UK K&C support a multi-agency team meeting was convened with support from a specialist social worker for those who have a hearing impairment.

After the meeting the following were actioned:

- Referral to South Complex Team, reflecting the complexity of Jane's needs.
- Jane's home was decluttered to make it safer, alongside removal of mice infestation.
- Jane was offered a package of care to help promote her independence.
- Age UK K&C assisted Jane to store foods safely, reducing risks associated with the mice.
- Jane was supported to buy a new fridge freezer.
- Occupational Therapist referral to assess the step into Jane's home - with replacement ramp and gate to promote easier access whilst Jane is using her 4-wheeler walker.

Promoting Independence

Digital Inclusion and Support

Clive's Story

Reason for referral

Clive, a 79 year old who had recently become widowed and isolated, had basic knowledge of using his mobile phone.

Clive was very keen and eager to learn how to contact his wider family in Ireland and abroad. He was interested in learning to use WhatsApp, especially sending photos to his family and friends.



124

older people accessed digital support services

Action

- Clive was introduced to video calling and was amazed when he saw his niece and some family members abroad.
- Clive learnt how to attach photos of his great-grandchildren whilst sending messages to friends.
- Clive downloaded the NHS app. He can now order repeat prescriptions and check his health history.

Outcome

Clive was loaned an iPad from Age UK K&C and is now able to make calls, and make video calls via WhatsApp, as well as also being able to send and reply to emails confidently and independently.

"I can use my iPad and phone confidently to search for information. I was not able to do this before. This has been so helpful."

Promoting Independence

Simple DIY

Fahmida's Story

Reason for referral

We received a referral to the service from the My Care My Way Case Manager at Fahmida's GP's surgery.

Fahmida lived in a small studio with only one lightbulb in the "living room area" and the light coming from the bathroom or kitchen was not enough to light the rest of her studio.

Fahmida's space was very cluttered and she was not able to reach the curtains to open them and get daylight, and therefore the risk of her falling was very high.

It was Christmas Eve and the prospect of not having adequate lighting for several days, was very worrying for Fahmida.

Action

An urgent home visit to change Fahmida's lightbulb was arranged for that evening, after staff members finished their working time in the office. Two members of staff had to be involved as the ceiling was very high and they had to try to work on a ladder with all the clutter around, which raised significant risk.

Outcome

The lightbulb was changed, and Fahmida was very happy to be able to safely move around her studio, without risking of having a fall.

Additional services, such as decluttering and escorting, were also offered to Fahmida.

The project provides that little bit of support to individuals with those small tasks around the house, for which it can be difficult to get a trusted trader or an affordable service.

We support with tasks such as changing lightbulbs, hanging curtains, hanging pictures or mirrors, adding door safety chains or assembling small flat pack furniture.

For tasks that require a qualified trader such as an electrician or plumber, we signpost individuals to vetted traders.



"Thank you so much for the lovely installations you provided today. I keep popping into the bathroom to admire my new cabinet! Perfect."

Reducing Isolation and Loneliness



126
different groups and events

1,032
sessions delivered

9,894
attendances to sessions

Our activities and events help to reduce loneliness and provide those who may be socially isolated, with the opportunity to connect with others in their local community.

We aim to create an inclusive space for older people, representative of the communities we serve, where people from a variety of diverse backgrounds can develop new skills and interests.

People come together to take part in a wide range of activities from exercise classes to arts and crafts, language lessons to exploring London's parks with our weekly walking group.

Our group members forge new friendships that develop beyond the time spent at the activities, keeping in contact via phone or email and establishing their own support networks during times of illness or anxiety.

Reducing Isolation and Loneliness

Activities and Events

"When I'm alone doing nothing I feel all the pain but once I'm with you, I feel great. The classes help me to have a positive outlook on life. I slow down and notice the pleasure of life."



"I'm so grateful to be a member of Age UK K&C. It builds up my confidence and I like socialising, meeting people, learning their culture, languages, dances… There are so many things you can achieve through being a member."

Grace's Story

Reason for referral

Grace is in her 80s and has lived in Earl's Court for 51 years after moving from the Philippines. Grace suffers with multiple chronic health conditions but despite this, she maintains a positive outlook on life and wants to continue to stay active through participating in various exercise classes.

Action

Grace has enjoyed dancing since she was a child and has maintained this love throughout her adult life. She became a member of our 70s line dancing class, American line dancing and walking football groups.

Outcome

Despite the pain and sickness that Grace experiences through her health conditions, she feels that taking part in activities such as dancing helps her to feel hopeful for the future.

Grace have found that taking part in the classes has increased her confidence. It provides her with opportunities to meet new people from diverse backgrounds and describes the class as ***'fun and filled with laughter'***. Grace enjoys spending time with the regular attendees of the group and finds it very positive.

Reducing Isolation and Loneliness

Intergenerational Project

Our intergenerational projects help people from diverse backgrounds and ages to get to know each other better. In bringing the generations together, older and young people share and learn new skills, experience how people from different groups can work together, and create positive links in the community.

As part of the project we created a steering group with students from Queen's Gate School.

The group gives recommendations about our activities and events program, marketing, and volunteering. They have been proactive in getting involved in some of the issues concerning older residents, such as transport.

The students always make sure that our service is inclusive and diverse, achieving organisational goals and aiming to provide the best possible experience for all.

Young volunteers lead activities and events every Friday, including:

- Lunch clubs
- Language cafés
- International Women's Day
- St Patrick's celebration
- British Library

"I have made new friends. We are talking, sharing stories and helping each other."



Over **350** people attended our Valentines concert

"I have enjoyed the singing lessons to prepare for the Valentines concert."



Reducing Isolation and Loneliness

Saatchi Art Gallery Project

Over the course of 12 weeks, a group of participants from Age UK Kensington and Chelsea took part in a series of workshops at the Saatchi gallery. Half of the group live with a diagnosis of dementia.

In the gallery the group explored the impact of street art and graffiti across the world. Each week they looked at sections of the exhibition in depth and took inspiration for their own creations.

The workshops provided the opportunity to experiment with the different techniques and mediums used by the artists in the exhibition.

Clients discovered new means of self expression and created works of art that were meaningful to them.

The work culminated in an exhibition of everyone's artwork in the Saatchi gallery.





"As an Age UK Kensington and Chelsea member and a volunteer, I have been attending the programme for the last 11 weeks.

Every week we tried different art forms, such as stencil work, T-shirt printing, model making, and life drawing.

I would especially like to mention our penultimate week, when the task was for us to listen to music, such as jazz, soul and Elvis Presley.

The freedom to paint any abstract picture, inspired by the music was interesting, exhilarating, and enjoyable."

"It was a great workshop and I am very pleased to be part of it. Thank you very much. This is going to make a very good contribution to my life and I am grateful to have been included."

Reducing Isolation and Loneliness

Befriending



65

older people received regular Befriending visits

Faith's Story

Reason for referral

Faith who is in her 80s had become very lonely and isolated since the pandemic and wanted companionship when going for walks and shopping. Faith had no friends or family who could support or visit her.

Action

The befriending coordinator matched a volunteer with Faith ensuring that they shared similar interests. The volunteer also spent time going for walks and supported Faith with shopping trips as and when needed.

Outcome

Faith is very happy that she has someone to spend time with once a week and is really appreciative of the volunteer's time and company. Faith states she is brighter in mood as a result.

Befriending continues to be one of our most popular services. We match volunteers with housebound or very isolated older people to provide regular companionship.

"I could not be more pleased with my befriender. They are always on time and willing to help when I have a need. I can't praise them enough."

Reducing Isolation and Loneliness

Carers Alliance Project

Ben's Story

Reason for referral

Ben was caring for his partner David, who had been diagnosed with dementia. Ben was particularly distressed as David had suffered a fall after getting lost on his own and was now in hospital. Ben felt that David's dementia had recently escalated, and he wasn't sure how he was going to manage. Ben was increasingly unable to leave his partner alone and so coming to the support group as well as doing other things, was proving difficult.

Action

Ben was referred for respite care, which would enable him to continue coming to the support group with the reassurance that David would not be alone. They also received support from the dementia team, and subsequently matched David with a volunteer for exercise at home, allowing Ben more time for his activities. As part of the LGBTQ community, we invited Ben to a consultation about starting a dedicated LGBTQ+ group. With the help of the carers respite service, he will be able to attend once the group starts.

Outcome

Ben found the support the other group members provided was extremely positive. Hearing others share their experiences of their loved ones, helped Ben to feel that he wasn't alone and showed him how continuing to come to the support group was important.

The Carers Alliance Project provides peer support and information for people caring for someone with a long term health condition. The project aims to bring people together who are sharing similar experiences.

The support group attendance fluctuates, as expected when clients care for someone, however, it provides a valuable lifeline to unpaid carers.



53

carers attended group sessions

Health and Social Wellbeing

Health and Wellbeing

"Walking football provided by Age UK K&C is a fun filled morning activity. It provides exercise and has given me purpose to get up and out in the morning."



Over **400** people took part in physical activity group sessions

38
Exercise groups on offer

Over **260** sessions delivered

Over **4,800** attendances to sessions

There is a wealth of exercise and wellbeing groups on offer at Age UK Kensington and Chelsea, providing in person and online sessions. The groups range from light exercise to very active sessions.

Some of our most popular sessions include:

- Walking football
- Stretching groups
- Boxing
- Belly dancing
- 70s line dancing
- Chair exercise
- Yoga



Basic Footcare Service

We delivered over **650** sessions supporting **315** older people

Health and Social Wellbeing

Exercise at Home and Walking Support

Myra's Story

Reason for referral

Myra moved around her home using a walking frame and wanted to improve her muscle strength and stamina to stand and walk so she could be more independent. Myra was low in mood and self-esteem and currently has osteoporosis at an advanced stage.

Over **850** 1:1 sessions delivered



Action

Myra was happy and felt motivated on each visit with the exercise coordinator. 8 exercises in total were shown and completed by Myra on a weekly basis. Exercises were explained and shown over time so that Myra could understand and carry out each of the exercises safely. An exercise sheet was given to Myra and her family members to help them remember each exercise and how to perform each one in a safe and effective manner.

"The volunteer who supported me with exercise at home was quite amazing. They were extremely helpful and courteous and had such a great personality."

Outcome

Myra was now performing each exercise well and independently and she felt that she was getting stronger and was more able to stand and move around the home.

Myra was given a new sheet of exercises to do and shown how to carry them out before the service came to an end. Myra responded positively to the exercise sheets even posting the sheets on her living room wall, showing that Myra and her family were fully engaging in the exercises during the week.

Myra was signposted to other activities in the community, such as our stretching class and chair-based exercise classes which she has now started to attend and very much enjoys.

Health and Social Wellbeing

Health Promotion and Heath Talks

Case Study

Health Talk

The Ethiopian Women's Empowerment Group requested a talk about **Understanding Dementia** from the Age UK K&C Health Promotion service.

Our dementia advisor was fortunately available to give the talk. The group consisted of women from African and African Caribbean backgrounds and the session allowed for an open discussion where there was time and space to address individual questions and concerns.

Participants were also able to share information about how dementia is regarded within their communities. Traditionally the label of dementia may not have been applied to family members who exhibited the behavioural changes that are associated with dementia. The condition in some cases may be normalized and in others there may be shame associated with a diagnosis.

In the course of the discussion, they were able to address the challenges of caring for a family member with dementia. One of the participants had been in this position and to hear that her experience was shared with others was a relief to her.

We are aware that carers from other communities may not receive the support that they need. This may be partially related to not identifying as a carer or a lack of openness in discussing the condition. We recognise that is important to reach out to all communities within RBKC to have these conversations. The dementia advisor left a lot of resources with the group, which they were pleased to have and that hopefully may take some of the fear and stigma away.



227
People supported through health promotion groups

57
Health talks delivered

13
Organisations supported

12
Macular support sessions

"Macular society meetings are really good and beneficial."

Health and Social Wellbeing

Health Promotion and Heath Talks

"The Health Promotion Coordinator has been working with us since 2015. They are very liked in the community due to their friendly approach and easy explanation style. They are able to communicate with the group in a way that is simple for the group to digest and understand."

"The coordinator has a very noticeable and contagious passion for helping the community. We have invited them on multiple occasions for health talks at Al Manaar to talk about healthy lifestyle, cancer and has brought along two dietetic students to talk about gut health and the microbiome."

"The Coordinator is very supportive and helps us with any ideas for health talks. The community response to them has always been great, they particularly like that the talks are interactive and they are willing to participate as they engage with the group. This makes them feel very comfortable and they have built a trust and bond with them, enabling them to ask many questions freely." **The Muslim Cultural Heritage Centre**

The support groups run for 10 weeks. Each session lasts 2 hours and consists of an hour of chair-based exercise, followed by a discussion related to health and wellbeing. There were 6 support groups held over the year, working in collaboration with the following organisations:

- St Antonio Eritrean Women's group
- Persian Care
- Centro Social de Mayores Miguel de Cervantes
- Response Projects
- Dadihye Somali group



Health and Social Wellbeing

My Care My Way

Faizul's Story

Reason for referral

Faizul, an 86 year old who lives alone, struggles with multiple health conditions, has had falls in the past and was not accessing his GP very regularly.



Action

During a home visit, Faizul discussed issues that were important to him with the Age UK K&C Health and Social Prescribing Coordinator (HSPC). With the support of the HSPC Faizul arranged to see the GP at a Hub session.

Outcome

After the review at the Hub, the prescription started to be delivered in a dosette box to make it easier to manage medication. An Occupational Therapy assessment was arranged and Faizul was given walking aids to his improve stability at home, as well as a wheelchair. Faizul was also provided with a hospital bed at home and reported this had greatly reduced his daily pain and discomfort.

Faizul built up trust in his HSPC and has better engagement in accessing health services. When the HSPC first got in touch, it had been 3-4 months since Faizul had gone out of his home.

Having the support of the wheelchair now means that when his children and grandchildren visit every week, Faizul can go out of the house.

The HSPC is looking for further community options with Faizul, to continue the positive difference in his health and wellbeing.

My Care My Way is an integrated care service designed to support older people in Kensington and Chelsea to manage their own health and wellbeing and stay independent and active for as long as possible.

The service is provided through local GP surgeries in collaboration with Central London Community Healthcare (CLCH), an NHS Trust providing community health services and Age UK Kensington & Chelsea.

The service allows the individual to plan their care with a network of supportive professionals, including their GP, pharmacist, social workers, voluntary sector organisations and other services.

Health and Social Wellbeing

Health and Social Prescribers



28,475 contacts with older people based in **39** GP surgeries across Kensington and Chelsea

"They are amazing! They work incredibly hard to coordinate the care of our most vulnerable patients. They understand the patients and systems we work in and are the glue that ties things together." **GP**

- **Health and Social Prescribing Coordinators** focus on support with social and lifestyle factors, alongside a secondary clinical focus.
- Proactive interventions based upon a person's goals and interests aim to prevent long term conditions from developing.
- Extra time to share information and build trust.
- Stop older people with complex needs falling 'between the cracks.
- Less repetition and duplication.
- Giving people options and choice of 900+ voluntary sector organisations.
- The individual is encouraged to develop confidence and resilience by taking control of their own health and wellbeing.

Spotlight on Dementia

Our Services

33 carers used

1,215 hours

of carer respite

Over **50** people attended exercise for the mind sessions

Dementia Services

We have a variety of targeted services that support those living with a diagnosis of dementia.

We offer the following:

- Dementia advisory service
- Dementia 1:1 support
- Maintenance Cognitive Stimulation Therapy (MCST)
- Funded respite services for carers
- Memory Cafés
- Exercise for the mind



Spotlight on Dementia

Memory Café



The Memory Café sessions take place once a month in the north and south of the Borough. The sessions are two hours long with refreshments provided. Escorted transport is provided for those who may find it difficult to attend the group independently.

54

people attended regular Memory Café sessions

Memory Cafés provide a safe, welcoming and inclusive environment where individuals, their family members and carers can socialise and meet others facing similar challenges. These social interactions help to reduce feelings of isolation and loneliness.

Organisations providing outreach to the Memory Cafés:

- **Opera Holland Park:** perform interactive opera and popular music with requests and discussion incorporated into each session.
- **The British Library:** bring with them their sound archives, reminiscing about history, personal lives, and some fun sounds that made people laugh.
- **The Science Museum:** clients take part in science based activities. Clients commented that they wouldn't usually think about going to the museum.
- **Exercise Activities:** we have chair yoga and boxing sessions which are very well attended and popular. Clients report being reluctant to join mainstream exercise classes, as they feel they sometimes get left behind and lack confidence and so really do value these sessions.

The sessions are loosely based on Cognitive Stimulation Therapy (CST), engaging in memory recall, discussions, creative arts and physical activity which all contribute to maintaining cognitive abilities for a longer period.

By providing opportunities to engage in meaningful activities and contributing to the community, through discussing and sharing their individual stories, older people feel valued, respected and this helps to promote self-esteem and wellbeing.

"My father has a form of dementia which makes him almost non-verbal. After a Memory Café session, he is usually happy and relaxed which brings back a temporary ability to communicate verbally."

Spotlight on Dementia

Dementia Advisory Service

Clement's Story

Reason for referral

Clement had been referred to the Dementia Advisor after receiving a diagnosis of Alzheimers from the memory service. The advisor initially spoke with Clement on the telephone and discussed services that could support him. They discussed the role of the Dementia Advisor and ways in which she could support him and discussed social groups on offer in the local community.



Action

After meeting, Clement agreed to explore different options of support and was happy to participate in groups and meet new people. Clement discussed having a 1:1 support worker who could support him to access new groups alongside the Memory Café and the trips Age UK K&C facilitate. They also discussed (MCST) Maintenance Cognitive Stimulation Therapy groups and how this could benefit him.

Outcome

Clement readily agreed to join the group and has expressed his enjoyment and reports that he understands and can feel the beneficial effect this is having on his wellbeing. Clement has been regularly meeting with the 1:1 support worker and has visited other Age UK K&C groups regularly.

Clement wanted to retain some control over his situation once the condition worsens and so with support from the Dementia Advisor, looked at options in terms of the future and what this may entail.

The Dementia Advisor can:

- Provide a better understanding of how to live well with dementia.
- Support people in understanding the progression of dementia and how to stay independent and plan for the future.
- Help people to know their rights and entitlements and how to claim welfare benefits and grants.
- Provide information on lasting power of attorney and wills.
- Suggest opportunities to take part in - including day activities, local social groups, activities, hobbies, classes, therapeutic sessions and peer support groups.
- Give information on accessing care and support including statutory services.
- Options for carers to maintain their own wellbeing.

Spotlight on Dementia

Maintenance Cognitive Stimulation Therapy (MCST)

"I've worked with the MCST group as a volunteer for two years and thoroughly enjoy the work. It is very rewarding to see how our members have developed, gained in confidence and readily join in discussing current affairs and the theme of the week. Singing and laughter are regular and key ingredients for such a valuable initiative for our group members."

MCST Volunteer

66
MCST
sessions supporting
25 people



Why is MCST so important?

After someone is diagnosed with dementia, they may be offered Cognitive Stimulation Therapy (CST) by the NHS. This is a short-term programme for people with mild to moderate dementia and usually runs twice weekly for seven weeks following diagnosis.

However once this programme finishes, there is limited provision of services for people with mild to moderate dementia. MCST is a longer-term programme based in community settings which helps to fill this gap.

"Cognitive stimulation is the only non-drug intervention to be recommended for cognitive symptoms and maintenance of function." **NICE**

About MCST

The sessions are intended for people with mild to moderate dementia. The sessions provide continuity - the same structure, such as the warm-up activity, a song and "orientation" with the date, time and weather.

Group members give their group a name and sessions cover a range of activities to stimulate thinking, memory and connection with others.

They are designed to be relaxed, fun and to create opportunities for people to learn, express their views and work with others.

Spotlight on Dementia

Dementia 1:1 Wellbeing Support



" I have been so impressed with the support and activities on provided by Age UK K&C. I can't thank the support worker enough for all their help in the last few weeks. They really have been amazing, always dealing professionally with issues, responding promptly to emails, however, above all, it is their kind and understanding approach with my parents that has stood out. They gently made them realise they needed some extra help and have made excellent progress. Thank you."

How we support people:

The dementia 1:1 service provides practical and emotional support to older people who are living with a diagnosis of dementia. The service encourages people to live independently and safely at home for as long as possible, helping people to stay socially engaged, and to take part in activities they enjoy.

We treat people living with dementia as individuals, rather than focus on the person's diagnosis or on any abilities they may have lost. We also provide advice, support and information for carers, families and friends, as well as to other organisations and professionals.

Our dementia services work alongside other Age UK K&C services, statutory and third sector services to provide support to the individual.

Support we can provide:

- Develop a person centred plan.
- Support people to remain active and independent at home and in the community.
- Provide activities to stimulate cognition.
- Liaise with the individual's GP, Social Worker or other services on request.
- Support people to access group activities and connect with other community organisations.

Gwynn's Story



Reason for referral

Gwynn who is in her 80s, wished to engage with Age UK Kensington and Chelsea to help retain her memory for as long as possible and to maintain confidence in everyday activities.

Gwynn was attending an exercise programme, including mindfulness, once a week, which she enjoyed. Gwynn's husband Patrick, also attended classes twice a week in a different location. Following discharge from hospital, Gwynn was unable to leave her home, until she had met with her occupational therapist. carers were visiting every morning, which had been set up by Patrick.

The family became overwhelmed with trying to arrange appointments with a large variety of services. Gwynn's memory had started to decline and as a result of not going out, became very weak in mobility and wanted to explore putting more care in place. The support worker liaised with a care provider to increase support with all needs.

Action

- Referral to the respite service, to allow Patrick to continue his classes and ensure support for Gwynn.
- Liaison with occupational therapy to assess for a walking frame for Gwynn.
- A referral for exercise at home and walking support was made.
- Arranged activities to do together at home including, scrabble and other games.

Outcome

Gwynn and Patrick successfully completed all carers respite sessions and found this incredibly supportive. They are continuing with the exercise at home and walking support sessions and have expressed how helpful this has been. Both Gwynn and Patrick are now enjoying their classes. With support of the carers they have in place, they have both regained confidence and have a much more positive and enjoyable quality of life.

"The support worker was very helpful, encouraging, positive and optimistic. They have shown initiative and given us great ideas. We have been very impressed by the range of activities available and the speed of response after my fall."

Volunteering



Over **143** volunteers have given their time, making a huge difference to the lives of older people in the borough.

"Volunteering has helped me come to terms with grief."

"I have been hugely impressed by Age UK K&C and their support since applying to the position. Their vetting process and orientation session required by volunteers was very thorough, and it really underscored the importance of Age UK Kensington and Chelsea's work."

We are lucky to have many amazing and dedicated volunteers giving their time freely to support older people in Kensington & Chelsea. They come from diverse backgrounds. Some are students, others work part or full time and some are retired.

Without our volunteers we would be unable to reach and support the large numbers of older people that we do. Their involvement ranges from befriending and escorting support, shopping trips, and digital groups. We also have many volunteers leading activities, groups, and regular outings.

The support we get from our corporate volunteers is also an integral part of providing enjoyable and meaningful activities and events throughout the year. Their input is essential for the success of our many clubs, clinics, and outings. Their support, enthusiasm and desire to get involved is an inspiration.

We also need to give recognition and say thank you to our volunteer board members. They give their time, experience, and expertise with enthusiasm and this doesn't go unnoticed. The importance of what they do in the day to day running of our charity is often unseen, but it is greatly appreciated.

Looking to the future, we will continue to recruit, retain and support new and existing volunteers by being responsive to our ever changing landscape.

Fundraising



"It was an absolute honour to run on behalf of Age UK Kensington & Chelsea this year at the Royal Parks Half Marathon. It was a beautiful day and route. There was such an amazing turnout of Londoners to cheer everybody on. The energy was amazing! It wasn't just about crossing the finish line - but about contributing to an amazing cause and organisation that is very near and dear to my heart."

Abbey

We are immensely grateful for the support from our statutory funders, trusts, corporate donors, individuals and friends' group, all of whom have enabled us to continue our work across the Borough.

We are also extremely thankful to all the individuals who participated in this year's Royal Parks Half Marathon and other fundraising events.

In the year 2023/24, we did not engage any external organisations for telephone or face-to-face fundraising, nor did any professional fundraisers or commercial participators conduct fundraising activities on our behalf.

We are registered with the Fundraising Regulator and proudly uphold the principles of honesty, accountability, and transparency in our fundraising efforts. We ensure that our fundraising practices comply with the Fundraising Code of Practice and the standards set by the Fundraising Regulator.

Reference and Administrative Information

Registered charity name	**Age UK Kensington & Chelsea**
Charity registration number	**1082658**
Company registration number	**03926026**
Principal and registered office	**1 Thorpe Close, London, W10 5XL**
Solicitors	Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Bankers	Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB CAF Bank, King's Hill, West Malling, Kent, ME19 4TA Scottish Widows Bank, PO Box 883, Leeds, LS1 9TY
Auditor	Knox Cropper LLP, 65/68 Leadenhall Street, London, EC3A 2AD

Trustees and Directors

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Robert Empson	Chair of the Board of Trustees
Henry Wrigley	Treasurer
Caroline Dove	(Appointed 24 September 2024)
Christine Blewett	(Resigned 26 March 2024)
Daniel Misra-Jones	(Appointed 24 September 2024)
Kate Scally	
Megan Skinner	(Appointed 24 September 2024)
Nicole Kim	(Appointed 12 June 2023) (Resigned 18 September 2024)
Pandora Wright	(Appointed 1 June 2023)
Rebecca Harben	(Appointed 12 September 2023)
Sarah Fahy	
Scott Franssen	(Appointed 24 September 2024)
Sylvia Sinclair	(Appointed 24 July 2023)
Jessica Millwood	Company Secretary

Management Team

The Senior Management Team who served the charity during the year and up to the date of signing this report were as follows:

Chief Executive	Jessica Millwood
Director of Services	Rob Kelly (Resigned 19 April 2023)
Interim Director of Services	Helen Cylwik (Appointed 19 April 2023) (Resigned 4 November 2023)
Director of Services	Corinna Hyman (Appointed 31 October 2023)
Head of Fundraising	Debra Bollan
Head of Community Engagement	Anastasio Cabello
Head of Impact, Evaluation, Data	Michael Kings
Interim Director of Finance	Raakhi Patel (Resigned 5 July 2024)
Head of Finance & Resources	Fiona MacCarthy (Appointed 1 July 2024)
Head of Human Resources	Ciara Murphy

Financial Review

Income

Total income for the year amounted to £2.96m, a decrease of £0.20m on the preceding year of £3.16m and includes income from various sources. Income from donations and legacies amounted to £181k as opposed to £169k received in the previous year.

Expenditure

In 2023/24, our total expenditure incurred was £3.04m, whilst the previous year, total expenditure amounted to £3.11m. Spend on raising funds during the year amounted to £248k (2023: £176k). Total expenditure on charitable activities amounted to £2.79m as opposed to £2.93m incurred in the 2022/23 financial year.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (FRS 102 second edition): Accounting and Reporting by Charities.

The charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

Reserves Policy

The Board of Trustees has considered the charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the charity for particular purposes.

At the balance sheet date, the free reserves are £868k to allow for 4 months of strategic readjustment, and to support the sustainability of the organisation should major challenges arise.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 30 November 2020. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees responsible for the strategic direction and overall operations of the charity. Directors of the company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Network Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects. Age UK provides an external assessment framework (Charity Quality Standards) to ensure high standards of quality and governance across all local partners.

The Board of Trustees sets the strategic direction of the charity and is responsible for the charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees:

- Finance & Risk
- Quality, Performance, Development & Human Resources

Day-to-day service delivery is delegated to the Chief Executive and the Senior Management Team (SMT) who are considered to be the key management. The Senior Management Team is made up of the Chief Executive, Director of Services, Head of Community Engagement, Head of Impact, Evaluation and Data, Head of Finance and Resources, Head of Fundraising and Head of Human Resources. The SMT is responsible for ensuring that the charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day-to-day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team and staff are set by the Board. The Board reviews pay annually.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 7 and 9 to the accounts.

Risk Management

The charity has a formal risk management process through which the Chief Executive and senior management team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	***Action taken to mitigate the risk***
Reputational risk arising from organisational failures	*The Board regularly reviews the organisational risk register, including key risks across governance, mission and strategy, financial, environmental and external, compliance, operational and health and safety. Mitigating actions to reduce risk are monitored for effectiveness with a traffic light system to highlight and address key areas. Risk audits are carried out by management and the results reported to the Board.*
Resilience of IT systems, including resilience against cyber crime	*Our IT advisors, Spirit, have implemented a secure, cloud-based IT provision and continually upgrade all our IT security systems. Data back-up system in operation. IT systems support staff to work effectively remotely if required.*
Significant loss of income arising from changing funder priorities	*Business development focus to ensure organisational tender readiness. Finance committee monitors organisational resilience and financial planning. Income stream diversification.*
Risk to business continuity from major adverse event such as new pandemic or environmental disaster	*Cloud-based IT supports home working. Organisational risk assessments regularly reviewed. Statutory and community partnerships in place. Threat of major adverse events monitored. Business Continuity and Disaster Recovery Plan recently tested and updated.*
Loss of key members of staff	*Succession planning updated for Board and Executive (qualified interim staff have been utilised to provide expertise where needed.)*

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

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

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

The Trustees of the charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the charity's auditors in connection with preparing their report) of which the charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Knox Cropper LLP as the charity's auditors will be proposed at the Annual General Meeting.

Approved on 10 December 2024 and signed on behalf of the trustees:

Robert Empson
Robert Empson (Dec 13, 2024 12:59 GMT)

13/12/24

Robert Empson *Chair*

Independent Auditor's Report to the Members of Age UK Kensington and Chelsea

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2024 which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated 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 parent charitable company's affairs as at 31 March 2024 and of the group's income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Trustees' annual report, other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- The information given in the Trustees' annual 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 parent charitable 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 where the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the parent 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 parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- The parent charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.

- We gained an understanding of how the group and parent charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.

- The audit team, which is experienced in the audit of charities, considered the group and parent charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.

- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

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

Use of our report

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

Knox Cropper LLP

13/12/24

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street
London EC3A 2AD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR

		2024			2023		
		Unrestricted	Restricted	**Total**	Unrestricted	Restricted	**Total**
	Note	£	£	**£**	£	£	**£**
Income from:							
Donations and legacies	2	72,662	108,000	**180,662**	479,267	11,256	**490,523**
Charitable activities	3	483,391	2,287,994	**2,771,385**	446,566	2,097,565	**2,544,131**
Income from trading company	4a	(2,321)	-	**(2,321)**	123,452	-	**123,452**
Investments	4b	8,054	-	**8,054**	1,530	-	**1,530**
Total income		**561,786**	**2,395,994**	**2,957,780**	**1,050,815**	**2,108,821**	**3,159,636**
Expenditure on:							
Raising funds	5	247,952	-	**247,952**	176,324	-	**176,324**
Charitable activities	5	475,178	2,316,142	**2,791,320**	674,855	2,255,368	**2,930,223**
Total expenditure		**723,130**	**2,316,142**	**3,039,272**	**851,179**	**2,255,368**	**3,106,547**
Net Income/(Expenditure) before Transfers		**(161,344)**	**79,852**	**(81,492)**	**199,636**	**(146,547)**	**53,089**
Transfers between funds		(12,369)	12,369	**-**	(212,557)	212,557	-
Net movement in funds		**(173,713)**	**92,221**	**(81,492)**	**(12,921)**	**66,010**	**53,089**
Reconciliation of funds:							
Total funds brought forward		1,060,378	121,853	**1182,231**	1,073,299	55,843	**1,129,142**
Total funds carried forward		**886,665**	**214,074**	**1,100,739**	**1,060,378**	**121,853**	**1,182,231**

BALANCE SHEETS AS AT 31 MARCH 2024

	Note	The group 2024 £	The group 2023 £	The charity 2024 £	The charity 2023 £
FIXED ASSETS:					
Intangible assets	10b	14,346	28,692	14,346	28,692
Tangible assets	10a	3,894	11,648	3,894	11,648
		18,240	**40,340**	**18,240**	**40,340**
CURRENT ASSETS:					
Debtors	13	493,555	597,709	493,555	597,709
Short term deposits		683,681	252,313	683,681	252,313
Cash at bank and in hand		77,237	359,738	77,237	359,738
		1,254,472	**1,209,760**	**1,254,472**	**1,209,760**
LIABILITIES:					
Creditors: amounts falling due within one year	14	171,973	67,869	171,973	67,869
NET CURRENT ASSETS / (LIABILITIES)		**1,082,499**	**1,141,891**	**1,082,499**	**1,141,891**
TOTAL ASSETS LESS CURRENT LIABILITIES		1,100,739	1,182,231	1,100,739	1,182,231
CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR					
TOTAL NET ASSETS / (LIABILITIES)	16/17	**1,100,739**	**1,182,231**	**1,100,739**	**1,182,231**
FUNDS:	18/18a/19				
Restricted income funds		214,074	121,852	214,074	121,852
Unrestricted income funds:					
Designated funds		320,000	320,000	320,000	320,000
General funds		566,665	740,379	566,665	740,379
Total unrestricted funds		**886,665**	**1,160,379**	**886,665**	**1,160,379**
TOTAL FUNDS		**1,100,739**	**1,182,231**	**1,100,739**	**1,182,231**

The notes on pages 51 to 66 form part of these financial statements.

The Financial statements were approved by the Board of Trustees on ..10/12/2024.....and signed on their behalf by:

...Robert Empson.....Date 13/12/24.....

Robert Empson (Dec 13, 2024 12:59 GMT)

Robert Empson

Chair

Company Number: 03926026

CONSOLIDATED STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2024

	Note	2024 £	2024 £	2023 £	2023 £
CASH FLOWS FROM OPERATING ACTIVITIES					
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		**(81,492)**		**53,088**	
Depreciation charges		22,807		40,940	
Assets written off during the year		16,975		21,466	
Dividends, interest and rent from investments		(8,052)		(1,530)	
(Increase)/decrease in debtors		104,154		(40,838)	
Increase/(decrease) in creditors		87,129		(132,996)	
NET CASH PROVIDED BY / (USED IN) OPERATING ACTIVITIES			**141,521**		(59,869)
CASH FLOWS FROM INVESTING ACTIVITIES:					
Dividends, interest and rents from investments		8,052		1,530	
Purchase of fixed assets		(706)		(1,134)	
Transfer to short term deposits		(431,368)		217,500	
NET CASH PROVIDED BY / (USED IN) INVESTING ACTIVITIES			**(424,022)**		**217,896**
Change in cash and cash equivalents in the year			(282,501)		158,027
Cash and cash equivalents at the beginning of the year			359,738		201,711
Cash and cash equivalents at the end of the year			77,237		359,738

Analysis of cash and cash equivalents, short term deposits and of net debt	**At 1 April 2023**	**Cash flows**	**Other non-cash changes**	**At 31 March 2024**
	£	**£**	**£**	**£**
Cash and cash equivalents	359,738	(282,501)		**77,237**
Short terms deposits	252,313	431,368		**683,681**
	612,051	148,867		**760,918**

Age UK Kensington and Chelsea Notes to The Financial Statements For The Year Ended 31 March 2024

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory information

Age UK is a charitable company limited by guarantee and is incorporated in England.

The registered office address is: 1 Thorpe Close, London W10 5XL.

b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age United Limited on a line-by-line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The Trustees do not consider that there are any sources of estimated uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

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

d) Going concern

The Trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business. The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

1. PRINCIPAL ACCOUNTING POLICIES (continued)

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity.

- Raising funds **30%**
- Charitable activities **70%**

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease

1. PRINCIPAL ACCOUNTING POLICIES (continued)

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and fittings - 4 years
- Computers and equipment - 3 years
- Leasehold improvement - 3 years

l) Intangible asset

The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalized. This intangible will be amortised over a useful life of 3 years.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where 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 due to settle the obligation can be measured or estimated reliably.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

AGE UK KENSINGTON AND CHELSEA

NOTES TO THE FINACIAL STATEMENTS FOR THE YEAR ENDED AT 31 MARCH 2024

2. DONATIONS AND LEGACIES

			2024			2023
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Gifts	-	-	-	900	-	900
Legacies	(2,109)	108,000	**105,891**	440,388	-	440,388
Donations	74,771	-	**74,771**	37,979	11,256	49,235
	72,662	108,000	**180,662**	479,267	11,256	490,523

3. INCOME FROM CHARITABLE ACTIVITIES

			2024			2023
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Dementia Support	-	73,631	**73,631**	-	38,500	38,500
Information and Advice	-	114,321	**114,321**	-	15,356	15,356
HSCA (CLCH)	-	1,346,219	**1,346,219**	-	1,304.011	1,304,011
Core Costs	483,391	-	**483,391**	446,045	-	446,045
Friends & Neighbours	-	-	-	-	369	369
Dementia Carers Project	-	10,502	**10,502**	-	18,602	18,602
Health Wise	-	-	-	-	111,042	111,042
My Memories	-	55,622	**55,622**	-	67,693	67,693
Respite Care	-	35,041	**35,041**	-	39,375	39,375
Service user fees (At Home)	-	245,413	**245,413**	-	228,427	228,427
Supporter donations	-	-	-	521	-	521
DigiALL project	-	77,905	**77,905**	-	18,720	18,720
Community services	-	216,493	**216,493**	-	94,075	94,075
Activities and events	-	112,847	**112,847**	-	80,146	80,146
Sub-total for charitable activity	**483,391**	**2,287,994**	**2,771,385**	**446,566**	**2,016,316**	**2,462,882**
Special Projects	-	-	-	-	81,249	81,249
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**483,391**	**2,287,994**	**2,771,385**	**446,566**	**2,097,565**	**2,544,131**

AGE UK KENSINGTON AND CHELSEA

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

4. INCOME FROM TRADING COMPANY AND FROM INVESTMENT

4a Income from Trading Company

	2024 Total £	2023 Total £
Age United Limited	**(2,321)**	123,452
	(2,321)	123,452

4b Income from Investment

Bank interest	**8,054**	1,530

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

5. CHARITABLE ACTIVITIES

	Raising funds	Charitable activities	Governance costs	Project related costs	Support costs	2024 Total	2023 Total
	£	£	£		£	£	£
Staff Costs (Note 7)	84,612	2,176,194	-	-	197,428	**2,458,235**	**2,514,503**
Other Staff Costs	-	62,697	-	-	20,195	**82,892**	**92,422**
Consultants and Interim Staff Costs	-	66,944	-	-	104,191	**171,135**	**71,085**
Fundraising Costs	-	-	-	-	-	**-**	**50**
Volunteer Support Services	-	-	-	-	-	**-**	**4,941**
My Memories and Dementia Support	-	8,678	-	-	-	**8,678**	**5,201**
Information and Advice	-	44,884	-	-	-	**44,884**	**23,935**
Other Direct Costs	-	30,747	-	-	-	**30,747**	**64,624**
Premises	-	-	-	-	45,204	**45,204**	**61,159**
Office Equipment and IT	-	-	-	-	25,758	**25,758**	**44,338**
Communication and Stationery	-	-	-	-	51,509	**51,509**	**40,498**
Professional Fees	-	-	20,050	-	77,373	**77,373**	**-**
Depreciation	-	-	-	-	22,807	**22,807**	**40,940**
Other costs / Projects	-	-	-	-	-	**-**	**142,850**
	84,612	2,390,144	20,050	-	544,465	**3,039,272**	**3,106,547**
Support costs	163,340	381,126	-	-	(544,465)	-	-
Governance costs	-	20,050	(20,050)	`	-	-	-
Total Expenditure 2024	**247,952**	**2,791,320**	**-**	**-**	**-**	**3,039,272**	3,106,547
Total Expenditure 2023	**176,324**	**2,787,373**	**-**	**142,850**	**-**	**3,106,547**	

AGE UK KENSINGTON AND CHELSEA

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

6. NET INCOME/ (EXPENDITURE) FOR THE YEAR

This is stated after charging / (crediting)

	2024 £	2023 £
Depreciation	22,807	40,940
Loss or (profit) on disposal of fixed assets	-	21,466
Operating lease rentals:		
Property	16,225	12,655
Auditor's remuneration (excluding VAT):	-	-
Audit	20,050	9,350

7. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	2,198,150	2,260,641
Social security costs	189,657	187,169
Employer's contribution to defined contribution pension schemes	70,426	66,694
	2,458,233	**2,514,504**

The number of employees whose employee benefits exceeded £60,000 was:

	2024 No.	2023 No.
£60,001 — £70,000	-	1
£70,001 — £80,000	1	-
£80,001 — £90,000	1	2

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £378,699 (2023: £389,901).

The charity Trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £Nil). No charity Trustee received payment for professional or other services supplied to the charity (2023: £Nil).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs. No charity Trustee incurred travel and subsistence costs in the year (2023: £Nil).

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH

8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 89 (2023:90).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2024	2023
	No.	No.
Raising funds	**2.5**	2.0
Community Engagement	**2.0**	2.9
Healthwise	**2.6**	1.6
Dementia	**4.0**	4.4
At Home	**20.8**	21.6
Information and Advice	**3.4**	4.6
PCN/HSCA	**45.0**	45.0
Social Prescribing Link	**-**	-
Activities & Events	**2.6**	2.6
Digital Inclusion	**1.6**	3.0
Governance / Core	**4.2**	3.2
	88.7	89.9

9. RELATED PARTY TRANSACTIONS

There were no related party transactions in the financial year 2024 (2023: none).

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

10. TANGIBLE FIXED ASSESTS AND INTANGIBLE ASSETS

10a . Tangible Fixed Assets

The charity	Fixtures and Fittings	Computer equipment	Total
Cost	**£**	**£**	**£**
At the start of the year	15,023	71,072	86,095
Additions in year	-	706	706
Disposals in year	-	-	-
At the end of the year	**15,023**	**71,778**	**86,801**
Depreciation			
At the start of the year	11,971	62,475	74,446
Charge for the year	2,669	5,792	8,461
Eliminated on disposal	-	-	-
At the end of the year	**14,640**	**68,267**	**82,907**
Net book value			
At the end of the year	**383**	**3,511**	**3,894**
At the start of the year	3,052	8,596	11,648

All of the above assets are held by the charity and used for charitable purposes. A review of the fixed asset register took place and any assets that were no longer in use have been written off.

AGE UK KENSINGTON AND CHELSEA

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

10b . Intangible Assets

Intangible assets The Charity	Intangible asset	Total
Cost	**£**	**£**
At the start of the year	43,038	**43,038**
Additions in year	-	**-**
Disposals in year	-	**-**
At the end of the year	43,038	**43,038**
Amortisation		
At the start of the year	14,346	**14,346**
Amortisation for the year	14,346	**14,346**
Eliminated on disposal	-	**-**
At the end of the year	28,692	**28,692**
At the end of the year	14,346	**14,346**
At the start of the year	28,692	28,692

The Intangible Asset is the Salesforce platform, which was developed internally and as such, costs relating to its development have been capitalised and will be depreciated over a period of 3 years.

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

11. SUBSIDIARY UNDERTAKING

The charity owns the whole of the issued ordinary share capital of Age United Limited, a company registered in England. The company number is 12351857 and charity number 1082658. The registered office address is 1 Thorpe Close, LONDON, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line-by-line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A Trustee and the Chief Executive are directors of the subsidiary. Age United Limited commenced operation in April 2020.

A summary of the results of the subsidiary is shown below:

	2024 £	2023 £
Turnover	**(2,321)**	123,452
Cost of sales	**(3,166)**	(112,200)
Gross profit/(loss)	**(5,487)**	11,252
Administrative and other expenses	-	(82,620)
Profit/(loss) on ordinary activities before interest and taxation	**(5,487)**	(71,368)
Interest receivable and similar income	**-**	-
Interest payable	-	-
Profit / (loss) on ordinary activities before taxation	**(5,487)**	(71,368)
Taxation on profit on ordinary activities	**-**	-
Profit / (loss) for the financial year	**(5,487)**	(71,368)
Retained earnings		
Total retained earnings brought forward	**(71,367)**	1
Profit / (loss) for the financial year	**(5,487)**	(71,368)
Total retained earnings carried forward	**(76,854)**	(71,367)
The aggregate of the assets, liabilities and reserves was:		
Assets	**8,777**	14,264
Liabilities	**(85,631)**	(85,631)
Reserves	**(76,854)**	(71,367)

The company did not trade in the financial period.

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

12. PARENT CHARITY

The parent charity's gross income and the results for the year are disclosed as follows:

	2024	2023
	£	£
Gross income	2,958,575	3,036,183
Result for the year	88,505	122,716

13. DEBTORS

14.

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade debtors	466,745	138,975	466,745	138,975
Other debtors	11,771	444,576	11,771	444,576
Prepayments	15,039	14,158	15,039	13,491
	493,555	**597,709**	**493,555**	**597,709**

CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Trade creditors	49,529	14,187	49,529	14,187
Taxation and social security	48,437	13,758	48,437	13,758
Other creditors	17,154	10,348	17,154	10,348
Accruals	34,444	23,336	34,444	23,336
Deferred income (Note 15)	22,409	6,240	22,409	6,240
	171,973	**67,869**	**171,973**	**67,869**

15. DEFERRED INCOME

	The group		The charity	
	2024	2023	2024	2023
	£	£	£	£
Balance at the beginning of the year	6,240	28,779	6,240	28,779
Amount released to income in the year	-	(28,779)	-	(28,779)
Amount deferred in the year	16,169	6,240	16,169	6,240
Balance at the end of the year	**22,409**	**6,240**	**22,409**	**6,240**

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	General unrestricted	Designated funds	Restricted funds	**Total funds**
	£	£	£	**£**
Tangible fixed assets	18,240	-	-	**18,240**
Net current assets	548,425	320,000	214,074	**1,082,499**
Long term liabilities	-	-	-	**-**
Net Assets at 31 March 2024	**566,665**	**320,000**	**214,074**	**1,100,739**

17. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	General unrestricted	Designated funds	Restricted funds	**Total funds**
	£	£	£	**£**
Tangible fixed assets	40,340	-	-	**40,340**
Net current assets	700,039	320,000	121,852	**1,141,891**
Long term liabilities		-	-	**-**
Net Assets at 31 March 2023	**740,379**	**320,000**	**121,852**	**1,182,231**

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

18. MOVEMENTS IN FUNDS – CURRENT YEAR

	At 1 April 2023	Income & gains	Expenditure & losses	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted funds:					
Dementia Support	-	174,796	173,968	-	828
Information and Advice	-	114,321	113,297	-	1,024
HSPC (CLCH)	21,986	1,346,219	1,332,990	-	35,215
Friends and Neighbours	-	-	-	-	-
Healthwise	16,978	-	-	-	16,978
Special Reserve Fund - Income	15,900	-	-	-	15,900
Third Party Payment	15,555	(314)	9,623	-	5,618
Digital Inclusion	13,362	77,905	73,359	-	17,908
Community Engagement	-	216,807	229,176	12,369	-
At Home Services	24,604	245,413	270,017	-	-
Activities and Events	13,468	112,847	113,712	-	12,603
Carers Support Project	-	108,000	-	-	108,000
Total Restricted funds	121,853	2,395,994	2,316,142	12,369	214,074
Unrestricted funds:					
Designated funds:					
Operational activities funded	110,000	-	-	-	110,000
Investment in Strategy FY 24-25	150,000	-	-	-	150,000
Investment in Strategy-future years	60,000	-	-	-	60,000
Total Designated Funds	320,000	-	-	-	320,000
General Funds	740,378	561,786	723,130	(12,369)	**566,665**
Total Unrestricted Funds	1,060,379	668,260	723,130	-	886,665
Total funds	**1,182,231**	**2,957,780**	**3,039,272**	**-**	**1,100,739**

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

18a. MOVEMENTS IN FUNDS – PRIOR

	At 1 April 2022	Income & gains	Expenditure & losses	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted funds:					
Dementia Support	-	124,795	143,850	19,055	-
Information and Advice	-	15,356	161,548	146,192	-
HSCA (CLCH)	-	1,304,011	1,282,025	-	21,986
Friends and Neighbours	-	369	4,438	4,069	-
Healthwise	-	111,631	94,653	-	16,978
Special Reserve Fund - Income	11,500	12,500	8,100	-	15,900
Third Party Payment	25,755	-	10,200	-	15,555
Digital Inclusion	18,534	87,468	92,640	-	13,362
Community Engagement	-	94,175	131,829	37,654	-
At Home Services	-	267,803	246,270	3,071	24,604
Activities and Events	-	90,713	77,245	-	13,468
Food and Friends	-	-	2,516	2,516	-
Christmas Box	54	-	54	-	-
Total Restricted Funds	55,843	2,108,821	2,255,368	212,557	121,853
Unrestricted Funds:					
Designated Funds:					
Creation of Property Fund	641,803	-	-	(641,803)	**-**
Health Inequalities Fund	100,000	-	-	(100,000)	**-**
Staff Development	42,185	-	-	(42,185)	**-**
Project Development Fund	8.944	-	-	(8,944)	**-**
Operational Activities Funded 23-24	-	-	-	110,000	**110,000**
Investment in Strategy - future years	-	-	-	150,000	**150,000**
Investment in Strategy - future years	-	-	-	60,000	**60,000**
Total Designated Funds	792,3932	-	-	(472,932)	320,000
General Funds	280,367	1,050,815	851,179	260,375	**740,378**
Total Unrestricted Funds	1,073,299	1,050,815	851,179	(212,557)	1,060,378
Total Funds	**1,129,142**	**3,159,636**	**3,106,547**	**-**	**1,182,231**

AGE UK KENSINGTON AND CHELSEA
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

19. PURPOSES OF FUNDS

Purposes of restricted funds

- HSCA: To support the delivery of My Care My Way funded by the NHS.
- Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
- Specialist Reserves Fund - To fully scope out and explore a sustainable joint operating model for paid-for services across North-West London.
- Third Party Payment - Winter fuel payment funded by Kensington and Chelsea Foundation; to help residents in need with their fuel bills.
- Digital Inclusion- To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.
- Events and Activities – To provide specific events and activities.
- At Home – To provide practical support and respite services.
- Carers Support Project – To support carers who support older vulnerable people.

Purposes of designated funds

The designated funds were approved by the Board on 3rd July 2023. Having considered the current financial year outlook and the focus to implement the new strategy over 3 years, the designated funds are:

	£000s
Operational activities funded	110
Investment in Strategy FY 24-25	150
Investment in Strategy -future years	60
Total Designated funds	**320**

20. FINANCIAL COMMITMENTS

	Property	
	2024	**2023**
	£	**£**
Less than one year	7,700	12,655
One to five years	8,525	-
Over five years	-	-
	16,225	**25,310**

21. LEGAL STATUS OF THE CHARITY

The parent charitable company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

22. POST BALANCE SHEET EVENT

There are no post balance sheet events.

Thank you to our funders

Age UK Kensington and Chelsea would like to thank all the Funders that have supported us during the year.

THE ROYAL BOROUGH OF KENSINGTON AND CHELSEA

Kensington & Chelsea Social Council

CITY BRIDGE FOUNDATION

North West London Integrated Care System

NHS North West London

NHS Central London Community Healthcare NHS Trust

LOTTERY FUNDED

Masonic Charitable Foundation

GREATER LONDON AUTHORITY

Kensington + Chelsea Foundation A better life together

Good Things Foundation

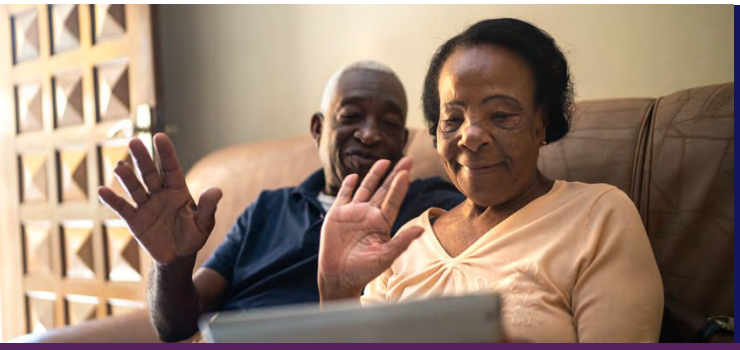
age UK Let's change how we age

CITY LIVING LOCAL LIFE KENSINGTON AND CHELSEA

Central and North West London NHS NHS Foundation Trust

Peter Jones—John Lewis Partnership
University College London
Sports England
Rotary Club Kensington and Chelsea
Calleva Foundation
WCGL
Peguera Trust
Dischma Trust
Westway Trust
Chelsea Football Club Foundation
Saatchi Gallery
Individual public donations

Kensington & Chelsea age UK

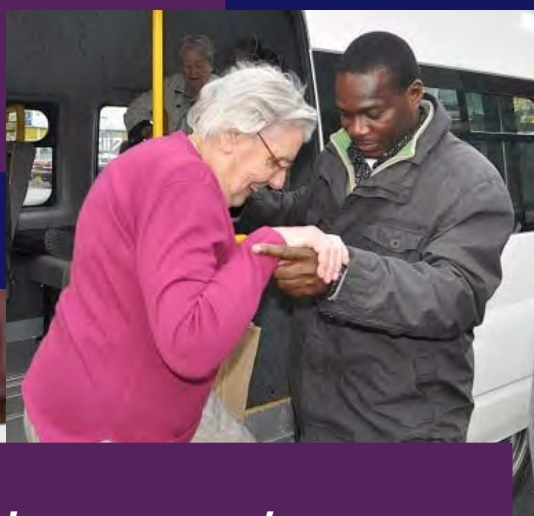




Age UK Kensington & Chelsea

1 Thorpe Close
London
W10 5XL

Phone: 020 8969 9105
Email: info@aukc.org.uk
Web: www.ageuk.org.uk/kensingtonandchelsea





"How can you improve a service that offers so much! So glad to have found Age UK Kensington & Chelsea."

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AGE UK KENSINGTON AND CHELSEA

England & Wales - Charity number 1082658

Accounts

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

Age UK Kensington and Chelsea

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REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity name	Age UK Kensington & Chelsea
Charity registration number	1082658
Company registration number	03926026
Principal and registered office	1 Thorpe Close, London, W10 5XL
Solicitors	Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Bankers	Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB
	CAF Bank, King's Hill, West Malling, Kent ME19 4TA
	Scottish Widows Bank, PO Box 883, Leeds LS1 9TY
Auditor	Knox Cropper, 65/68 Leadenhall Street, London, EC3A 2AD

Trustees and Directors

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Martin Pendry	Chair of the Board of Trustees (Resigned as Chair 29 March 2022) (Resigned as Trustee 13 December 2022)
Bob Empson	Chair of the Board of Trustees (Appointed as Chair 29 March 2022)
Ian Hill	Treasurer (Resigned 20 September 2022)
Henry Wrigley	Treasurer (Appointed 20 September 2022)
Pandora Wright	(Appointed 1 June 2023)
Kate Scally	
Christine Blewett	
Nicola Maguire	(Resigned 13 December 2022)
Sarah Fahy	
Charlene Booth	(Resigned 13 December 2022)
Nicole Kim	(Appointed 12 June 2023)
Sylvia Sinclair	(Appointed 24 July 2023)
Rebecca Harben	(Appointed 12 September 2023)

Company Secretary	Jess Millwood

Management Team

The Senior Management Team who served the charity during the year and up to the date of signing this report were as follows:

Chief Executive	Jess Millwood
Director of Finance and Resources	James Lewis (Resigned 30 January 2023)
Director of Services	Rob Kelly (Resigned 19 April 2023)
Head of Fundraising	Debra Bollan
Head of Community Engagement	Anastasio Cabello
Head of Strategic Development	Michael Kings
Interim Director of Finance	Raakhi Patel (Appointed 4 November 2022)
Interim Director of Services	Helen Cylwik (Appointed 19 April 2023)
Head of Human Resources	Ciara Murphy

Age UK Kensington and Chelsea
Trustees' Report for the year ended 31 March 2023

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities'.

The Objectives of the Charity are:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK Kensington & Chelsea (AUKC) we know that older people have a wealth of experience and an important contribution to make. Our approach is to offer holistic support, centered around the person and developed according to their needs and wishes. Many older people enjoy volunteering with us, whilst others gain the support they need from a huge range of services. Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the Charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges such as deteriorating health, loss of a partner or friends and decreasing income. We are supported by a fantastic team of committed and dedicated volunteers who continue to help support older people in the borough, or who provide additional support in the office.

Our services are comprehensive and provide help ranging from informal social and leisure activities to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government – both nationally and locally - are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

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 objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programs for the Charity.

OVERVIEW OF SERVICES

Self-Care Project

In 2022-23 we completed the sixth year of the West London Clinical Commissioning Groups (WLCCG) 'Self-Care' scheme, working closely with Kensington and Chelsea Social Council (KCSC) and our Health and Social Prescribing Coordinators (HSPC) to provide self- care prevention and support services to older people with long term conditions. Under the Self-Care project we provide many services to promote independence and instill self-care: befriending, walking support, dementia support, information and advice and exercise support. This project continues to be embedded within My Care, My Way and clients can access this range of services directly through their dedicated Age UK HSPC.

Dementia Support Services

During the financial year 2022 – 2023 the impact of the Covid-19 pandemic continued to be felt by our clients living with dementia. At the start of the year clients and family carers remained concerned about the risk of infection and access to services. As the year progressed these concerns eased, and confidence returned. This was supported by the services we provide to enable independence, safety, and wellbeing.

To support our clients with accessing health and social care services we continue to work closely with HSPCs, Social Services, CMHTs, and hospital teams. To reduce feelings of loneliness and isolation we maintain and build new relationships with providers of art, cultural and sport activities both within Kensington and Chelsea and neighboring boroughs e.g. Resonate Arts, V&A, Wallace Collection, Octavia Foundation, Arts4Dementia. Our colleagues within Age UK Kensington & Chelsea also play a vital role in the support we provide to our clients, whether it be a benefit support, a request to escort to one of our Groups or take up a hobby again through activities and events.

OVERVIEW OF SERVICES (cont.)

The Dementia Support Team works closely with the Dementia Adviser who makes referrals to us. We also refer clients to the Memory Café. Our contacts with other organisations have enabled us to deliver an exciting, varied and interesting range of outings during the year. The outings have included going to a Film Club run by the Liberal Jewish Synagogue, an escorted tour of the Wallace Collection, a visit to Chelsea Football Club, and a party to celebrate the Queen's Platinum Jubilee at the Chelsea Physic Garden. Our clients report that these outings are enjoyable and fun. It gives them the opportunity to meet up and have different types of experiences.

The team supported 54 people delivering 1226 sessions.

Maintenance Cognitive Stimulation Therapy (MCST)

Cognitive Stimulation Therapy (CST) is the only Nice approved non-medical evidence-based intervention for people living with dementia. The NHS provides a time-limited CST offer and MCST is a longer-term option. In June 2022 we were delighted to receive funding from Age UK National to be part of a pilot project providing MCST Groups. Five members of staff were trained to run the MCST sessions. We ran weekly groups in the North and South of the borough and these were greatly valued by the members and family carers. Members found the groups to be interactive and fun. It also provided space for people to discuss what it means to live with dementia and to support one another with encouragement and advice.

The team also uses elements of MCST as well as individualized activities as part of 1:1 Dementia work to help aid with cognition and memory.

To explain what MCST is to family carers and how they can use the techniques at home, the Senior Dementia Support Worker attended a Carers Group organised by our Health Promotions Co-Ordinator. We aim to continue to provide MCST in the future as part of our strategy to be a Centre of Excellence in Dementia.

We supported 15 clients in the group running 37 sessions.

The Dementia Advisory Service

The Dementia Adviser received 64 new referrals throughout 2022/23. These came from the Central and North West London (CNWL) NHS Memory Service, Community Mental Health Teams (CMHTs), My Care My Way (MCMW), GPs, families/carers and members of AUKC. The overall caseload was 111 active members.

The Memory Cafe

We welcomed 22 new members to the groups and supported a total of 36 clients. The Memory Café takes place the first Wednesday of every month at St Peters church Noting Hill Gate attended by between 8 and 21 people living with Dementia their carers and family members. We call all members of café to remind them of the event. The Memory café in the South of the borough is held on the last Wednesday of the month, at the Chelsea Theatre Kings Rd usually attended by between 8 and 14 members. We provide a safe environment for people to discuss their lives, make new friends and enjoy peer support. We have visiting activity providers supporting people to experience new things. Among those visiting have been Holland Park Opera, the Science Museum, British Library and exercise sessions including Chair Yoga. Transport is also provided to enable people who face difficulties travelling to be included.

One client said "It was a great workshop, and I am very pleased to be part of it. Thank you very much, this is going to make a very good contribution to my life, and I am grateful to have been included'.

We have a small regular team of volunteers who support the Dementia Adviser to deliver the sessions. We also partnered with the Chelsea football club foundation to provide a Memory café special at Stamford Bridge football club. This year we were very excited to work in partnership with the Age UK Activities and Events team and the Saatchi Art Gallery to provide a 12-week Art Program for people living with Dementia working alongside people without Dementia. We secured funding to provide transport for people with Dementia to attend. The program was extremely successful, and the culmination was an exhibition of members work in the gallery opened by the Mayor of Kensington and a book of Art. The Dementia Adviser continued to attend the Dementia Action Alliance contributing to making Kensington and Chelsea a dementia friendly borough.

OVERVIEW OF SERVICES (cont.)

Community Engagement

Exercise at Home and Walking Support

The service resumed for both exercise at home and walking support with there being a high demand for walking support sessions. Face to face sessions with clients and volunteers started for both services. Stretching classes were delivered online and have become popular amongst clients.

The two projects have supported 79 people during the year delivering a total of 743 sessions, of whom 37 have received 1-2-1 sessions and 42 people have attended the group sessions. The sessions have been both online as well as face-to-face at the WC+ studio at the Chelsea and Westminster Hospital. The other venue for the group sessions of chair-based exercise was the Chelsea Theatre, where the demand has been so high that the group had to be split in 2, in order to make it manageable.

Most of the referrals come from professionals such as GP's and HSPCs as well as self-referrals. Physiotherapists will also refer as a continuation of a client's rehabilitation post fall or hospital admission.

Exercise for the Mind

The service supports people with memory loss and dementia to have regular sessions of gentle exercise to help with their conditions.

The service has been delivered in centres such as Pepper Pot, where people meet regularly. Weekly sessions have been delivered at that centre and at two other venues in north Kensington - Miranda House and James Hill House. Contact with venues in Chelsea has been in place and we are aiming for sessions to be delivered in that part of the borough next year.

A total of 36 people were supported with a total of 86 sessions.

Befriending

Befriending continues to be one of our most popular services, matching volunteers with housebound or very isolated older people to provide regular companionship, with a very high number of referrals coming from partner agencies, individuals and families and internal referrals.

The number of clients receiving the service has been between 25-30 at any-one-time with a total number of 83 people supported during the year, including those one diverted to other services after assessment by the befriending service co-ordinator.

A very dedicated number of volunteers (average of 25 to 30) have been supporting this group of vulnerable clients, with their weekly visits.

Escorting

The Escorting Service supported people who continued to be affected from the pandemic during 2022-2023. Many of the regular clients who used the services for social tasks such as going to the hairdresser's or just for a local walk were still not fully confident in going out and a very substantial part of the requests were for medical appointments. Increased demand also centered around clients wishing to regain mobility, access social groups and activities or simply enjoy fresh air.

Working very closely with the Activities & Events team, some of the referrals made to the escorting (also befriending) clients have been connected to the program, providing an incentive to go out and about.

A total of 130 clients have been supported through the year, delivering 607 sessions, with the support of the team of volunteers.

OVERVIEW OF SERVICES (cont.)

Group Shopping Trips

The shopping service has carried on enabling people to have access to fresh food on a regular basis. Older people with mobility issues are collected by community transport to go together on a weekly shopping trip, supported by AUKC staff and volunteers.

During 2022-2023 the service has returned to its usual routine, but many of the clients are still struggling with some issues from the time of the Covid. We have been particularly concerned to see their physical increasing frailty and mental health issues.

A total of 32 unique local residents have been supported through the year to access fresh products such as milk, bread, fruit and vegetables, enabling them to have a more balanced diet. Clients also benefit hugely from the social interaction, many of them only going out when coming on the shopping trips. We ran 97 Group Shopping trips during the year.
Clients have been supported by staff and a very dedicated regular team of six volunteers.

During the year, we also provided a personal shopping and delivery service for people who are completely housebound and for whom the group shopping service is not suitable. A total of 23 unique local residents have benefited from the service, with the support of a member of staff and a team of 5 volunteers. An additional volunteer has joined the team whose role is to call clients on Mondays to get their shopping list. This has become another important additional "befriending service" for those people within the service.

Practical Help

This service has been providing that little extra help around the house with practical jobs from changing a light bulb or hanging curtains, to assembling a flat pack piece of furniture.

People are contacted within 10 days of receiving the enquiry, quite often within a couple of days. The service supported 121 people during 2022-23 with over 364 tasks delivered. Clients contact us because we are reliable and trustworthy, and we can give complete peace of mind to people that they are not at risk of being scammed.

Digital Inclusion Services

This year we hosted a range of Digital Inclusion projects to support older people develop their digital skills.

The Kensington and Chelsea and Westminster (KCW) Social Isolation project supports and enhances existing Older Adult Mental Health services provided by CNWL by providing targeted outreach support to vulnerable older people including those living alone who are known to be more likely to experience social isolation.

The support is person-centered and one to one, driven by what the older person wants to learn. For example, someone might need support in video calling, shopping online, use of email, social media, making video calls, browsing the internet, or even an online hobby. Referrals to the project are exclusively from the CNWL mental health team where they identify older people who might be interested in digital skills training to help overcome social isolation.

Twenty-eight clients were referred from the CNWL mental health team; 25 have received and are still receiving digital inclusion support; 3 were not interested in the service and have either declined the service or dropped out after a very short time after referral.

Vodafone Tablet Loan Schemes

Commissioned by Age UK National, the Tablet Loan Schemes provides digitally excluded older people with a tablet device and connectivity for a fixed period (6–8 weeks). The scheme aims to enable older people to discover the benefits that can be made to their lives through being online, learn how to use a tablet and make a more informed decision at the end of the loan period as to whether they would like to purchase their own device. We were granted 10 tablets, SIM cards, dongles and stylus pens under each scheme. Vodafone started in February 2022 continuing till August 2022, complementing the Curry's scheme from the previous year that ended in February 2022. The scheme was an opportunity to attract clients to other services, and to have devices that can be used for other projects.

OVERVIEW OF SERVICES (cont.)

DigitAll project

In partnership with Open Age, Age UK Westminster, Age UK H&F and other local partners, we have been delivering one-to-one and group sessions with the support of staff and a small group of volunteers. Around 70 people have benefited from the service during 2020-2023 which will continue until the end of Oct 2023.

Activities & Events

The Activities & Events project is an umbrella project for a number of services which all aim to increase social connections and combat loneliness and isolation.

The activities are mainly led by volunteers. The team includes:

- 67 regular volunteers in addition to a member of staff when appropriate
- 3 tutors from partners organisations
- 11 internships
- 2 freelance paid tutors
- 18 corporate volunteers

Our volunteers play a key role in ensuring the quality and reach of our service. Over the year, they have provided remarkable support in every aspect of our activities and events, from leading activities via Zoom to providing administrative support for our staff.

Volunteers, in their diversity of age, experience, culture background and their involvement within communities, bring to our work a value that adds to our understanding of and response to older people's needs. Around 69% of the volunteers are under 25, adding a valuable intergenerational element to the project, helping to break barriers and stereotypes between 2 generations. Around 76% of volunteers are female, many of them local residents.

Intergenerational project

Our Intergenerational projects help people from different backgrounds and ages understand each other better. In bringing the generations together, older and young people share and learn new skills, experience how people from different groups can achieve together, and create positive links within the community.

- We created a steering group in October 2022 with students from Queen's Gate School. They give recommendations about our activities & events program, marketing, and volunteering. They have been very proactive in getting involved in some of the issues concerning older residents, such as transport. They always make sure that our service is 'inclusive' and 'diverse', achieving organisational goals and providing the best possible experience for all.

- Young volunteers from local schools lead activities and events every Friday. For example: Lunch Club, Bingo & Afternoon Tea, Language Café, Abba Party as part of International Women's Day, St Patrick's Celebration, Quiz, an afternoon with British Library, etc.

Activities, Events & Outings

The project has hugely supported over 55s local residents to prevent and combat isolation, by creating a raft of social interactions that go beyond merely the time people spent together during the activity. They have become friends and it is greatly reassuring for Age UK K&C, as provider of the service, that the impact of the activity goes far beyond expected. People exchange phone numbers, visit each other or support each other during times of illness or anxiety.

The wide range of activities provided gives the opportunity for people from different backgrounds to gain new skills in areas which traditional and culturally may fall out of their comfort zone, resulting in a very positive participation in those activities, such as Women's Walking Football, 70s Disco party or Flamenco dance.

OVERVIEW OF SERVICES (cont.)

Participants are more aware of the wide range of different ethnicity background in Kensington & Chelsea and enjoy and share the experience that comes with it and the interaction of different cultures and customs.

At the beginning of the year, the activity project saw some reluctance from clients to re-engage and a decrease in numbers. We had to increase the number of social and physical activities in September 2022 and review our marketing. We kept up with our communications to spark interest in our range of activities reintroducing our Activities and Events program, promoting our offer of new activities, a varied social calendar and healthy lunch club. A group of young volunteers and steering group reviewed and worked together to improve our publicity.

New activities have been created to address some of our clients' issues and those are hugely popular, reaching the highest levels of attendance. Especially well received are the Stretching session on Thursday afternoon at the CW plus Studio (Chelsea & Westminster Hospital) and walking football in partnership with Chelsea FC.

We provided over 158 different groups and events providing support to 393 unique individuals running 935 sessions in 2022-23 with 5850 attendances.

As part of our program of activities was restarted with more activities in person in April 2022 with a wide range of outings available including art exhibitions, concerts, and other places of interest in the borough such as Victoria & Albert Museum, Saatchi Gallery, Royal Albert Hall and Kensington Palace. Providing supported opportunities for older adults to remain active and explore the borough and beyond has been positive with increased levels of attendance.

We hosted new themed celebration including 70s disco party, Halloween, Valentines, St Patricks and Abba Party, that were very well received with a high number of participants.

Due to the large number of older residents attending our Valentine's Concert in 2022 and their feedback, we decided to move this event to HTB Onslow Square. Different community organisations helped us organise this event including Opera Holland Park, EARNT, Summerhill and Bishop, K&C Foundation and Arnold Clark LTD. We had over 320 guests and 54 volunteers who attended this event on Friday 10th February. We had amazing feedback from guests, volunteers and funders and we decided to have this event again at HTB Onslow in 2024.

Carnival Outing to Eastbourne

The Carnival outing to Eastbourne returned after not happening for the last 3 years due to the pandemic. RBKC commissioned again the outing for those people who live right on the route of the carnival parade and whose wellbeing is compromised and affected during the Bank Holiday Carnival Weekend.

Thirty-eight people took part in the outing to the Cavendish Hotel in Eastbourne, with the support of 4 members of staff.
People were really excited about being able to return to the seaside, away from the noise and busy streets during the days of the Notting Hill Carnival celebrations.

Health Promotion

Macular Support Group

Over the course of the year average attendance at the monthly Macular Support group grew from 5 to 13. This was a combination of people getting back to their regular activities after the pandemic and new members joining. At the face- to -face meeting, we have speakers from organisations that provide support and resources for people living with sight loss, for example Blind Aid and the RNIB. We have continued to have a monthly conference call for members, but participation has declined as people are able to get out and about. However, this continues to be important for members who are unable to attend meetings.

OVERVIEW OF SERVICES (cont.)

Health and Strength Support Groups

The support groups run for 10 weeks. Each session lasts 2 hours and consists of an hour of chair-based exercise followed by refreshments and a discussion related to health and wellbeing. There were 5 support groups held over the year working in collaboration with the following organizations:

- St Antonio Eritrean Women's group
- Persian Care
- the Spanish Centre
- Response Projects.
- Dadihye Somali group.

In addition, an on-line exercise program ran in Quarter 4. In total over 80 different individuals regularly attended these groups.

Health Talks

Health talks are given in the community to various community groups or in sheltered housing settings. There were 34 talks given over the last year to 13 different organizations on a wide range of topics including understanding blood pressure, the effect of the natural environment on our health and the health benefits and risks of coffee drinking. In addition, once a fortnight there was a telephone health discussion where participants read and discussed recent health- related articles that had appeared in the media.

Carers Project

The carers project is designed to provide informal carers with an opportunity for peer support as well as to provide them with information to support them in their caring role. Throughout the year there were monthly informal meet ups for carers, one in the north of the borough and one in the south. These meet ups happen in a café and on average 4 or 5 carers attend. In terms of information, three face-to-face sessions were held. The topics were: "end of life" planning, Maintenance Cognitive Stimulation Therapy and essential information for carers. In addition, a group of carers attended a focus group looking at improving pathways for older people and their carers that was being conducted by the bi-borough partnership of Kensington & Chelsea and Westminster. We arranged Four Zoom talks aimed at carers but open to other members of Age UK who were interested. The speakers were from the Royal Osteoporosis Society, the Stroke Association, Kidney Care and the British Thyroid Foundation. There were also outings arranged to Superbloom, the Medicinal Gardens and Leighton House. These were also open to members of the Macular Group.

At Home Service

Our At Home Service is a busy one, offering self-funded Practical Support, Basic Footcare and funded Respite to all older residents of Kensington & Chelsea and Westminster.

We are currently making improvements by harnessing the power of digital to make for a slicker experience for our clients and save time for staff.

Some of these improvements include:

- Streamlining our invoicing process – a report from Salesforce can now be directly uploaded into Xero to generate invoices. This report includes details of visits made to each client so no need for extra reports and printing.
- More of our invoices are now emailed to clients or their families – a saving on postage for us, and the client/family has prompt sight of invoices.
- Moving existing clients paying cash for services to direct debit. This eliminates the risk to our carers carrying cash and saves time on trips to the bank.
- Salesforce Field Service App –we are in the process of testing with a couple of carers and plan to have the whole team using it by the end of August '23. This will remove the need for handwritten timesheets and risk of error.
- Better use of Salesforce rostering – carers are now assigned to clients they see on a regular basis. This eliminates the need for manually assigning them each week, the system automatically pulls the information over. This will save a lot of admin time and ensures continuity of carers for our clients.

OVERVIEW OF SERVICES (cont.)

Practical Support At Home

In the past year our dedicated team of carers have delivered 9756 hours of practical support, carrying out 5,602 visits to 164 of our clients.

We were delighted to receive feedback from Knightsbridge Surgery thanking us for all the good work we have done with one of their patients and going the extra mile when they were feeling poorly.

Clinic-based Basic Footcare

We currently have two trained practitioners providing the service. The service is run in four fixed locations, on a weekly basis, and ad-hoc appointments are offered on a Monday at 4 different care homes. Over the past year we have completed 466 appointments for 256 clients.

Funded Respite

The At Home Respite service is for carers of people living with Dementia; it offers them a break in a safe and supportive environment. This service is available for the carers of people aged 50 and over with memory difficulties registered with a GP Practice in the Kensington and Chelsea area. Each client is eligible to receive 4 hours per week of respite care for 6 months.

This year we have given 716 hours of respite over 347 visits.

Information & Advice

In 2022-23 the Information & Advice team supported around 572 people with 916 enquiries delivering 3,105 sessions within all the different projects, including general enquiries. These covered a variety of topics including benefits and income maximisation, health and disabilities, housing, social care needs, energy efficiency and fuel poverty and assistance with form filling. Some of the most popular tasks carried out were benefit checks and applications for Attendance Allowance, Taxicards and Blue Badges. Applications were also made on clients' behalf to organisations such as Campden Charities and the Kensington & Chelsea Foundation for grants for household items or to help with fuel bills as part of the Winter Warmth Campaign.

Assistance was also given with appealing unsuccessful benefit applications and answering general enquiries as providing contact numbers for local organisations or signposting people to the right service.

The service has been mainly delivered over the phone but face-to-face sessions have been delivered at St Cuthbert's Centre.

The team has successfully managed to bring around £459,000 to local residents in newly claimed benefits.

Volunteers

We started 2022 with optimism as the situation with Covid started to improve. We were able to think about services getting back to normal albeit slowly and with a couple of bumps along the way. The response from volunteers throughout the pandemic has been inspiring and some of those volunteers who answered the call during that time have continued to volunteer with us.

We started slowly with face-to-face escorting for essential appointments, GP's, and hospitals. We followed on with befriending and walking support as many people's mobility has declined over the last two years. Face-to-face activities soon followed even though we kept an online presence. A new project with Helpforce providing companions integrated into GP surgeries also gained momentum over the year. The demand for volunteers continues at pace with new projects coming on board and more people are looking for volunteer support.

We found that as people returned to the workplace, recruitment plateaued. This was due to less flexibility as people were no longer working from home on a regular basis. However, volunteers recruited were still around 70, and we still currently have approx. 180 - 200 active volunteers. Recruitment continues to be through universities, websites, and word of mouth as well as using social media.

OVERVIEW OF SERVICES (cont.)

We enjoyed meeting volunteers for a face -to -face cup of tea and the chance to chat about their experiences volunteering with Age UK pre and post pandemic. We hope this will be the first of many gatherings this year.

Looking to the future of volunteering for AUKC, the emphasis will be on more efficient processes and developing the training and support we offer to volunteers.

My Care, My Way (MCMW)

AUKC has continued to focus on integration with Central London Community Healthcare (CLCH), NHS and GPs and the knowledge and services we can provide to (MCMW) patients remains very valuable. We have provided insight into the strategic partnerships that have helped to shape the future of the services.

We have also listened to our teams, strengthening the structure, increasing engagement and changing the name to be more reflective of the role. Our teams are now called Health and Social Prescribing Coordinators (HSPCs), likewise the seniors are Senior Health and Social Prescribing Coordinators (SHSPCs).

MCMW continues to go from strength to strength with 41 HSPCs, working with Case Managers from the NHS - Central London Community Healthcare, providing support to 8,000 over 65s in West London NHS registered GP practice across Kensington and Chelsea – all of the NHS registered GP practices are now on board with My Care, My Way.

My Care, My Way was established to ensure older people are supported in the community for longer, reducing hospital admissions and promoting independence and self-care. This is achieved through a holistic, case management integration model. In partnership with GPs, CLCH, Kensington and Chelsea Social Council (KCSC), and other statutory and voluntary organisations, the HSPCs are providing preventative holistic support to patients, to instill knowledge and confidence by promoting the concept of self-care (see below) and independence.

We collaborated with CLCH and KCSC to start a project looking at reducing avoidable hospital readmissions. The first part of the project is complete, and we are sharing our findings with CLCH and other stakeholders, and looking at the next steps.

Social Prescribing Link Workers

Age UK Kensington and Chelsea (via our Trading Arm 'Age United') employed 10 Social Prescribing Link Workers (SPLWs) across 5 PCNs up to October 2023 when Link Worker services were taken in-house by the GP Federation and our staff TUPE'D across. The Link Workers supported people who attended GP visits with non-clinical needs which cannot always be addressed by the GP. SPLWs address health and social needs by connecting individuals with their community through offering one-to-one client focused, holistic support for a period of time to promote a healthy, independent lifestyle. The team supports a range of needs including housing, health, financial support, drug/alcohol support, local events/clubs, information and advice and volunteering

Fundraising and Marketing

We would like to thank our statutory funders, trusts, corporate and individual donors and friends' group whose generous support enabled us to continue our work across the borough. These include the Kensington & Chelsea Foundation, Westway Trust, the Calleva Foundation, Royal Borough of Kensington and Chelsea, the NHS and the Julia and Hans Rausing Foundation. We are so grateful to all individuals who took part in this year's Royal Parks Half Marathon and other individual fundraising events. We would also like to express our gratitude for the extremely generous legacy given to us by the late Donald Thompson.

During the year 2022/23 we did not use any external organisations to conduct telephone or face-to-face fundraising on our behalf and no professional fundraiser or commercial participator conducted any fundraising activities for the Charity.

We are registered with the Fundraising Regulator and are proud to champion the principles of honesty, accountability, and transparency when fundraising. We work to ensure that our fundraising complies with the Fundraising Code of Practice as well as the standards set by the Fundraising Regulator.

OVERVIEW OF SERVICES (cont.)

Finally, we continue to produce our newsletter which contains a range of useful information and articles to help readers stay healthy, active and connected to the local community as well as profiling some of the extraordinary lives which our members have led!

INVESTING IN OUR SERVICES

Improving our Data Systems

From March 2002 we moved our Client Record Management database to Salesforce as Age UK affiliations were starting to use this system. It meant that there was a standardised model we could use across the network which could support the integrated development of partnership working across other Age UKs and allow us to better see client data across all services in AUKC, enabling us to spot gaps in service provision and better evaluate and improve services. In 2022 – 2023 we started to implement an Information & Advice Triage service alongside Age UKs Hillingdon, Harrow and Brent and Hammersmith & Fulham to improve accessibility to the service and improve coverage. During the year Age UK rolled out more updates to Salesforce with the not-for-profit success package. This means we can now store better quality volunteer information and also record grant funding applications and donor funds. Our aim for the next financial year is to improve on the capture of demographic data to ensure we are reaching those who need services most amongst our community with specific focus on areas with health inequalities and diverse communities.

Intangible Asset

The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalised and will be amortised over a period of 3 years.

FINANCIAL REVIEW

Income

Total income for the year amounted to £3.1m, an increase of £0.4m on the preceding year of £2.7m and includes income from various sources. Income from donations and legacies amounted to £491k as opposed to £169k received in the previous year.

Expenditure

In 2022/23, our total expenditure incurred was £3m, whilst the previous year, total expenditure amounted to £2.8m. Spend on raising funds during the year amounted to £176k (2022: £89k). Total expenditure on charitable activities amounted to £2.9m as opposed to £2.7m incurred in the 2021/22 financial year.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (FRS 102 second edition): Accounting and Reporting by Charities.

The charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

Reserves Policy

The Board of Trustees has considered the Charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes.

At the balance sheet date, the free reserves are £700k to allow for 4 months of strategic readjustment, and to support the sustainability of the organisation should major challenges arise.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 30 November 2020. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees responsible for the strategic direction and overall operations of the Charity. Directors of the Company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Network Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects. Age UK provides an external assessment framework (Charity Quality Standards) to ensure high standards of Quality and Governance across all local partners.

The Board of Trustees sets the strategic direction of the Charity and is responsible for the Charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees:

- Finance & Risk
- Quality, Performance, Development & Human Resources

Day-to-day service delivery is delegated to the Chief Executive and the Senior Management Team (SMT) who are considered to be the key management. The Senior Management Team is made up of the Chief Executive, Director of Finance and Resources, Director of Services, Head of Community Engagement, Strategic Development Manager, Head of Fundraising and Head of HR. The SMT is responsible for ensuring that the Charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day-to-day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team and staff are set by the Board. The Board reviews pay annually.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 6 and 8 to the accounts.

Risk Management

The Charity has a formal risk management process through which the Chief Executive and Senior Management Team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	***Action taken to mitigate the risk***
Reputational Risk arising out of organisational failures	● *Risks are reviewed at each Finance & Risk, Quality and Board meeting, and contingency plans have been drawn to help put in place mitigating actions. A BRAG (Blue, Red, Amber, Green) traffic light system is used to categorize the risk, and a number system to identify the risk to the organisation's operations and reputation.* ● *Risks are reported to commissioners and other partners, and transparent relationships with key providers are maintained to ensure they are aware of the Charity's activities.*
Resilience of IT systems, including resilience against cyber crime	● *Spirit have implemented a secure, cloud-based IT provision and are upgrading all our IT security systems.* ● *Data back-up system in operation.* ● *IT systems can support staff to work effectively remotely if required*
Loss of contract income arising out of changing priorities of commissioners	● *There is a drive to secure contractual agreements or letters of understanding for each funding stream. This has been actioned throughout 2022-23, and contracts and letters of understanding are now in place.* ● *Continued review with commissioners about future priorities of the charity and income streams.*
Pandemic Risk - new Covid variant or new pandemic could disrupt services	● *Cloud-based IT supports home working.* ● *Organisational risk assessments regularly reviewed.* ● *Statutory and community partnerships in place.* ● *Threat of Covid and Monkeypox monitored.* ● *Business Continuity and Disaster Recovery Plan recently updated*
Loss of key members of staff	● *Succession planning updated for Board and Executive* ● *Qualified interim staff have been utilised to provide expertise where needed.*

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

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

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

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

The Trustees of the Charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Knox Cropper LLP as the Charity's auditors will be proposed at the Annual General Meeting.

Approved on 01/12/23 *and signed on behalf of the trustees:*



……

Bob Empson *Chair*

Independent Auditor's Report to the members of the Age UK Kensington and Chelsea

Opinion
We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2023 which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated 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 parent charitable company's affairs as at 31 March 2023 and of the group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

Other information
The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent Auditor's Report to the members of the Age UK Kensington and Chelsea

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' annual 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 parent charitable 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 where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of Trustees
As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the parent 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 parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

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

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

- The parent charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- We gained an understanding of how the group and parent charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the group and parent charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

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

Use of our report

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

Knox Cropper LLP

5 December 2023

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street
London EC3A 2AD

Age UK Kensington and Chelsea
Consolidated Statement Of Financial Activities For The Year Ended 31 March 2023

		2023			2022		
	Note	Unrestricted £	Restricted £	**Total £**	Unrestricted £	Restricted £	**Total £**
Income from:							
Donations and legacies	2	479,267	11,256	**490,523**	121,123	48,134	**169,257**
Charitable activities	3	446,566	2,097,565	**2,544,131**	515,367	1,766,588	**2,281,955**
Income from trading company	4a	123,452	-	**123,452**	244,528	-	**244,528**
Investments	4b	1,530	-	**1,530**	662	-	**662**
Total income		**1,050,815**	**2,108,821**	**3,159,636**	**881,680**	**1,814,722**	**2,696,402**
Expenditure on:							
Raising funds	5a	176,324	-	**176,324**	88,692	-	**88,692**
Charitable activities	5a	674,855	2,255,368	**2,930,223**	911,429	1,834,733	**2,746,162**
Total expenditure		**851,179**	**2,255,368**	**3,106,547**	**1,000,121**	**1,834,733**	**2,834,854**
Net Income/(Expenditure) before Transfers		**199,636**	**(146,547)**	**53,089**	**(118,441)**	**(20,011)**	**(138,452)**
Transfers between funds		(212,557)	212,557	**-**	-	-	**-**
Net movement in funds		**(12,921)**	**66,010**	**53,089**	**(118,441)**	**(20,011)**	**(138,452)**
Reconciliation of funds:							
Total funds brought forward		1,073,299	55,843	**1,129,142**	1,191,740	75,854	**1,267,594**
Total funds carried forward		**1,060,378**	**121,853**	**1,182,231**	**1,073,299**	**55,843**	**1,129,142**

The notes on pages 21 to 35 form part of these financial statements.

Age UK Kensington and Chelsea

Balance Sheets as at 31 March 2023

	Note	The group 2023 £	2022 £	The charity 2023 £	2022 £
FIXED ASSETS:					
Intangible assets	**10b**	28,692	43,038	28,692	43,038
Tangible assets	**10a**	11,648	58,573	11,648	58,573
		40,340	**101,611**	**40,340**	**101,611**
CURRENT ASSETS:					
Debtors	**13**	597,709	556,872	597,709	556,872
Short term deposits		252,313	469,812	252,313	469,812
Cash at bank and in hand		359,738	201,711	359,738	201,711
		1,209,760	**1,228,396**	**1,209,760**	**1,228,396**
LIABILITIES:					
Creditors: amounts falling due within one year	**14**	67,869	200,865	67,869	200,865
NET CURRENT ASSETS / (LIABILITIES)		**1,141,891**	**1,027,531**	**1,141,891**	**1,027,531**
TOTAL ASSETS LESS CURRENT LIABILITIES		1,182,231	1,129,142	1,182,231	1,129,142
TOTAL NET ASSETS		**1,182,231**	**1,129,142**	**1,182,231**	**1,129,142**
FUNDS:	**19a**	-	-	-	-
Restricted income funds		121,852	55,842	121,852	55,842
Unrestricted income funds:					
Designated funds		320,000	792,932	320,000	792,932
General funds		740,379	280,368	740,379	280,368
Total unrestricted funds		**1,160,379**	1,073,300	**1,160,379**	1,073,300
TOTAL FUNDS		**1,182,231**	1,129,142	**1,182,231**	1,129,142

The notes on pages 21 to 35 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 01/12/23 and signed on their behalf by:

…….. ……05/12/2023……..

Bob Empson Date

Chair

Company no. 3926026

Age UK Kensington and Chelsea

Consolidated Statement of Cash Flows
Year ended 31 March 2023

	Note	2023		2022
		£	£	£
CASH FLOWS FROM OPERATING ACTIVITIES				
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		**53,088**	**(138,452)**	
Depreciation charges		40,940	37,590	
Assets written off during the year		21,466	-	
Dividends, interest and rent from investments		(1,530)	(662)	
(Increase)/decrease in debtors		(40,838)	(126,232)	
Increase/(decrease) in creditors		(132,996)	129,751	
NET CASH PROVIDED BY / (USED IN) OPERATING ACTIVITIES			**(59,869)**	(98,005)
CASH FLOWS FROM INVESTING ACTIVITIES:				
Dividends, interest and rents from investments		1,530	662	
Purchase of fixed assets		(1,134)	(55,912)	
Transfer to short term deposits		217,500	63,832	
Repayment of loan finance		-	(25,000)	
NET CASH PROVIDED BY / (USED IN) INVESTING ACTIVITIES			**217,896**	**(16,418)**
Change in cash and cash equivalents in the year			158,027	(114,423)
Cash and cash equivalents at the beginning of the year			201,711	316,134
Change in cash and cash equivalents due to exchange rate movements			-	-
Cash and cash equivalents at the end of the year			359,738	201,711

Analysis of cash and cash equivalents and of net debt	**At 1 April 2022**	**Cash flows**	**Other non-cash changes**	**At 31 March 2023**
	£	£	£	£
	201,711	158,027		**359,738**
	-	-		**-**
	201,711	158,027		**359,738**

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory information

Age UK is a charitable company limited by guarantee and is incorporated in England.

The registered office address is: 1 Thorpe Close, London W10 5XL.

b) Basis of preparation

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

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age United Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The trustees do not consider that there are any sources of estimated uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

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

d) Going concern

The Trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business. The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

1. PRINCIPAL ACCOUNTING POLICIES (continued)

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- Raising funds 30%
- Charitable activities 70%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rental charges are charged on a straight-line basis over the term of the lease.

1. PRINCIPAL ACCOUNTING POLICIES (continued)

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and Fittings 4 years
- Computers and Equipment 3 years
- Leasehold Improvement 3 years

l) Intangible asset

The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalized. This intangible will be amortised over a useful life of 3 years.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where 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 due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. Donations and Legacies

	Unrestricted	Restricted	2023 Total	Unrestricted	Restricted	2022 Total
	£	£	£	£	£	£
Gifts	900	-	**900**	1,430	-	1,430
Legacies	440,388	-	**440,388**	12,615	-	12,615
Donations	37,979	11,256	**49,235**	107,078	48,134	155,212
	479,267	11,256	**490,523**	121,123	48,134	169,257

3. Income from charitable activities

	Unrestricted	Restricted	2023 Total	Unrestricted	Restricted	2022 Total
	£	£	£	£	£	£
Dementia Support	-	38,500	**38,500**	-	153,783	153,783
Information and Advice	-	15,356	**15,356**	-	73,315	73,315
HSCA (CLCH)	-	1,304,011	**1,304,011**	-	1,192,432	1,192,432
Core Costs	446,044	-	**446,044**	220,503	-	220,503
Home Safety Checks	-	-	**-**	-	4,905	4,905
Friends & Neighbours	-	369	**369**	3,185	20,000	23,185
Dementia Carers Project	-	18,602	**18,602**	-	6,000	6,000
Health Wise	-	111,042	**111,042**	-	80,000	80,000
Shopping for clients	-	-	**-**	35,341	-	35,341
My Memories	-	67,693	**67,693**	-	54,154	54,154
Respite Care	-	39,375	**39,375**	31,500	-	31,500
Service user fees (At Home)	-	228,427	**228,427**	223,649	-	223,649
Supporter donations	521	-	**521**	1,189	-	1,189
Safer Neighbourhood	-	-	**-**	-	2,130	2,130
DigiALL project	-	18,720	**18,720**			-
Community services	-	94,075	**94,075**			-
Activities and events	-	80,147	**80,147**			-
Sub-total for charitable activity	**446,565**	**2,016,317**	**2,462,881**	**515,367**	**1,586,719**	**2,102,086**
Special Projects		81,249	**81,249**	-	179,869	179,869
TOTAL INCOME FROM CHARITABLE ACTIVITIES	**446,565**	**2,097,566**	**2,544,131**	**515,367**	**1,766,588**	**2,281,955**

Age UK Kensington and Chelsea
Notes to The Financial Statements
For The Year Ended 31 March 2023

4a Income from Trading company

	2023 Total £	2022 Total £
Age United Limited	**123,452**	244,528
	123,452	244,528

4b Income from Investment

Bank interest	**1,530**	662

Age UK Kensington and Chelsea
Notes to The Financial Statements
For The Year Ended 31 March 2023

5a

		Charitable activities					
	Raising funds	**Charitable activities**	**Governance costs**	**Project related costs**	**Support costs**	**2023 Total**	**2022 Total**
	£	**£**	**£**		**£**	**£**	£
Staff Costs (Note 7)	70,702	2,278,829	-	-	164,972	**2,514,503**	**2,369,226**
Other staff costs	-	92,422	-	-	-	**92,422**	**39,870**
Consultants and Interim Staff Costs	-	-	71,085	-	-	**71,085**	**-**
Fundraising costs	50	-	-	-	-	**50**	**-**
Volunteer support services	-	4,941	-	-	-	**4,941**	**3,479**
My Memories and Dementia Support	-	5,201	-	-	-	**5,201**	**2,690**
Information and Advice	-	23,935	-	-	-	**23,935**	**15,878**
Other Direct Costs	-	64,625	-	-	-	**64,625**	**67,251**
Premises	-	-	-	-	61,159	**61,159**	**47,918**
Office equipment and IT	-	-	-	-	44,338	**44,338**	**61,567**
Communication and Stationery	-	-	-	-	40,498	**40,498**	**44,816**
Professional Fees	-	-	-	-	-	**-**	**54,618**
Depreciation	-	-	-	-	40,940	**40,940**	**37,590**
Other costs / Projects	-	-	-	142,850	-	**142,850**	**89,951**
	70,752	2,469,953	71,085	142,850	351,907	**3,106,547**	**2,834,854**
Support costs	105,572	246,335	-	-	(351,907)	-	-
Governance costs	-	71,085	(71,085)	`	-	**-**	-
Total Expenditure 2023	**176,324**	**2,787,373**	**-**	**142,850**	**-**	**3,106,547**	-
Total Expenditure 2022	**88,692**	**2,656,211**	**-**	89,951	**-**	**2,834,854**	-

6. NET INCOME/ (EXPENDITURE) FOR THE YEAR

This is stated after charging / (crediting)

	2023	2022
	£	£
Depreciation	40,940	37,590
Loss on disposal of fixed assets	21,466	-
Operating lease rentals:		
Property	12,655	12,655
Auditor's remuneration (excluding VAT):		
Audit	9,350	8,900

7. ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL

Staff costs were as follows:

	2023	2022
	£	£
Salaries and wages	2,260,641	2,165,178
Social security costs	187,169	185,659
Employer's contribution to defined contribution pension schemes	66,694	56,857
	2,514,504	**2,407,694**

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £261,458 (2022: £334,785).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

No Trustees' expenses were reimbursed in the current or prior year.

8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 90 (2022: 87).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2023	**2022**
	No.	No.
Raising funds	**2.0**	**2.0**
Community Engagement	**2.9**	**3.4**
Healthwise	**1.6**	**3.0**
Dementia	**4.4**	**4.8**
At Home	**21.6**	**14.6**
Information and Advice	**4.6**	**4.3**
PCN/HSCA	**45.0**	**36.5**
Social Prescribing Link	**-**	**7.1**
Activities & Events	**2.6**	**2.5**
Digital Inclusion	**2.0**	**3.0**
Governance / Core	**3.2**	**6.2**
	89.9	87.4

9. RELATED PARTY TRANSACTIONS

There were no related party transactions in the financial year 2023 (2022: none).

10a . TANGIBLE FIXED ASSETS

The charity	Leasehold property	Fixtures and fittings	Computer equipment	Total
Cost	**£**	**£**	**£**	**£**
At the start of the year	25,623	25,508	190,381	**241,512**
Additions in year	-	-	1,134	**1,134**
Disposals in year	(25,623)	(10,485)	(120,443)	**(156,551)**
At the end of the year	-	**15,023**	**71,072**	**86,095**
Depreciation				
At the start of the year	22,063	12,880	147,995	**182,938**
Charge for the year	-	3,756	22,838	**26,594**
Eliminated on disposal	(22,063)	(4,665)	(108,357)	**(135,085)**
At the end of the year	-	**11,971**	**62,476**	**74,447**
Net book value				
At the end of the year	**-**	**3,052**	**8,596**	**11,648**
At the start of the year	**3,560**	**12,628**	**42,386**	**58,574**

All of the above assets are held by the charity and used for charitable purposes, A review of the Fixed Asset register took place and any assets that were no longer in use have been written off.

10b . INTANGIBLE ASSETS

Intangible assets The Charity	Intangible asset	Total
Cost	**£**	**£**
At the start of the year	43,038	**43,038**
At the end of the year	43,038	**43,038**
Amortisation		
At the start of the year	-	**-**
Amortisation for the year	14,346	**14,346**
At the end of the year	14,346	**14,346**
At the end of the year	28,692	**28,692**
At the start of the year	43,038	43,038

The Intangible Asset is the Salesforce platform which was developed internally and as such, costs relating to its development have been capitalised and will be depreciated over a period of 3 years. In the prior year, this was categorised under tangible fixed assets, as a scheme in progress. This year, the completed intangible asset has been re-classified.

11. SUBSIDIARY UNDERTAKING

The charity owns the whole of the issued ordinary share capital of Age United Limited, a company registered in England. The company number is 12351857 and charity number 1082658. The registered office address is 1 Thorpe Close, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line-by-line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

A trustee, together with the Chief Executive, are directors of the subsidiary. Age United Limited commenced operation in April 2020.

A summary of the results of the subsidiary is shown below:

	2023	2022
	£	£
Turnover	**123,452**	244,528
Cost of sales	**(112,200)**	(220,551)
Gross profit/(loss)	**11,252**	23,977
Administrative and other expenses	**(82,620)**	(23,977)
Profit/(loss) on ordinary activities before interest and taxation	**(71,368)**	-
Profit / (loss) on ordinary activities before taxation	**(71,368)**	-
Taxation on profit on ordinary activities	-	-
Profit / (loss) for the financial year	**(71,368)**	-
Share Capital and Retained earnings		
Total brought forward	**1**	**1**
Profit / (loss) for the financial year	**(71,368)**	-
Total carried forward	**(71,367)**	**1**
The aggregate of the assets, liabilities and reserves was:		
Assets	**14,264**	**64,887**
Liabilities	**(85,633)**	**(64,886)**
Share Capital and Retained earnings	**(71,367)**	**1**

Included within administrative expenses above is a management charge of £nil (2022: £23,977) from the parent entity. It should be noted that the subsidiary was only trading for six months of the financial year compared to a full 12 months of trading in the previous financial year.

During the previous year (2022), the VAT status of the Social Prescribing Link Worker (SPLW) services provided by Age United were reviewed and it was concluded that the services qualified as a taxable supply. In light of this, the contract between Age United and the NHS ended on 30.09.2022, and the subsidiary has since ceased trading. Age United has now registered for VAT and is applying VAT retrospectively to the SPLW contract, in accordance with the original agreements.

12. PARENT CHARITY

The parent charity's gross income and the results for the year are disclosed as follows:

	2023	2022
	£	£
Gross income	3,036,183	2,451,874
Result for the year	122,716	(162,429)

13. DEBTORS

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Trade debtors	138,975	476,528	138,975	476,528
Other debtors	444,576	66,853	444,576	66,853
Prepayments	14,158	13,491	14,158	13,491
	597,709	**556,872**	**597,709**	**556,872**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Trade creditors	14,187	33,222	14,187	33,222
Taxation and social security	13,758	65,209	13,758	65,209
Other creditors	10,348	64,755	10,348	64,755
Accruals	23,336	8,900	23,336	8,900
Deferred income (Note 15)	6,240	28,779	6,240	28,779
	67,869	**200,865**	**67,869**	**200,865**

15. DEFERRED INCOME

	The group		The charity	
	2023	2022	2023	2022
	£	£	£	£
Balance at the beginning of the year	28,779	3,231	28,779	3,231
Amount released to income in the year	(28,779)	-	(28,779)	-
Amount deferred in the year	6,240	25,548	6,240	25,548
Balance at the end of the year	**6,240**	**28,779**	**6,240**	**28,779**

16. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR

	General unrestricted	Designated funds	Restricted funds	**Total funds**
	£	£	£	**£**
Tangible fixed assets	40,340	-	-	**40,340**
Net current assets	700,039	320,000	121,852	**1,141,891**
Net Assets at 31 March 2023	**740,379**	**320,000**	**121,852**	**1,182,231**

17. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – PRIOR YEAR

	General unrestricted	Designated funds	Restricted funds	**Total funds**
	£	£	£	**£**
Tangible fixed assets	101,612	-	-	**101,612**
Net current assets	178,756	792,932	55,842	**1,027,530**
Net Assets at 31 March 2022	**280,368**	**792,932**	**55,842**	**1,129,142**

18a **MOVEMENTS IN FUNDS – CURRENT YEAR**

	At 1 April 2022	Income & gains	Expenditure & losses	Transfers	At 31 March 2023
	£	£	£	£	£
Dementia Support	-	124,795	143,850	19,055	-
Information and Advice	-	15,356	161,548	146,192	-
HSCA (CLCH)	-	1,304,011	1,282,025	-	21,986
Friends and Neighbours	-	369	4,438	4,069	-
Healthwise	-	111,631	94,653	-	16,978
Special Reserve Fund - Income	11,500	12,500	8,100	-	15,900
Third Party payment	25,755	-	10,200	-	15,555
Digital inclusion	18,534	87,468	92,640	-	13,362
Community engagement	-	94,175	131,829	37,654	-
At home services	-	267,803	246,270	3,071	24,604
Activities and Events	-	90,713	77,245	-	13,468
Food and Friends	-	-	2,516	2,516	-
Christmas Box	54	-	54	-	-
Total restricted funds	55,843	2,108,821	2,255,368	212,557	121,853
Unrestricted funds:					
Designated funds:					
Creation of Property Fund	641,803	-	-	(641,803)	-
Health Inequalities Fund	100,000	-	-	(100,000)	-
Staff Development	42,185	-	-	(42,185)	-
Projects Development Fund	8,944	-	-	(8,944)	-
Operational activities funded 23-24	-	-	-	110,000	110,000
Investment in Strategy FY 23-24	-	-	-	150,000	150,000
Investment in Strategy- future years	-	-	-	60,000	60,000
Total designated funds	792,932	-	-	(472,932)	320,000
General funds	280,367	1,050,815	851,179	260,375	**740,378**
Total unrestricted funds	1,073,299	1,050,815	851,179	(212,557)	1,060,378
Total funds	**1,129,142**	**3,159,636**	**3,106,547**	**-**	**1,182,231**

The narrative to explain the purpose of each fund is given at the foot of the note below.

18b MOVEMENTS IN FUNDS – PRIOR YEAR

	At 1 April 2021	Income & gains	Expenditure & losses	Transfers	At 31 March 2022
	£	£	£	£	£
Restricted funds:					
Dementia Support	-	194,593	194,593	-	-
Information and Advice	-	73,315	73,315	-	-
HSCA (CLCH)	-	1,192,431	1,192,431	-	-
Friends and Neighbours	-	20,000	20,000	-	-
Healthwise	-	80,000	80,000	-	-
General Covid-19	13,652	-	13,652	-	-
K & C Foundation - After Party	12,313	-	12,313	-	-
Supporting Development of Volunteers	3,000	82,763	85,763	-	-
Special Reserve Fund	20,590	25,000	34,090	-	11,500
Dementia Covid-19	9,614		9,614	-	-
Third Party payment	5,402	32,500	12,147	-	25,755
Dance West	3,791	15,572	19,363	-	-
Power to Change	7,874		7,874	-	-
Christmas Box	(382)	24,034	23,598	-	54
Digital Inclusion		74,514	55,980		18,534
Total restricted funds	75,854	1,814,722	1,834,733	-	55,843
Unrestricted funds:					
Designated funds:					
Creation of Property Fund	650,000	-	8,197	-	**641,803**
Health Inequalities Fund	100,000	-	-	-	**100,000**
Staff Development	42,185	-	-	-	**42,185**
Projects Development Fund	16,958	-	8,014	-	**8,944**
Total designated funds	809,143	-	16,211	-	792,932
General funds	382,597	881,680	983,910	-	**280,367**
Total unrestricted funds	1,191,740	881,680	1,000,121	-	1,073,299
Total funds	**1,267,594**	**2,696,402**	**2,834,854**	**-**	**1,129,142**

Purposes of restricted funds

- HSCA: To support the delivery of My Care My Way funded by the NHS
- Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
- Specialist Reserves Fund – To fully scope out and explore a sustainable Joint Operating Model for Paid-for services across North-West London.
- Third Party Payment- Winter fuel payment funded by Kensington and Chelsea Foundation; to help residents in need with their fuel bills
- Digital Inclusion- To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.
- Events and Activities – To provide specific events and activities.
- At Home – to provide practical support and respite services.

Purposes of designated funds

The designated funds were approved by the Board on 3rd July 2023. Having considered the current financial year outlook and the focus to implement the new strategy over 3 years, the designated funds are:

	£000s
Operational activities funded 23-24	110
Investment in Strategy FY 23-24	150
Investment in Strategy -future years	60
Total Designated funds	**320**

20. **FINANCIAL COMMITMENTS**

	2023	**2022**
	£	**£**
Less than one year	12,655	12,655
One to five years		12,655
Over five years	-	-
	12,655	**25,310**

Financial commitments relate to non-cancellable operating leases for office space.

21. LEGAL STATUS OF THE CHARITY

The parent charitable company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

AGE UK KENSINGTON AND CHELSEA

England & Wales - Charity number 1082658

Accounts

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Age UK Kensington and Chelsea

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REFERENCE AND ADMINISTRATIVE INFORMATION

Registered charity name	Age UK Kensington & Chelsea
Charity registration number	1082658
Company registration number	03926026
Principal and registered office	1 Thorpe Close, London, W10 5XL
Solicitors	Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Bankers	Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB
	CAF Bank, King's Hill, West Malling, Kent ME19 4TA
	Scottish Widows Bank, PO Box 883, Leeds LS1 9TY
Auditor	Knox Cropper, 65/68 Leadenhall Street, London, EC3A 2AD

Trustees and Directors

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Martin Pendry	Chair of the Board of Trustees (Resigned as Chair 29 March 2022)
Bob Empson	Chair of the Board of Trustees (Appointed as Chair 29 March 2022)
Ian Hill	Treasurer (Resigned 20 September 2022)
Henry Wrigley	Treasurer (Appointed 20 September 2022)
Christine Vigars	Vice Chair (Resigned 30 November 2021)
Kate Scally	
Christine Blewett	
Nicola Maguire	
Sarah Fahy	
Charlene Booth	
Nicola Hill	(Resigned 29 March 2022)

Company Secretary	Jess Millwood

Management Team

The Senior Management Team who served the charity during the year and up to the date of signing this report were as follows:

Chief Executive	Jess Millwood
Director of Finance and Resources	James Lewis
Director of Services	Rob Kelly
Head of Fundraising	Debra Bollan
Head of Community Engagement	Anastasio Cabello
Head of Strategic Development	Michael Kings
Head of Human Resources	Ciara Murphy

Age UK Kensington and Chelsea
Trustees' Report for the year ended 31 March 2022

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities'.

The Objectives of the Charity are:
To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK Kensington & Chelsea (AUKC) we believe that older age is to be celebrated and that older people have a valuable contribution to make. Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the Charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges such as deteriorating health, loss of a partner or friends and decreasing income. We are supported by a fantastic team of committed and dedicated volunteers who continue to help support older people in the borough, or who provide additional support in the office.

Our services are comprehensive and provide help ranging from informal social and leisure activities to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government – both nationally and locally - are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

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 objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programs for the Charity.

OVERVIEW OF SERVICES

Self-Care Project

In 2021-22 we completed the sixth year of the West London Clinical Commissioning Groups (WLCCG) 'Self- Care' scheme, working closely with Kensington and Chelsea Social Council (KCSC) and our Health and Social Prescribing Coordinators (HSPC) to provide self- care prevention and support services to older people with long term conditions. Under the Self-Care project we provide many services to promote independence and instill self-care: befriending, walking support, dementia support, information and advice and exercise support. This project continues to be embedded within My Care, My Way and clients can access these range of services directly through their dedicated Age UK HSPC.

During 2021-22 and despite the ongoing Covid crisis, the services were able to provide support to 267 people with 960 sessions, including welfare calls.

Dementia Support Services

Dementia 1:1 Support and Dementia Advisor service
The financial year 2021 –2022 continued to be very challenging due to the Covid-19 pandemic. We were able to build on the foundations we laid during the previous year and continue to provide services to people living with dementia to enable independence, safety, and wellbeing.

Throughout the year we complied with Government regulations as they changed to reflect the spread of Covid-19 in the Community. We supported our clients and carers with information on changes in restrictions and the roll out of the vaccine. The imposing and lifting of restrictions meant that we had to be flexible with providing face to face visits and phone calls. We responded to our clients' and families' preferences regarding which type of contact they preferred as many remained cautious over the risk of infection.

To maintain cognitive stimulation, we continued to provide bespoke individualised Activity Packs and produce the Memory Café at Home magazine. To compensate for not being able to run as many outings we produced a virtual tour of Kew Gardens booklet including a pack of lavender to provide sensory stimulation which we sent to clients and discussed in follow up calls.

The outings we were able to provide included two Christmas events, two Afternoon Teas at the Royal Albert Hall and a visit to the Wallace Collection. All our outings have been well received by our clients who enjoy meeting up with others and having different types of experiences in the community.

We continued to work closely with HSPCs, Social Services, Community Mental Health Teams (CMHTs), the Art Therapist, and Westminster Dementia Adviser to ensure that our clients could continue to access health and social care services. We maintained our contacts with Resonate Arts, Arts4Dementia, Octavia Foundation, and Open Age and referred for Befriending and Cultural Activities so that clients could continue to pursue hobbies and interests through phone calls and further reduce loneliness and feelings of isolation.

We also provided telephone support, advice and information to family carers who were finding the continuing restrictions difficult and felt isolated from their usual support networks. We continued to liaise with the Dementia Adviser, Health and Well-being Co-ordinator and refer to the Admiral Nurses to ensure families have the advice, information and support they require to assist them with caring and prevent breakdown in care arrangements.

The Dementia Team continued to raise awareness about dementia through our Dementia Champion providing sessions to local community groups.

The service has supported 101 people during the year.

The Dementia Adviser received 91 new referrals throughout 2021/22. These came from the Central and North West London (CNWL) NHS Memory Service, Community Mental Health Teams (CMHTs), My Care My Way (MCMW), GPs, families/carers and members of AUKC. Her overall caseload was 132 active members.

The Memory Café resumed in October with a total of 66 people attending. In early 2022 with the rise of Covid once again we decided to suspend the café and resumed in March 2022 with 17 members attending. The North café is held at St

Peters Church in Notting Hill and the South at Chelsea Theatre on the first and last Wednesday of every month. We have been delighted to have had Opera Holland Park, the Wallace Collection and chair yoga visiting to provide sessions.

Our Dementia Adviser has provided two drop-in advice sessions at central Kensington library and Chelsea library for people to speak one to one without an appointment. She continued to attend the Dementia Action Alliance contributing to making Kensington and Chelsea a dementia friendly borough.

A new project - Maintenance Cognitive Stimulation Therapy (MCST) started to be planned after the New Year. Staff attended the training sessions, in preparation for delivery of this exciting new evidence-based group therapy.

Exercise at Home and Walking Support
The service resumed for both exercise at home and walking support with there being a high demand for walking support sessions. Face to face sessions with clients and volunteers started for both services. Stretching classes were delivered online and have become popular amongst clients.

The two projects have supported almost 100 people during the year. Online sessions were still delivered and continued to the end of the year.

Most of the referrals come from professionals such as GP's and HSPCs as well as self-referrals. Physiotherapists will also refer as a continuation of a client's rehabilitation post fall or hospital admission.

Exercise for the Mind
The beginning of 2021 continued with non face to face activities. We carried on with the welfare calls and delivering some online sessions.

As the months passed by and the situation improved, we started to open services and in September 2021 a face-to-face exercise for the mind class began.

The classes have continued, and we are looking at new venues where we can deliver more sessions in the coming months.

The service has been delivered mainly at Pepper Pot Day Centre, where attendees are part of a "bubble", helping to minimise the risk.

We have delivered a total of 22 in-person classes supporting 12 residents. People are very happy to be back and enjoying the social interaction once again.

Community Engagement

Befriending
Befriending continues to be one of our most popular services, matching volunteers with housebound or very isolated older people to provide regular companionship.

At the beginning of the year, we started winding down the Check in and Chat (Telephone Befriending) that had been supporting over 150 members during lockdown as the lifting of restrictions left them better able to access support in the community. We found that people wanted more escorting as they started to get out and about more. This was done gradually to ensure each member who wouldn't be continuing with our regular befriending knew what other options were open to them and could have a smooth transition. Some of those Telephone Befriending Pairs chose to remain in contact outside of our support and others wanted our continued involvement.

The Befriending Service runs a hybrid service due to Covid 19 with some Befriending Pairs returning to face to face meetings and others preferring to remain in contact by telephone. Demand is very high as members are keen to socialise after the various lockdowns - with that in mind we have focused on those clients who are housebound whilst working to support the more mobile client in joining our social groups in the community. Over the last year we have supported 59 people with a team of 50 volunteers.

Escorting
The Escorting Service ran through the Pandemic, but during lockdown periods it was restricted to those clients with medical appointments. With the NHS backlogged waiting list we've had to be reactive - as slots have opened up at the last minute we have been ready and able to help clients to appointments at short notice.

There has been increased demand centered around clients wishing to regain mobility, access social groups and activities or just get fresh air. This service has been able to link into our activities programs supporting clients who were no longer confident in their mobility or lacked motivation due to isolation. So, although worries about Omicron reduced demand over the winter period we continued to help our members access the community when needed. A total of almost 400 escorting trips were taken by approximately 130 different clients over the last year. This has included clients' first journeys outdoors since the start of the pandemic, much delayed but important medical appointments or simple trips to cafés for some company. Most satisfying has been those members who only needed a few trips before feeling confident to manage trips by themselves.

Group Shopping Trips
The shopping service has carried on enabling people to have access to fresh food including fruit and vegetables on a regular basis.

Like other services, during 2021-22 there were changes to accommodate the service to the Covid situation, especially at the time that the Omicron variant arrived. The number of people coming on the bus has been restricted on a couple of occasions to make sure we minimised the risk of infection.

The services have been expanded since September 2021. In addition to the two traditional days taking people to the shops to do their own shopping with the support of the volunteers, we have another day shopping service a week, when we shop for people instead of taking them to the supermarket. This service is reserved for those people who are unable to go out for reasons from physical disabilities or still being quite mindful and cautious about Covid.

Both services together have supported 65 people during the year.

The team of volunteers have been extremely helpful providing physical and emotional support in addition to promoting social interaction after shopping, meeting at the café for a cup of tea and a chat.

Practical Help
The service has been providing that little extra help around the house with practical jobs from changing a light bulb or hanging curtains, to assembling a flat pack piece of furniture.

As with other services, the consequences of Covid and especially the arrival of Omicron put the delivery on hold, completing only those tasks that were more urgent. The service supported 83 people during 2021-22 with over 200 tasks delivered, despite the restrictions.

Digital Inclusion Services
This year we hosted a range of Digital Inclusion projects to support older people develop their digital skills. All digital inclusion services are completely free - we just ask people to bring a commitment to attending sessions and a willingness to learn new online skills.

The Kensington and Chelsea and Westminster Social Isolation project
The KCW Social Isolation project supports and enhances existing Older Adult Mental Health services provided by CNWL by providing targeted outreach support to vulnerable older people including those living alone who are known to be more likely to experience social isolation.

The support is person-centered and one to one, driven by what the older person wants to learn. For example, someone might need support in video calling, shopping online, use of email, social media, making video calls, browsing the internet, or even an online hobby. Referrals to the project are exclusively from the CNWL mental health team where they identify older people who might be interested in digital skills training to help overcome social isolations. 44 clients were referred from the CNWL mental health team; 33 have received and are still receiving digital inclusion support; 11 were not interested in the service and have either declined the service or dropped out after a very short time after referral. The one

year pilot ran from May 2022 - April 2022. The commissioners at CNWL were pleased with the outcomes and have extended the project contract for another year.

An 82-year old client said he was impressed with the support that he has received so far. He has had a laptop for over 10 years but never used it properly until he received support from the team.

Another client described the support as "fantastic". She said the service helped her regain her life balance. She commented, "I'm now regarding my computer in a more friendly way! I will give you 10 out of 10 on the service. I would like to stay as long as I'm eligible. I'm astonished how this was helpful, it really had enormous help to retain my mental balance."

Curry's and Vodafone Tablet Loan Schemes
Commissioned by Age UK National, the Tablet Loan Schemes provides digitally excluded older people with a tablet device and connectivity for a fixed period (6–8 weeks). The scheme aims to enable older people to discover the benefits that can be made to their lives through being online, learn how to use a tablet and make a more informed decision at the end of the loan period as to whether they would like to purchase their own device. We were granted 10 tablets, SIM cards, dongles and stylus pens under each scheme. Curry's delivery period was November till February 2022, and Vodafone started in February 2022 continuing till August 2022. The two schemes were an opportunity to attract clients to other services, and to have devices that can be used for other projects.

Activities & Events
The Activities & Events project is an umbrella project for a number of services which all aim to increase social connections and combat loneliness and isolation. These are Friends & Neighbours, Food & Friends and the Intergenerational Project.

The activities were delivered online at the beginning of 2021-22 but then when the summer arrived and the infection rate came down, clients started to ask for face-to-face activities, but also wanted to keep some of the online sessions such as language lessons, art and music appreciation.

Outings, lunch clubs, afternoon tea with bingo sessions, etc, started to be delivered and people were very excited to meet old friends and make new ones.

The special Carnival party for older residents happened at the end of August in collaboration with the Venture Centre, being very well attended, making the occasion not only for older local residents but mixing with younger people in an intergenerational event.

The other project delivered with young volunteers, is the afternoon games with students from Queens Gate School, on Friday afternoons.

Two big Christmas dinners were scheduled in December 2021 but unfortunately one of them in collaboration with the Chelsea Football Club Foundation was cancelled due to the Omicron variant impact. The second one at the Copthorne Tara Hotel in Kensington, went ahead and although we had to restrict the number of people attending to a total of 90, people had a fantastic time.

The Valentines party in February 2022 at St Cuthbert's Church was another highlight of the project, with music and entertainment and with around 150 people attending the event.

The Activities & Event projects has recovered the work with partners happening before the pandemic, such as lunches at The Black Bird Pub, Mary Smith Court or St Cuthbert's Centre and developing new ones such as Dancewest and Chelsea Football Club Foundation.

The project has had around 10,000 attendances across the different activities and supported around 350 people during 2021-2022.

Christmas Hampers
Additional funds were secured by Age UK K&C and we delivered Christmas Hampers to over 800 people in the borough. The hampers contained some preserved food, biscuits and chocolates, perfumed soap and Kensington & Chelsea book with information and pictures of the borough, a crossword book and a soft, cosy winter blanket.

Health Promotions

Macular Support Group
The Macular Degeneration Support Group met weekly on the phone with 12 members participating altogether. The conference call line was provided by the national charity, Macular Society. A range of speakers joined the calls covering local history as well as issues related to managing sight loss. There were individual phone calls to members who found the conference call format difficult to manage.

Health and Strength Support Groups
Health and Strength Support Groups were held over Zoom. There were seven groups during the year. Each group consisted of ten, two hour sessions beginning with an hour of chair based exercise followed by a discussion. Sometimes invited speakers joined the sessions. Each group had a different theme, for example, osteoarthritis, Type II Diabetes or stress. As the pandemic continued the themes widened to include subjects like getting to know your local community and how the Arts can support mental health.

Health Talks
Health talks are normally given in the community to various community groups or in sheltered housing settings. Very few groups were able to function online, so it was decided to run a program of health themed talks on Zoom that anyone could attend. In the last quarter, AUKC arranged a freephone line and some talks were held using this format. In total, there were ten Zoom talks given to specific groups, ten Zoom talks that anyone could attend and six on the telephone.

Carers Project
Weekly Zoom drop in chats continued on a weekly basis throughout the year with 6 carers attending. A telephone group was added in the last quarter with 5 attending. Two Zoom information events were held for carers with medical specialists giving presentations. The first explored the connections between diabetes and dementia and the management challenges involved. The second looked at dual diagnosis: clients living with mental illness and dementia. In the final quarter we embarked on a collaboration with the Gate Theatre. The Gate put on a special Zoom showing the Letters Project for carers and other interested members followed by a Q and A. This production focused on experiences of caring. Out of this came a project where ten members of AUKC including carers, were paired with young associates of the Gate Theatre. They wrote letters to each other during the pandemic and eventually got to meet each other in the summer of 2021.

At Home Service
Our Personal Care service stopped in August 2021. Difficult decisions had to be made about where to focus our limited resources and capacity, and the Board felt that the focus should be on developing and extending our Practical Support and clinic based Footcare services.

The team worked closely with older people, their families, and our Carers to ensure a smooth transition to new providers for Personal Care.

We continued to offer Practical Support and clinic based Basic Footcare, and funded respite.

Practical Support At Home
Our dedicated team of carers are delivering around 200 care hours per week, with an average of 1,000 hours per month.

Feedback received from the son of an older person who joined the services in January 2022, receiving practical support at home and funded respite was, "Mum is delighted to have the support. We are very pleased that we have joined your services".

Clinic-based Basic Footcare
The team contacted GP clinics and community venues in the borough to introduce the service. We currently have two trained practitioners providing the service. The service is now running in four fixed locations, on a weekly basis, and two care homes on-ad hoc basis offering the service exclusively for their residents every 6 weeks or whenever needed. The team are still reaching out to other potential venues to cover all days of the week and other locations such as care homes or sheltered accommodation.

Funded Respite

The At Home Respite service is for carers of people living with Dementia; it offers them a break in a safe and supportive environment. This service is available for the carers of people aged 50 and over with memory difficulties registered with a GP Practice in the Kensington and Chelsea area. Each client is eligible to 4 hours per week of respite care for 6 months with a target of 16 clients per year.

Information & Advice

In 2021-22 the Information & Advice team supported around 850 people with over 1,000 enquiries, within all the different projects, including general enquiries. These covered a variety of topics including benefits and income maximisation, health and disabilities, housing, social care needs, energy efficiency and fuel poverty and assistance with form filling. Some of the most popular tasks carried out were benefit checks and applications for Attendance Allowance, Taxicards and Blue Badges. Applications were also made on clients' behalf to organisations such as Campden Charities and the Kensington & Chelsea Foundation for grants for household items or to help with fuel bills as part of the Winter Warmth Campaign. Assistance was also given with appealing unsuccessful benefit applications and answering general enquiries as providing contact numbers for local organisations or signposting people to the right service.

The service has been mainly delivered over the phone but face-to-face sessions have been delivered at St Cuthbert's Centre.

The team has managed to bring around £459,000 to local residents in newly claimed benefits.

Volunteers

We started 2021 with optimism as the situation with Covid started to improve. We were able to think about services getting back to normal albeit slowly and with a couple of bumps along the way. The response from volunteers throughout the pandemic has been inspiring and some of those volunteers who answered the call during that time have continued to volunteer with us.

We started slowly with face-to-face escorting for essential appointments, GP's, and hospitals. We followed on with befriending and walking support as many people's mobility has declined over the last two years. Face-to-face activities soon followed even though we have kept an online presence. A new project with Helpforce providing companions integrated into GP surgeries has also gained momentum over the last year. The demand for volunteers continues at pace with new projects coming on board and more people are looking for volunteer support.

Over the last couple of months as people have started to return to the workplace recruitment has plateaued. This is due to less flexibility as people are no longer working from home on a regular basis. However, volunteers recruited 2021 – 22 were still around 70, and we still currently have approx. 180 - 200 active volunteers. Recruitment continues to be through universities, websites, and word of mouth as well as using social media.

We enjoyed meeting volunteers for a face -to -face cup of tea and the chance to chat about their experiences volunteering with Age UK pre and post pandemic. We hope this will be the first of many gatherings this year.

Looking to the future of volunteering for AUKC, the emphasis will be on more efficient processes and developing the training and support we offer to volunteers.

My Care, My Way

AUKC has continued to focus on integration with CLCH, NHS and GPs and the knowledge and services we can provide to My Care My Way (MCMW) patients remains very valuable. We have provided insight into the strategic partnerships helping to shape the future of the services.

We have also listened to our teams, strengthening the structure, increasing engagement and changing the name to be more reflective of the role. Our teams are now called Health and Social Prescribing Coordinators (HSPCs), likewise the seniors are Senior Health and Social Prescribing Coordinators (SHSPCs).

MCMW continues to go from strength to strength with 41 Health and Social Prescribing Coordinators (HSPCs), working with Case Managers from the NHS - Central London Community Healthcare, providing support to 8,000 over 65s in West London NHS registered GP practice across Kensington and Chelsea – all of the NHS registered GP practices are now on board with My Care, My Way.

My Care, My Way was established to ensure older people are supported in the community for longer, reducing hospital admissions and promoting independence and self-care. This is achieved through a holistic, case management integration model. In partnership with GPs, CLCH, Kensington and Chelsea Social Council, and other statutory and voluntary organisations, the HSPC's are providing preventative holistic support to patients, to instill knowledge and confidence by promoting the concept of self-care (see below) and independence.

We collaborated with CLCH and KCSC to start a project looking at reducing avoidable hospital readmissions. The first part of the project is complete and we are sharing our findings with CLCH and other stakeholders, and looking at the next steps.

Social Prescribing Link Workers

It was recognised nationally that a growing number of GP visits are related to non-clinical needs and cannot always be addressed by the GP. To tackle this growing concern, NHS England and NHS Improvement rolled out a nationwide initiative of Social Prescribing Link Workers. The essence of a Social Prescribing Link Worker is to address all health and social needs by connecting individuals with their community through offering one-to-one client focused, holistic support for a period of time to promote a healthy, independent lifestyle. This is achieved through understanding what matters to the client and signposting them to the necessary teams. Social Prescribing Link Workers support a range of needs: housing, health, financial support, drug/alcohol support, local events/clubs, information and advice, volunteering, within a holistic, person-centred approach.

In March 2020, Age UK Kensington and Chelsea (via our Trading Arm 'Age United') secured the contract for the Social Prescribing Link Workers. At AUKC, we support those 55+ but as the Social Prescribing Link Workers support those 18-65, a subsidiary of Age UK Kensington and Chelsea was set up to facilitate support for all ages - Age United. We work very closely with the Kensington and Chelsea Social Council, West London Clinical Commissioning Group (WLCCG) and the local Primary Care Networks (PCNs – collection of GP practices) within the borough to deliver this project.

We employed 10 Link Workers across 5 PCNs. Each PCN has roughly 8 GP surgeries that the Link Workers support. Link Workers work very closely alongside the GPs in each PCN; each Link Worker has a clinical GP Lead for clinical advice, support and escalation. They receive regular clinical supervision as well as support and Line Management from Age United. As each PCN has different population needs, the Social Prescribing Link Worker's target patient group will differ; the areas they may be focusing on are: homelessness support, long term conditions, mental health, obesity, frequent attenders etc.

We have worked with GPs and Clinical Directors to refine the caseload management and operating procedures of the Social Prescribing Link Worker service. We have been instrumental in the introduction of a new case management tool which will help reporting and case management in general.

Fundraising and Marketing

The support of our statutory funders, trusts, corporate donors, individuals and friends groups enabled us to continue our work across the borough. These include the Kensington & Chelsea Foundation, the Westway Trust, the Calleva Foundation, Royal Borough of Kensington and Chelsea and the National Lottery Community Fund. We are also extremely grateful to all individuals who took part in this year's Royal Parks Half Marathon and other individual fundraising events.

During the year 2021/22 we did not use any external organisations to carry out telephone or face to face fundraising on our behalf and no professional fundraiser or commercial participator carried out any fundraising activities for the Charity.

We are registered with the Fundraising Regulator and are proud to champion the principles of honesty, accountability, and transparency when fundraising. We work to ensure that our fundraising complies with the Fundraising Code of Practice as well as the standards set by the Fundraising Regulator.

Gifts in wills are promoted on our website and in our newsletter. AUKC also benefits from a legacy sharing protocol with the national charity.

Finally, we continue to produce our newsletter which contains a range of useful information and articles to help readers stay healthy, active and connected to the local community as well as profiling some of the extraordinary lives which our members have led!

Improving our Data Systems
In 2021 AUKC set in motion a database change from Charity Log and People plan to Salesforce. The organisation decided to make this transfer as other Age UK affiliations were starting to use this system. It meant that there was a standardised model we could use across the network which could support the integrated development of partnership working across other Age UKs and allow us to better see client data across all services in AUKC, enabling us to spot gaps in service provision and better evaluate and improve services.

Intangible Asset
The Customer Relationship management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalised and will be depreciated over a period of 3 years.

Finances

Income

Total income for the year amounted to £2.7m, a decrease of £0.5m on the preceding year of £3.2m and includes income from various sources. Income from donations and legacies amounted to £169,000 as opposed to £245,000 received in the previous year. Part of the increase in income in the previous year was due to the specific, successful fundraising campaign we ran to support our Covid Pandemic Crisis Response, providing food, basic supplies, support and companionship to over 1000 isolated older people a week. The associated decrease was to be expected in the following year as the Crisis Response came to an end.

Expenditure

In 2021/22, our total expenditure incurred was £2.8m, whilst the previous year, total expenditure amounted to £3.2m. Spend on raising funds during the year amounted to £89,000 (2021: £66,000). Total expenditure on charitable activities amounted to £2.7m as opposed to £3.1m incurred in the 2020/21 financial year. Again, this reduction can be understood in light of our Pandemic Response.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (FRS 102 second edition)): Accounting and Reporting by Charities.

The charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

Reserves Policy

The Board of Trustees has considered the Charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes.

At the balance sheet date, the free reserves are £280k to allow for 4/5 months of strategic readjustment, and to support the sustainability of the organisation should major challenges arise.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 30 November 2020. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees responsible for the strategic direction and overall operations of the Charity. Directors of the Company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Brand Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects.

The Board of Trustees sets the strategic direction of the Charity and is responsible for the Charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees :

- Finance & Risk;
- Quality, Performance, Development & Human Resources;

Day to day service delivery is delegated to the Chief Executive and the Senior Management Team (SMT) who are considered to be the key management. The Senior Management Team is made up of the Chief Executive, Director of Finance and Resources, Director of Services, Head of Community Engagement, Strategic Development Manager, Head of Fundraising and Head of HR. The SMT is responsible for ensuring that the Charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day-to-day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team, and staff are set by the Board. The Board reviews pay annually.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 6 and 8 to the accounts.

Risk Management

The Charity has a formal risk management process through which the Chief Executive and Senior Management Team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	***Action taken to mitigate the risk***
Reputational Risk arising out of organisational failures	● *Risks are reviewed at each Finance & Risk and Board meeting, and contingency plans have been drawn to help put in place mitigating actions. A BRAG (Blue, Red, Amber, Green) traffic light system is used to categorize the risk, and a number system to identify the risk to the organisation's operations and reputation.* ● *Risks are reported to commissioners and other partners, and transparent relationships with key providers are maintained to ensure they are aware of the Charity's activities.*
Resilience of IT systems, including resilience against cyber crime	● *Spirit have implemented a secure, cloud based IT provision and are upgrading all our IT security systems.* ● *Data back-up system in operation.* ● *IT systems can support staff to work effectively remotely if required*
Loss of contract income arising out of changing priorities of commissioners	● *There is a drive to secure contractual agreements or letters of understanding for each funding stream. This has been actioned throughout 2021-22, and contracts and letters of understanding are now in place.* ● *Continued review with commissioners about future priorities of the charity and income streams.*
Pandemic Risk - new Covid variant or new pandemic could disrupt services	● *Cloud-based IT supports home working.* ● *Organisational risk assessments regularly reviewed.* ● *Statutory and community partnerships in place.* ● *Threat of Covid and Monkeypox monitored.*
Loss of key members of staff	● *Succession planning has been considered with training and development strategy in place for new staff members.* ● *Qualified interim staff have been utilized to provide expertise where needed.*
Cost of Living Crisis	● *Staff given winter support award of £500.* ● *Capacity of Information and Advice Team boosted to support with benefits maximisation and warm homes advice.* ● *Partnership working with RBKC and local Third Sector to support joined up Borough approach to the Crisis.*

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

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

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

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

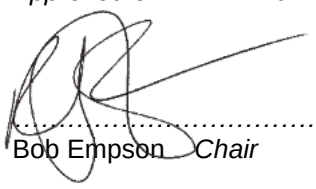
The Trustees of the Charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Knox Cropper LLP as the Charity's auditors will be proposed at the Annual General Meeting.

Approved on 10 Nov *2022 and signed on behalf of the trustees*



……..
Bob Empson *Chair*

Independent Auditor's Report to the members of the Age UK Kensington and Chelsea

Opinion
We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2022 which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated 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 parent charitable company's affairs as at 31 March 2022 and of the group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

Other information
The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the 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 themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' annual 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 parent charitable 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 where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of Trustees
As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the parent 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 parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

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

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

- The parent charitable company is required to comply with both company law and charity law and, based on our knowledge of its activities, we identified that the legal requirement to accurately account for restricted funds was of key significance.
- We gained an understanding of how the group and parent charitable company complied with its legal and regulatory framework, including the requirement to properly account for restricted funds, through discussions with management and a review of the documented policies, procedures and controls.
- The audit team, which is experienced in the audit of charities, considered the group and parent charitable company's susceptibility to material misstatement and how fraud may occur. Our considerations included the risk of management override.
- Our approach was to check that all restricted income was properly identified and separately accounted for and to ensure that only valid and appropriate expenditure was charged to restricted funds. This included reviewing journal adjustments and unusual transactions.

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

Use of our report

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

Knox Cropper LLP

18 Nov 2022

Simon Goodridge
Senior Statutory Auditor
for and on behalf of Knox Cropper LLP
Statutory Auditor
65 Leadenhall Street
London EC3A 2AD

Age UK Kensington and Chelsea
Consolidated Statement Of Financial Activities
For The Year Ended 31 March 2022

	Notes	Unrestricted Funds	Restricted Funds	2022 Total	Unrestricted Funds	Restricted Funds	2021 Total
INCOME AND ENDOWMENTS FROM		£	£	£	£	£	£
Donations and legacies	2	121,123	48,134	**169,257**	124,151	120,396	244,547
Charitable activities	3	515,367	1,766,588	**2,281,955**	559,698	2,240,923	2,800,621
Income from Trading Company	4a	244,528	-	**244,528**	187,043	-	187,043
Investment income	4b	662	-	**662**	657	-	657
TOTAL INCOME		881,681	1,814,721	**2,696,402**	871,549	2,361,319	3,232,868
EXPENDITURE ON							
Fundraising	5a	88,692	-	**88,692**	65,614	-	65,614
Charitable Activities	5a	911,429	1,834,733	**2,746,162**	827,631	2,294,465	3,122,096
TOTAL EXPENDITURE	7(b)	1,000,121	1,834,733	**2,834,854**	893,245	2,294,465	3,187,710
NET MOVEMENT IN FUNDS		(118,440)	(20,012)	**(138,452)**	(21,696)	66,854	45,158
Reconciliation of Funds:							
Total Funds brought forward		1,191,740	75,854	**1,267,594**	1,213,436	9,000	1,222,436
Total funds carried forward		1,073,300	55,842	**1,129,142**	1,191,740	75,854	1,267,594

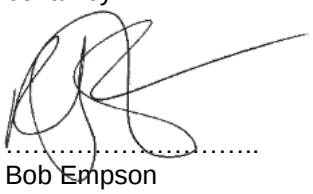
The notes on pages 21 to 37 form part of these financial statements.

Age UK Kensington and Chelsea
Balance Sheets
As At 31 March 2022

	Notes	The group 2022 £	The group 2021 £	The charity 2022 £	The charity 2021 £
FIXED ASSETS					
Tangible assets	10	**101,612**	83,290	**101,612**	83,290
Investments		**-**	-	**1**	1
		101,612	83,290	**101,613**	83,291
CURRENT ASSETS					
Debtors	13	**556,872**	430,640	**556,872**	430,640
Short term deposits		**469,812**	533,644	**469,812**	533,644
Cash at bank and in hand		**201,711**	316,134	**201,711**	316,134
		1,228,395	1,280,418	**1,228,395**	1,280,418
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	14	**(200,865)**	(71,114)	**(200,866)**	(71,115)
NET CURRENT ASSETS		**1,027,530**	1,209,304	**1,027,529**	1,209,303
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,129,142**	1,292,594	**1,129,142**	1,292,594
CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR	16	**-**	(25,000)	**-**	(25,000)
NET ASSETS	17	**1,129,142**	1,267,594	**1,129,142**	1,267,594
FUNDS					
Restricted income funds	16	**55,842**	75,854	**55,842**	75,854
Unrestricted income funds:	15				
Designated		**792,932**	809,143	**792,932**	809,143
General		**280,368**	382,597	**280,368**	382,597
Total unrestricted funds		**1,073,300**	1,191,740	**1,073,300**	1,191,740
TOTAL FUNDS		**1,129,142**	1,267,594	**1,129,142**	1,267,594

The notes on pages 21-37 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 10 Nov 2022 and signed on their behalf by:



……..
Bob Empson
Chair

DATE: 18 Nov 2022

Company no. 3926026

Age UK Kensington and Chelsea
Consolidated Statement of Cash Flows
Year ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net cash provided by/(used in) operating activities	**(98,005)**	(190,019)
Cash flows from investing activities:		
Dividends and interest from investments	**662**	658
Purchase of fixed assets	**(55,912)**	(19,947)
Transfer to short term deposits	**63,832**	(33,643)
Repayment of loan finance	**(25,000)**	
Net cash provided by/(used in) investing activities	**(16,418)**	(52,932)
Change in cash and cash equivalents in the reporting period	**(114,423)**	(242,951)
Cash and cash equivalents at the beginning of the reporting period	**316,134**	559,085
Cash and cash equivalents at the end of the reporting period	**201,711**	316,134

Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022	2021
	£	**£**
Net income/(expenditure) for the reporting period	**(138,452)**	45,158
Depreciation charges	**37,590**	35,747
(Gains)/losses on investments		
Dividends and interest from investments	**(662)**	(658)
(Increase)/decrease in debtors	**(126,232)**	(265,702)
Increase/(decrease) in creditors	**129,751**	(4,564)
Net cash provided by/(used in) operating activities	**(98,005)**	(190,019)

Analysis of cash and cash equivalents and of net debt

	At 1 April 2021	Cash flows	Other non-cash changes	**At 31 March 2022**
	£	£	£	**£**
Cash at bank and in hand	316,134	(114,423)	-	**201,711**
Total cash and cash equivalents	316,134	(114,423)	-	**201,711**
Loans falling due after one year	(25,000)	25,000	-	**-**
Total	291,134	(89,423)	-	**201,711**

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory information

Age UK is a charitable company limited by guarantee and is incorporated in England.

The registered office address is: 1 Thorpe Close, London W10 5XL.

b) Basis of preparation

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

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age United Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The trustees do not consider that there are any sources of estimated uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

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

d) Going concern

The Trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business.The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Payments relating to Coronavirus Job Retention Scheme in the prior year totalling £2,421 were made to staff who were on zero hour contract - the total is included in salaries and wages (Note 7) in the accounts.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

1. **PRINCIPAL ACCOUNTING POLICIES** (continued)

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

g) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- Raising funds 7%
- Charitable activities 93%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

1. **PRINCIPAL ACCOUNTING POLICIES** (continued)

k) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and Fittings 4 years
- Computers and Equipment 3 years
- Leasehold Improvement 3 years

l) **Intangible asset**

The Customer Relationship Management system, Salesforce, was developed internally and as such, costs relating to its development have been capitalised. Once complete, the intangible will be amortised over a useful life of 3 years.

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

p) Creditors and provisions

Creditors and provisions are recognised where 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 due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

2. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Gifts	1,430	-	**1,430**	1,900	-	1,900
Legacies	12,615	-	**12,615**	32,213	-	32,213
Donations	107,078	48,134	**155,212**	90,037	120,396	210,433
	121,123	48,134	**169,257**	124,150	120,396	244,546

3. Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Dementia Support	-	153,783	**153,783**	-	153,783	153,783
Information and Advice	-	73,315	**73,315**	-	73,315	73,315
HSCA (CLCH)	-	1,192,431	**1,192,431**	-	1,280,970	1,280,970
Core Costs	220,503	-	**220,503**	191,037	-	191,037
Home Safety Checks	-	4,905	**4,905**	-	765	765
Friends & Neighbours	3,185	20,000	**23,185**	-	20,000	20,000
Dementia Carers Project	-	6,000	**6,000**	-	7,466	7,466
Health Wise	-	80,000	**80,000**	-	80,000	80,000
Travel Monitoring	-	-	**-**	-	28,000	28,000
Shopping for clients	35,341	-	**35,341**	-	-	-
My Memories	-	54,154	**54,154**	-	54,154	54,154
Respite Care	31,500	-	**31,500**	31,500	-	31,500
Footcare Contract	-	-	**-**	-	-	-
Service user fees (At Home)	223,649	-	**223,649**	305,137	-	305,137
Supporter donations	1,189	-	**1,189**	1,427	-	1,427
Safer Neighbourhood	-	2,130	**2,130**	-	2,130	2,130
	515,368	1,586,718	**2,102,086**	529,101	1,700,583	2,229,684
Special projects	-	179,869	**179,869**	-	-	-
Shopping Support and Other Receipts	-	-	**-**	30,597	-	30,597
Covid Response projects	-	-	**-**	-	540,340	540,340
	515,367	1,766,588	**2,281,955**	559,698	2,240,923	2,800,621

4a. Income from Trading company

	Total 2022 £	Total 2021 £
Age United Limited	244,528	187,043
	244,528	187,043

4b. Investment income

	Total 2022 £	Total 2021 £
Bank interest received	662	657
	662	657

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

5a. Analysis of expenditure

		Charitable activities						
	Raising funds	**Charitable activities**	**Governance costs**	**Project related costs**	**Support costs**	**Covid response projects**	**Total 2022**	**Total 2021**
	£	£	£	£	£	£	£	£
Staff Costs (Note 7)	54,265	2,069,653	-	-	245,308	-	**2,369,226**	2,419,982
Other staff costs	-	39,870	-	-	-	-	**39,870**	33,381
Consultants and Interim Staff Costs	-	-	-	-	-	-	**-**	6,366
Fundraising costs	-	-	-	-	-	-	**-**	96
Volunteer support services	-	3,479	-	-	-	-	**3,479**	1,096
Notting Hill Carnival Trip	-	-	-	-	-	-	**-**	-
My Memories and Dementia Support	-	2,690	-	-	-	-	**2,690**	553
Information and Advice	-	15,878	-	-	-	-	**15,878**	4,851
Other Direct Costs	-	67,251	-	-	-	-	**67,251**	160,842
Premises	-	-	-	-	47,918	-	**47,918**	48,471
Office equipment and IT	-	-	-	-	61,567	-	**61,567**	49,269
Communication and Stationery	-	-	-	-	44,816	-	**44,816**	25,291
Insurance	-	-	-	-	-	-	**-**	306
Professional Fees	-	-	10,200	-	44,418	-	**54,618**	53,910
Depreciation	-	-	-	-	37,590	-	**37,590**	35,748
Other costs / Projects	-	-	-	89,951	-	-	**89,951**	347,550
	54,265	2,198,821	10,200	89,951	481,617	-	**2,834,854**	3,187,710
Support costs	34,427	447,190	-	-	(481,617)	-	**-**	-
Governance costs	-	10,200	(10,200)	-	-	-	**-**	-
Total 2022	**88,692**	**2,656,211**	**-**	**89,951**	**-**	**-**	**2,834,854**	
Total 2021	65,614	2,657,748	-	-	-	464,348		3,187,710

5b. Analysis of expenditure
Prior Year

		Charitable activities				
	Raising funds	**Charitable activities**	**Governance costs**	**Support costs**	**Covid response projects**	**Total 2021**
	£	£	£	£	£	£
Staff Costs (Note 7)	38,790	2,042,664	-	209,416	129,112	**2,419,982**
Other staff costs	-	33,381	-	-	-	**33,381**
Consultants and Interim Staff Costs	-	6,366	-	-	-	**6,366**
Fundraising costs	96	-	-	-	-	**96**
Volunteer support services	-	1,096	-	-	-	**1,096**
Notting Hill Carnival Trip	-	-	-	-	-	**-**
My Memories and Dementia Support	-	553	-	-	-	**553**
Information and Advice	-	4,851	-	-	-	**4,851**
Other Direct Costs	-	160,842	-	-	-	**160,842**
Premises	-	-	-	48,471	-	**48,471**
Office equipment and IT	-	-	-	49,269	-	**49,269**
Communication and Stationery	-	-	-	25,291	-	**25,291**
Insurance	-	-	-	306	-	**306**
Professional Fees	-	-	10,709	43,201	-	**53,910**
Depreciation	-	-	-	35,748	-	**35,748**
Other costs / Projects	-	-	-	12,314	335,236	**347,550**
	38,886	2,249,753	10,709	424,015	464,348	**3,187,710**
Support costs	26,728	397,286	-	(424,015)	-	**-**
Governance costs	-	10,709	(10,709)	-	-	**-**
Total 2021	**65,614**	**2,657,748**	**-**	**-**	**464,348**	**3,187,710**

6. **NET INCOME/ (EXPENDITURE) FOR THE YEAR**

This is stated after charging/ (crediting)

	2022 Total £	**2021** Total £
Depreciation	**37,590**	35,747
Operating lease rentals - Property	**12,655**	9,491
Auditor's remuneration (excluding VAT):		
Audit	**8,500**	8,900

7. **ANALYSIS OF STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES, AND THE COST OF KEY MANAGEMENT PERSONNEL**

Staff costs were as follows:

	2022 Total £	**2021** Total £
Salaries	**2,165,178**	2,171,912
Employer National Insurance contributions	**185,659**	187,232
Pension contributions	**56,857**	60,838
	2,407,694	2,419,982

Included in the above salaries and related employment costs, a total sum of £37,612 related to the development of our customer relationship management system (salesforce) – see Note 10.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2022 No.	2021 No.
£60,000 - £69,999	**-**	1
£70,000 - £79,999	**1**	-
	1	1

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £334,785 (2021: £325,698).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs totalling £Nil (2021: £Nil) incurred by none (2021: Nil) members relating to attendance at meetings of the trustees.

8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 87 (2021: 95).

Staff are split across the activities of the charity as follows (full time equivalent basis):

	2022	2021
	No.	No.
Raising funds	**2.0**	2.0
Community Engagement	**3.4**	4.0
Healthwise	**3.0**	3.0
Dementia	**4.8**	5.0
At Home	**14.6**	24.5
Information and Advice	**4.3**	4.0
PCN/HSCA	**36.5**	38.6
Social Prescribing Link	**7.1**	5.8
Activities & Events	**2.5**	1.7
Digital Inclusion	**3.0**	-
Governance / Core	**6.2**	6.4
	87.4	95.0

9. RELATED PARTY TRANSACTIONS

There were no related party transactions in the financial year (2021: none).

10. **TANGIBLE FIXED ASSETS**

The Charity and Group	**Freehold property**	**Fixtures & fittings**	**Computer equipment**	**Asset under Construction**	**Total**
Cost	**£**	**£**	**£**	**£**	**£**
As at 31 March 2021	25,623	25,508	177,507	**-**	228,638
Additions	-	-	12,874	43,038	55,912
Disposals	-	-	-	-	-
At 31 March 2022	25,623	25,508	190,381	43,038	284,550
Accumulated Depreciation					
As at 31 March 2021	13,522	6,508	125,318	-	145,348
Charge for the year	8,541	6,372	22,677	-	37,590
Disposals	-	-	-	-	-
At 31 March 2022	22,063	12,880	147,995	-	182,938
Net Book Value 31 March 2022	**3,560**	**12,628**	**42,386**	**43,038**	**101,612**
Net Book Value 31 March 2021	12,101	19,000	52,189	-	83,290

All of the above assets are held by the charity and used for charitable purposes. The asset under construction is related to the internal development of a new CRM system. Once complete, it will be re-categorised as an intangible asset.

11. SUBSIDIARY UNDERTAKING

The charity owns the whole of the issued ordinary share capital of Age United Limited, a company registered in England. The company number is 12351857 and charity number 1082658. The registered office address is 1 Thorpe Close, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line-by-line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

Three trustees, together with the Chief Executive and the Director of Finance and Resources, are also directors of the subsidiary. Age United limited commenced operation in April 2020.

A summary of the results of the subsidiary is shown below:

	2022	**2021**
	£	£
Turnover	**244,528**	187,043
Turnover from sales to parent undertaking	**-**	-
Cost of sales	**(220,551)**	(169,640)
Cost of sales related to purchases from parent undertaking	**-**	-
Gross profit/(loss)	**23,977**	17,403
Management charges payable to parent undertaking	**(23,977)**	(17,403)
Profit/(loss) for the financial year	**-**	-
Total retained earnings carried forward	-	-
The aggregate of the assets, liabilities and reserves was:		
Assets	-	-
Liabilities	-	-
Reserves	-	-

Amounts owed to the parent undertaking are shown in the above note 13.

Administrative expenses above is a management charge of £23,977 (2021: £17,403) from the parent entity.

During the year, the VAT status of the Social Prescribing Link Worker (SPLW) services provided by Age United were reviewed and it was concluded that the services qualified as a taxable supply. In light of this, the contract between Age United and the NHS ended after the balance sheet date, on 30.09.2022, and the subsidiary has since ceased trading. Age United has now registered for VAT and is applying VAT retrospectively to the SPLW contract, in accordance with the original agreements. See note: 22.

12. PARENT CHARITY

The parent charity's gross income and the results for the year are disclosed as follows:

	2022	**2021**
	£	£
Gross income	2,451,874	3,063,228
Result for the year	(162,429)	45,158

13. **DEBTORS**

	The group		The charity	
	2022	**2021**	**2022**	**2021**
	£	**£**	**£**	**£**
Trade debtors	**476,528**	425,758	**476,528**	425,758
Other debtors	**66,853**	160	**66,853**	160
Accrued income	**-**	4,722	**-**	4,722
Prepayments	**13,491**	-	**13,491**	-
	556,872	430,640	**556,872**	430,640

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

	The group		The charity	
	2022	**2021**	**2022**	**2021**
	£	**£**	**£**	**£**
Trade creditors	**33,222**	19,593	**33,222**	19,593
Taxation and social security	**65,209**	8,031	**65,209**	8,031
Other creditors	**64,755**	9,866	**64,756**	9,867
Accruals	**8,900**	30,393	**8,900**	30,393
Deferred income	**28,779**	3,231	**28,779**	3,231
	200,865	71,114	**200,866**	71,115

15. **DEFERRED INCOME**

	The group		The charity	
	2022	**2021**	**2022**	**2021**
	£	**£**	**£**	**£**
Balance at the beginning of the year	**3,231**	3,231	**3,231**	3,231
Amount deferred in the year	**25,548**	-	**25,548**	-
Balance at the end of the year	**28,779**	3,231	**28,779**	3,231

16. **CREDITORS: AMOUNTS FALLING DUE after ONE YEAR**

	The group		The charity	
	2022	**2021**	**2022**	**2021**
	£	**£**	**£**	**£**
RBKC loans	**-**	25,000	**-**	25,000
	-	25,000	**-**	25,000

17. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR**

	General Unrestricted Funds	**Designated Funds**	**Restricted Funds**	**2022 Total**
	£	£	£	£
Tangible Fixed Assets	101,612	-	-	101,612
Net current assets	178,756	792,932	55,842	1,027,530
Long term liabilities	-	-	-	-
Net Assets at 31 March 2022	280,368	792,932	55,842	1,129,142

18. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – PRIOR YEAR**

	General Unrestricted Funds	Designated Funds	Restricted Funds	2021 Total
	£	£	£	£
Tangible Fixed Assets	83,290	-	-	83,290
Net current liabilities	324,307	809,143	75,854	1,209,304
Long term liabilities	(25,000)	-	-	(25,000)
Net Assets at 31 March 2021	382,597	809,143	75,854	1,267,594

19a **MOVEMENTS IN FUNDS – CURRENT YEAR**

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	31 March 2022 £
Restricted funds					
Dementia Support	-	194,593	(194,593)	-	**-**
Information and Advice	-	73,315	(73,315)	-	**-**
HSCA (CLCH)	-	1,192,431	(1,192,431)	-	**-**
Friends and Neighbours	-	20,000	(20,000)	-	**-**
Healthwise	-	80,000	(80,000)	-	**-**
Travel Monitoring	-	-	-	-	**-**
General Covid-19	13,652	-	(13,652)	-	**-**
K & C Foundation - After Party	12,313	-	(12,313)	-	**-**
Supporting Development of Volunteers	3,000	82,763	(85,763)	-	**-**
Special Reserve Fund	20,590	25,000	(34,090)	-	**11,500**
K & C Foundation - Engage Fund	-	-	-	-	**-**
Dementia Covid-19	9,614	-	(9,614)	-	**-**
Third Party payment	5,402	32,500	(12,147)	-	**25,755**
Dance West	3,791	15,572	(19,363)	-	**-**
Power to Change	7,874	-	(7,874)	-	**-**
Christmas Box	(382)	24,034	(23,598)	-	**54**
Digital Inclusion	-	74,513	(55,980)	-	**18,533**
Total restricted funds	75,854	1,814,721	(1,834,733)	-	**55,842**
Unrestricted funds					
Designated funds:					
Creation of Property Fund	650,000	-	(8,197)	-	**641,803**
Health Inequalities Fund	100,000	-	-	-	**100,000**
Staff Development	42,185	-	-	-	**42,185**
Accommodation, IT and Telephone	-	-	-	-	**-**
Projects Development Fund	16,958	-	(8,014)	-	**8,944**
Total designated funds	809,143	-	(16,211)	-	**792,932**
General funds	382,597	881,681	(983,910)	-	**280,368**
Total unrestricted funds	1,191,740	881,681	(1,000,121)	-	**1,073,300**
Total funds	1,267,595	2,866,405	(3,019,069)	-	**1,219,142**

The narrative to explain the purpose of each fund is given at the foot of the note below.

19b **MOVEMENTS IN FUNDS – PRIOR YEAR**

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	31 March 2021 £
Restricted funds					
Dementia Support	-	215,403	(215,403)	-	-
Information and Advice	-	73,315	(73,315)	-	-
HSCA (CLCH)	-	1,280,970	(1,280,970)	-	-
Friends and Neighbours	-	20,000	(20,000)	-	-
Healthwise	-	80,000	(80,000)	-	-
Travel Monitoring	-	28,000	(28,000)	-	-
Safer Neighbourhood	-	2,130	(2,130)	-	-
Other	-	765	(765)	-	-
Fundraising (Donald Zec)	9,000	-	(9,000)	-	-
General Covid-19	-	404,621	(390,969)	-	13,652
K & C Foundation - After Party	-	12,313	-	-	12,313
Supporting Development of Volunteers	-	6,000	(3,000)	-	3,000
Special Reserve Fund	-	25,000	(4,410)	-	20,590
K & C Foundation - Engage Fund	-	12,524	(12,524)	-	-
Dementia Covid-19	-	13,407	(3,793)	-	9,614
Third Party payment	-	5,500	(98)	-	5,402
Dance West	-	7,389	(3,598)	-	3,791
Power to Change	-	94,577	(86,702)	-	7,874
Christmas Box	-	34,008	(34,390)	-	(382)
Other		45,396	(45,396)	-	-
Total restricted funds	9,000	2,361,319	(2,294,465)	-	75,854
Unrestricted funds					
Designated funds:					
Creation of Property Fund	650,000	-	-	-	650,000
Health Inequalities Fund	100,000	-	-	-	100,000
Staff Development	70,000	-	(27,815)	-	42,185
Accommodation, IT and Telephone	17,305	-	(19,947)	2,642	-
Projects Development Fund	19,600	-	-	(2,642)	16,958
Total designated funds	856,905	-	(47,762)	-	809,143
General funds	356,531	871,549	(845,483)	-	382,597
Total unrestricted funds	1,213,436	871,549	(893,245)	-	1,191,740
Total funds	1,222,436	3,232,868	(3,187,710)	-	1,267,567

Purposes of restricted funds

a) Dementia Support: Funding from RBKC and NHS to provide one to one support for people with Dementia.
b) Information & Advice: Grant funding from Royal Borough of Kensington and Chelsea to provide the information and advice service.
c) HSCA: To support the delivery of My Care My Way funded by NHS.
d) Friends and Neighbours: RBKC funding for prevention of isolation.
e) Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
f) The Kensington and Chelsea Foundation: Loneliness & Isolation grant.
g) Catalyst Housing Group: Information and Advice now ended.
h) IT infrastructure Project: Grant funding to support the organisational improvement of the IT infrastructure.
i) Fundraising Event sponsored by E.ON which raised money from the auction of paintings by Donald Zec.
j) Specialist Reserves Fund – To fully scope out and explore a sustainable Joint Operating Model for Paid-for services across North-West London.
k) Third Party Payment- Winter fuel payment funded by Kensington and Chelsea Foundation; to help residents in need with their fuel bills.
l) Digital Inclusion- To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.

Purposes of designated funds

a) Creation of Property fund: To create a designated fund towards purchase of office and community hub space within the borough in the future.
b) Health Inequalities programme: To undertake research work to better understand the needs and strengths of older people from BAME communities; and seek to reducing health inequalities, providing a collective lobbying platform for improving later life in Kensington and Chelsea for older people from BAME communities.
c) Staff Development: To improve expertise and confidence.
d) Projects development fund: To facilitate and diversify the organisation's income streams.

20. **FINANCIAL COMMITMENTS**

At 31 March 2022 the group and parent charitable company had future minimum lease payments under operating leases as follows:

	2022	**2021**
	£	£
Land & buildings		
Expiry date:		
In Less than 1 Year	**12,655**	12,655
In 2-5 Years	**12,655**	25,310
	25,310	37,965

21. LEGAL STATUS OF THE CHARITY

The parent charitable company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

22. POST BALANCE SHEET EVENT

In 2020, the organisation was contracted to carry out the Social Prescribing Link Worker (SPLW) contract on behalf of the NHS. Staff costs and management charges for the provision of the service to local surgeries were not charged VAT for the period to 30 September 2022 due to initial advice received. On review of the contract, and after seeking further advice, it was of the opinion of the Directors that Age United Ltd is on balance liable to account for VAT on invoices charged to the NHS.

Since the year end Age United has registered for VAT and is applying VAT retrospectively to the SPLW contract, in accordance with the original agreements. Provisions have been made in these financial statements for the amount due to HMRC for the period to 31 March 2022 of £64,886 and a further provision has been made for the recovery of the VAT from the NHS under the original agreements.

AGE UK KENSINGTON AND CHELSEA

England & Wales - Charity number 1082658

Accounts

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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Reference and administration details

Registered charity name	Age UK Kensington & Chelsea
Charity registration number	1082658
Company registration number	03926026
Principal and registered office	1 Thorpe Close London W10 5XL

Trustees and Directors

Three Trustees stepped down during the year – Moya Denman, our Treasurer Timothy Nicholls and Barbara Ilias. We were deeply saddened to learn that Barbara passed away recently. We would like to thank them for their dedication and long service to the organization, championing older people's rights in the Borough and supporting the organisation through many challenging times.

We were delighted to welcome a number of new Trustees who joined us in April 2020 – Ian Hill as our Treasurer, Nichola Hill, Nicola Maguire, Charlene Booth, Sarah Fahy and Kate Scally.

The trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Martin Pendry	Chair of the Board of Trustees
Christine Vigars	Vice-Chair
Ian Hill	Treasurer
Kate Scally	
Christine Blewett	
Nicola Maguire	
Nicola Hill	
Sarah Fahy	
Charlene Booth	
Timothy Nicholls	
Barbara Ilias	
Moya Denman	

Company Secretary Jess Millwood

Management Team

The Executive Management Team who served the charity during the year and up to the date of signing this report were as follows:

Jess Millwood	Chief Executive
James Lewis	Director of Finance and Resources
Debra Bollan	Head of Fundraising
Anastasio Cabello	Head of Community Engagement
Keeley Tickner	Head of Health and Social Prescribing
Michael Kings	Strategic Development Manager
Karen Gilchrist	At Home Registered Manager
Rob Kelly	Director of Services

Solicitors

Bates Wells
10 Queen Street Place
London
EC4R 1BE

Bankers

Barclays Bank PLC
Scrubbs Lane
Leicestershire
LE87 2BB

CAF Bank
King's Hill
West Malling
Kent, ME19 4TA

Scottish Widows Bank
PO Box 883
Leeds
LS1 9TY

Auditor

Sayer Vincent LLP
Invicta House
108-114 Golden Lane
London
EC1Y 0TL

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities'.

The objectives of the Charity are:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK Kensington & Chelsea we believe that older age is to be celebrated and that older people have a valued contribution to make. Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the Charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges such as deteriorating health, loss of a partner or friends and decreasing income. We are heavily reliant on a team of committed and dedicated volunteers who continue to help support older people in the borough, or who provide additional support in the office.

Our services are comprehensive and provide help ranging from informal social and leisure activities through to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government, both nationally and locally, are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

Public Benefit

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 objectives and activities, and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programs for the Charity.

Overview of 2020-21

This year was an extraordinary, unprecedented and hugely challenging year due to the Covid-19 Pandemic. In March 2020 we launched a major Emergency Response. Our major concerns for older people in the Royal Borough of Kensington and Chelsea focused around three main strands:

- Access to food and basic supplies
- Social isolation
- Maintaining health and wellbeing

Community partners, including Al Manaar, the Volunteer Centre, Kensington and Chelsea Social Council, St Cuthberts and Bay 20, stepped up immediately to support the effort, and RBKC and the NHS responded by setting up almost overnight a Community Resilience Group, bringing together key players across public health, the NHS, the local authority and the voluntary sector. Throughout much of the lockdown this Group met daily, ensuring that the response was joined up, fully informed and responding to local needs effectively. We are incredibly grateful to the Julia and Hans Rausing Trust for supporting our project so early on and to our many other funders including the Kensington and Chelsea Foundation for enabling us to support over 1,000 of the most isolated older people across the Borough with food and basic supplies each week. We would also like to extend a very special thank you to Al Manaar mosque for welcoming us into their space and allowing us to use it as our base for the pandemic response as well as offering ongoing help and support with the response itself.

The Emergency Response could not have happened without the generosity of our local commercial partners with in-kind donations for which we are incredibly grateful. This included: support from Waitrose in High Street Kensington and also Belgravia with almost £1,000 of food and toiletries; local removals company, Davis and Mac gave us fantastic help with logistics, drivers and vans right at the start to deliver Care Packages with the support of volunteers. Waitrose gave us a dedicated driver free of charge from their John Lewis team to bring supplies from the Belgravia store, and TfL via Dial a Ride at Westway Community Trust and Net a Porter also

supplied drivers and vans to support deliveries. 7 Saints restaurant made hundreds of delicious fresh daily meals for older people unable to cook, and we introduced a Mini Care Pack to go alongside these which did not contain any tins. Over time, Chelsea Football Club also stepped up to supply fresh daily meals. Altogether we supplied almost 70 older people a week with daily fresh meals. Many others also supported with kind donations and offers of help. It is impossible to put a monetary figure on the value of the in kind support as it was so varied and wide spread, but suffice it to say that the whole community stepped forwards to support the Emergency Response in any way they could, and for that we are endlessly grateful. Delivery of the weekly Care Packs was an excellent vehicle for messaging around Covid-19, as well as mental health and accessing the NHS for other health issues. We also distributed our Newsletter to everyone in receipt of a Care Pack. The entire effort was brilliantly supported by volunteers who came every day to the Mosque to help pack up Care Packs and deliver them around the Borough alongside the drivers.

Our food response stepped down at the end of July as lockdown restrictions lifted but we continued to support older people in numerous ways remotely, and face to face including At Home Care, shopping support, social connections, online groups and activities, a Digital Library project, dementia advice and support, social prescribing, walks in the community and free transport to and from vaccinations with the support of Uber.

Highlights

- Over 1,000 older people supported every week with food, social contact and health and wellbeing projects
- 350 online groups
- 7,474 Care packs
- 248 older people were linked with 60 volunteers for a weekly friendship telephone call
- 11,662 fresh meals
- 199 older people supported by our Information and Advice Team
- 200 Dementia Activity Packs
- 1335 contacts with people living with Dementia and their carers to ensure they were receiving support
- 250 older people supported to set up & access Zoom to enable them to access activities online
- 10 Diabetes Support Sessions

Overview of services

Staying Well & Staying Independent

My Care, My Way

My Care, My Way (MCMW) continues to grow from strength to strength with 41 Health and Social Care Assistants (HSCAs), working with Case Managers from the NHS - Central London Community Healthcare, providing support to 8,000 over 65s in West London NHS registered GP practice across Kensington and Chelsea – all of the NHS registered GP practices are now on board with My Care, My Way.

My Care, My Way was established to ensure older people are supported in the community for longer, reducing hospital admissions and promoting independence and self-care. This is achieved through a holistic, case management integration model. In partnership with GPs, CLCH, Kensington and Chelsea Social Council, and other statutory and voluntary organisations, the HSCA's are providing preventative holistic support to patients, to instill knowledge and confidence by promoting the concept of self-care (see below) and independence.

The HSCA's role within MCMW is to manage a caseload of less complex patients, whilst supporting Case Manager's with more complex patients and address a range of health and social needs. The HSCA's continue to integrate well with the Case Managers and other statutory professionals and receive regular clinical supervisions to support them in their roles. A comprehensive training package of basic clinical skills, awareness of long-term conditions, falls prevention, social prescribing/care navigation and motivational interviewing/health coaching skills continues to be developed with our partners and to support a standardised workforce approach. This is overseen by CLCH and the practice development Nurses.

Due to Coronavirus Covid-19 and the country entering lockdown in March 2020, the Health and Social Care Assistants continued to support their patients by conducting Covid-19 welfare checks; ensuring all patients on the caseload have access to food, medication, social support, and linking them in with services to provide this. They were also instrumental in encouraging their clients to take up the vaccine opportunities and supported the vaccine role out in Kensington and Chelsea.

Senior Health and Social Care Assistants

There are 5 PCNs (Inclusive, NeoHealth, WestHill, K&C South and Brompton) which include around 8 GP practices per PCN. To encourage shared, collaborative and standardised working amongst My Care, My Way within the PCNs, a Senior HSCA role was developed. There are currently 5 Senior HSCAs within My Care, My Way – one for each PCN.

The role of the Senior HSCAs is to provide line management support to the HSCAs and ensure each PCN is supported from a HSCA perspective. The Senior HSCAs liaise and work very closely with the Senior / Case Managers to provide ongoing support, training and supervision for the HSCAs whilst continuing to manage a caseload of patients themselves.

Dedicated Service for the Survivors and Bereaved

Following the devastating Grenfell Fire in 2017, a local initiative amongst West London Clinical Commissioning Group (WLCCG), Age UK Kensington & Chelsea, Central London Community Healthcare and Central and North West London and Kensington and Chelsea Social Council was set up in July 2019, to support the survivors and bereaved with more extensive support to address and meet all needs (health, housing, emotional wellbeing)

Age UK Kensington and Chelsea's involvement within the dedicated service is an extension to the My Care, My Way offer and has been opened up to support all ages and families; providing a case management approach to support clients for a longer period of time, identifying and addressing health, social and mental wellbeing needs. Our two Senior HSCAs work closely with a Senior Case Manager and the GPs to provide wrap around extensive support. Their roles in the team focus on navigation, prevention and social prescribing needs and are the main link with the third sector health offer. They provide a tailored approach to families and screen for health checks by liaising closely with GPs. During the height of the Pandemic most work had to be carried out via phone or Zoom.

Self-Care Project

In 2020-21 we completed the fifth year of the West London Clinical Commissioning Groups (WLCCG) piloted 'Self- Care' scheme, working closely with Kensington and Chelsea Social Council (KCSC) and our HSCAs to provide self- care prevention and support services to older people with long term conditions. The Self-Care project covers many areas to promote independence and instill self-care; befriending, walking support, dementia support, link-up services, massage, carers support. This project continues to be embedded within My Care, My Way and clients can access these range of services directly through their dedicated HSCA.

During 2020-21 and despite the Covid crisis, the services managed to provide support to 168 people with almost 500 number of sessions. Most of the services were put on hold and offer to be delivered over the phone or online when possible.

The teams also made 649 welfare calls on a weekly basis to 98 clients to check and chat with them. This became a kind of additional befriending service. Some new needs were unveiled during those conversations, and clients were referred to the appropriate organisation for support.

Social Prescribing Link Workers

It was recognised nationally that a growing number of GP visits are related to non-clinical needs and cannot always be addressed by the GP. To tackle this growing concern, NHS England and NHS Improvement rolled out a nationwide initiative of Social Prescribing Link Workers. The essence of a Social Prescribing Link Worker is to address all health and social needs by connecting individuals with their community through offering one-to-one client focused, holistic support for a period of time to promote a healthy, independent lifestyle. This is achieved through understanding what matters to the client and signposting them to the necessary teams. Social Prescribing Link Workers support with a range of needs: housing, health, financial support, drug/alcohol support, local events/clubs, information and advice, volunteering, within a holistic, person-centred approach.

In March 2020, Age UK Kensington and Chelsea (via our Trading Arm 'Age United') secured the contract for the Social Prescribing Link Workers. At Age UK Kensington and Chelsea, we support those 55+ but as the Social Prescribing Link Workers support those 18-65, a subsidiary of Age UK Kensington and Chelsea was set up to facilitate support for all ages - Age United. We work very closely with the Kensington and Chelsea Social Council, West London Clinical Commissioning Group (WLCCG) and the local Primary Care Networks (PCNs – collection of GP practices) within the borough to deliver this project

At the end of the last financial year, we employed 7 Social Prescribing Link Workers who work across three out of the five PCNs within Kensington and Chelsea. Each PCN has roughly 8 GP surgeries that the Link Workers support. The aim is for Link Workers to work very closely alongside the GPs in each PCN; each Link Worker has a clinical GP Lead for clinical advice, support and escalation. They receive regular clinical supervision. As each PCN has different population needs, the Social Prescribing Link Worker's target patient group will differ; the areas they may be focusing on include homelessness support, long term conditions, mental health, obesity, frequent attenders etc.

Dementia Services

Dementia 1:1 Support and Dementia Advisor service

The financial year 2020-21 was unprecedented due to the Covid -19 Pandemic. It presented us all with unique challenges for which we had to come up with innovative solutions to ensure the safety, health and wellbeing of our clients living with dementia.

To comply with Government restrictions our Dementia Services had to adapt the way we provided support to our clients and their family/carers. Most of our contacts were through phone calls. This provided us with another challenge - how to keep our clients cognitively stimulated.

From talking with clients, we came up with the idea of providing Activity Packs and a Memory Café at Home magazine. Our clients told us the activities they wanted in their individualised pack. We bought specialist dementia products from online retailers to ensure that they were appropriate for our clients. During phone calls we talked about the activities they chose to do. Family carers told us that these activities allowed them to spend quality time with their loved one and gave them new ideas for activities. The packs were extremely well received and much enjoyed.

We produced three issues of Memory Café at Home Magazine. Our clients contributed to and inspired what went into the magazine which included advice on getting through Lockdown, recipes, reminiscence, and activities. The magazine was well received by clients, families, and Health & Social Care Professionals.

For our Commissioned Services, dementia 1:1 support was provided to 106 Clients. In addition, we did 250 "check in" calls with people who previously had contact with Dementia Services. Unfortunately, due to the Pandemic the NHS Memory service was closed for much of this time and so thus would have had more referrals than usual. The Dementia Advisor received 61 referrals during the year whilst also having 15 clients re-referred into the service. This brought the Dementia Advisor caseload to 303 clients. This resulted in a large amount of referrals for Hot Meals, Food Packs, Activity Packs, and repeat check in calls especially at the start of the Pandemic. We sent out approximately 300 individualised Activity Packs during this time.

We continued to work closely with HSCAs, Social Services, CMHT, Art Therapist, and Westminster Dementia Adviser, to ensure that our clients could continue to access health and social care services. We maintained our contacts with Resonate Arts, Octavia Foundation, and Open Age and referred for Befriending and Cultural Activities so that clients could continue to pursue hobbies and interests through phone calls and further reduce loneliness and feelings of isolation.

We also provided telephone support, advice and information to family carers who were finding lockdown difficult and isolated from their usual support networks. We continued to liaise with the Dementia Adviser, Health and Well-being Co-ordinator and refer to the Admiral Nurses to ensure families have the advice, information and support they require to assist them with caring and prevent breakdown in care arrangements.

The Dementia Team continued to raise awareness about dementia through our Dementia Champion, Rebecca Lee, providing two online sessions to local community groups. We continued with Tweet of the Weeks Dementia Alerts which provide up to date information and advice about dementia.

Exercise at Home and Walking Support

The Exercise at Home and Walking Support programs continue to provide valuable support for those in the borough aged 55 and over whose mobility has declined. The reasons are varied and quite often complex. A spell in hospital or a fall can often lead to a lack of confidence and feeling lonely and isolated also leads to a decline in our mental health & well-being.

The service was put on hold from March 2020 due to the first wave of the Covid crisis. For months, the team was only able to deliver welfare calls but not face to face sessions. Later in the year, chair based exercise sessions started to be delivered online as part of the Activities & Event program and became very popular.

A total of 61 different people have been supported via the project with over 500 attendances and an average of 14 people per session.

The service has returned face-to-face, starting with walking support sessions that can be provided outdoors.

Referrals have started to come again from GP's, HSCA's and self-referrals. Physiotherapists will refer as a continuation of a client's rehabilitation post fall or hospital admission.

Staying Connected

Exercise for the Mind

No face-to-face group activities have happened during 2020-2021 but welfare calls have been made to clients to keep in touch and check how they were doing. Before Christmas 2020 the service started to deliver some sessions online delivering a total of 22 classes and supporting 12 different people. The class changed to a one-to-one in the last few months of the year to accommodate the clients 'needs better.

Community Engagement Befriending

Befriending continues to be one of our flagship and most popular services, matching volunteers with housebound or very isolated older people to provide regular companionship. In 2020-21 as any other service, it was affected by the Covid crisis and all the visits face-to-face become telephone befriending. A total of 34 older people were initially contacted on a weekly basis, supported by 35 volunteers. The phone conversations focused on shared interests, and over time strong bonds developed between the new friends.

In addition to the above, the demand for the service increased drastically with the arrival of the Covid crisis. Anyone who was on the waiting list for befriending one-to-one or escorting, suddenly found themselves at higher risk of isolation. This resulted in over 300 members having some period of telephone befriending with between 100 and 150 members receiving calls on any given week. Anyone who expressed an interest was contacted and where practical calls provided. The service was supported by an additional 70 volunteers.

Escorting

The escorting service was put on hold and no requests were processed during the first hard moths of the lockdown. In the following months and especially when summer arrived some escorting requests were delivered, but only those which were important medical appointments. We supported people to be able to attend operations or treatment appointments for cancer for instance. The service supported, despite the restrictions, a total of 45 older people and delivered 112 escorting sessions including escorting people to the vaccination centres.

Vaccination Transport

Since the beginning of 2021 Age UK K&C provided free transport to and from vaccination centres for older people in the Kensington & Chelsea, Hammersmith and Fulham, Westminster, Hillingdon, Harrow and Brent areas. This was funded by Uber and Age UK Kensington and Chelsea until the end of March 2021 and extended to the end of June 2021 with additional funding from NWL NHS. The project has supported around 500 journeys.

Group Shopping Trips

Like any other service, the shopping trips were put on hold when the pandemic hit back in March 2020.
All clients receiving the shopping service were automatically transferred to the Free Food Parcel service created to support older residents. This service supported at some point over 1,000 people per week, delivering fresh fruit and vegetable in addition to other essentials such as tinned food, cleaning and personal care products.

The shopping service restarted at the end of May 2020 but instead of taking people out to the shop, the service was adapted to the situation and became a shopping for people service.

The service has been working since then in collaboration with other local organisations and RBKC to make sure people have access to food supplies during the difficult times.

The demand for the service went up 42% and with extra resource from RBKC we have managed to support 73 local residents with a total of almost 800 of shopping occurrences.

A fantastic group of volunteers supporting the Free Food Parcel service were so impressed with the quality and committed to the services that when we restarted the shopping service, they signed for it. Since then, we have had a team of 8 volunteers, some of them committing their time up to 3 times a week for most of the day.

Practical Help

Our Small DIY service also was put on hold for several months, but we made exceptions for urgent requests, for instance, changing a lightbulb, or supporting someone to buy a tablet to enable them to be connected online.

Despite the restrictions, the service supported 26 clients and delivered 60 individual tasks.

Digital Library

The service was newly created with funding from Power to Change at the end of 2020. As the pandemic hit really hard after Christmas it was hard initially to reach people, but the team still managed to support 26 older people to get set up on laptops and iPads as well as 7 Komps (1 simple button computer for people who would otherwise struggle to access technology).

With the funding, Age UKK&C managed to purchase 25 iPads, 25 laptops and 12 Komps The equipment and connectivity was provided to clients for a few months and being supported them to get their own at the end of the placement. The equipment will be used in a similar project in 2021-2022.

The project has also older people users to get their own connectivity if they wish to do so.

Activities & Events

The Activities & Events project is an umbrella project for a number of services which all aim to increase social connections and combat loneliness and isolation.

All activities were initially delivered face-to-face, but when the pandemic arrived in March 2020 a completely new way of delivering the service were put into place. The team learned the technology and how to deliver sessions online and supported older people to connect, learn and enjoy the sessions using Zoom.
It was a huge effort, but people were in need of social contact, even only online, as isolation became a big issue among people who were self-isolating.

The program of activities became established very quickly, delivering around 30 different activities per week, from languages classes, chair-based exercise, poetry, to cooking lessons and Opera Holland Park singing sessions.

Staff also managed to train a team of volunteers to support the activities and delivering sessions.

Over 1700 attendances were registered during the year and supported 214 different people.

Some of the schools Age UK K&C has a tradition of working in partnership, such as Queen's Gate, provided some additional services at Christmas time. Students wrote Christmas cards and donated handmade bars of soap.

Christmas Hampers

We were delighted to be part of the 'Christmas Collective', a partnership of organisations in the Borough brought together by SMART. Through this project we delivered Christmas Hampers to almost 1,000 older people in the borough who are isolated and without local community support.

The feedback from clients were great, ranging from 'the only present I received at Christmas', to enjoying the chance to chat to the volunteers delivering the hampers.

Carnival Getaway' Trip

Unfortunately, the Carnival Trip was cancelled due to Covid.

Health Promotions

The Macular Support Group

The Macular Support group is organised in collaboration with the Macular Society. During the pandemic, they have provided local groups with a conference line. We have a weekly telephone conference call which lasts an hour. Some weeks we have a speaker and sometimes it is just an opportunity for people to share their news and experiences. Some speakers provide information relevant to people living with sight loss and others cover topics of general interest. There are ten members who join these calls regularly. The coordinator keeps in touch with members who find the telephone calls difficult to manage.

Health and Strength Support Groups

These groups went online because of the pandemic. The 10 week groups have a theme related to health and wellbeing and include an hour of chair based exercise. Two groups run at the same time one based on the south of the borough and one in the north. Themes this year have included living a healthy later life, coping with stress and anxiety and engaging with the arts as a way of promoting wellbeing. Attendance has averaged 12 or more people which is slightly higher than when the groups were held face to face.

Health Talks

In pre-covid times, health talks were delivered to the various BAME groups in the borough who work with older people and in settings such as sheltered housing. It has been a challenge to reach these communities because they cannot come together in their usual venues and because members either don't have access to Zoom or are not comfortable using it. It was possible to give talks to a few groups, but as an alternative, a program of health talks was arranged using Zoom. These are open to Age UK members as well as members of community organisations who are able to connect to the internet. The attendance at these talks has been good and they have been of interest to many members of Age UK who in normal times would not have had access to the talks. We have also piloted health talks on a free phone line for those without internet. This works well for smaller groups of people.

The Carers Project provides peer support, information and an opportunity to take a break from caring. We have been able to provide some information events using Zoom. One focused on dementia and diabetes and another on the dual diagnosis of dementia and mental illness. For peer support, there have been Zoom meet ups and conversations using a freephone line. As soon as it was safe to meet up, we arranged meetups at outside cafes.

The Health Promotions project is made up of a combination of support groups and health talks.

Information & Advice

In 2020-21 the Information & Advice team supported 528 people with almost 900 enquiries, within all the different projects. These covered a variety of topics including benefits and income maximisation, health and disabilities, housing, social care needs, energy efficiency and fuel poverty and assistance with form filling. Some of the most popular tasks carried out were benefit checks and applications for Attendance Allowance, Taxicards and Blue Badges. Applications were also made on clients' behalf to organisations such as Campden Charities and the Kensington & Chelsea Foundation for grants for household items or to help with fuel bills as part as the Winter Warmth Campaign. Assistance was also given with appealing unsuccessful benefit applications. Simple general enquiries include providing contact numbers for local organisations or signposting people to the right service.

The service went on to be delivered over the phone only as the face-to-face sessions were not possible due to the pandemic.

The team has managed to bring around **£413,000** to local residents in unclaimed benefits.

As with all Age UK K&C services, referrals came from a wide range of sources including self-referrals, family and friends, social workers, My Care My Way, housing officers, community organisations and other Age UK K&C projects.

At Home Service

Our paid-for domiciliary home care services and team of 13 carers continued to provide an average of 500 hours of care each week to older people in the borough, assisting people to stay independent within their own homes. This was a combination of practical support in the home and personal care support.

The service received much positive feedback including 'what a difference your carers make to my life'.

We have developed our services to meet the needs of our service users including practical support such as housework, shopping and hairdressing services.

We provide personal care to 14 older people. We pride ourselves in offering person centred care and some of our service users have had the same carer for many years. A family member noted that it gives them peace of mind knowing how well looked after their parents are.

We continued to support our service users in their own homes through the Pandemic, and we are proud to say we supported people in emergencies and our members felt that less isolated. One family member who lives in America said how important it was to have Age UK Kensington and Chelsea involved in his mum's care and particularly appreciated how our carers organised video calls on a weekly basis to help them stay in touch.

Our Funded respite service has proved to be essential to ensure carers have much needed breaks. Our staff have been providing respite support so carers can have time for themselves. This service is essential in ensuring unpaid carers can look after their own health by being able to go to the doctors, attend their own hospital appointments or take time out to relax and re-energise. This is important as it ensures they are well enough to look after their loved ones. One of our unpaid carers support his mum 12 hours a day and having a break twice a week helps him have time to himself.

Feedback from one relative reported that 'the carer is a godsend to me and his caring calm support to my husband really helps me as I trust him totally in caring for my husband'.

Our Basic foot care service is now a fully chargeable service, and this is going from strength to strength. We currently employ two full time foot care practitioners for this service and home appointments which range from 70-90 appointments a week. We have supported many older people with home visits during the pandemic and it has had an impact on our service users lives as it has reduced the risk of falls or issues with their mobility.

One of our service users commented 'your staff are so kind and caring and give me plenty of encouragement'.

Volunteers

This year has been a very different and difficult one for volunteers. Conversely the challenges presented by COVID-19 of which there have been many exhibited a show of solidarity and enthusiasm that has been both heartening and inspiring. Volunteers answered the call last year at the start of the pandemic to help with our emergency response, delivering food packages, picking up prescriptions, and making telephone calls to isolated individuals.

The response was overwhelming. They gave their time, energy, and commitment in abundance. At a time when we all felt helpless there was an opportunity to do something at a time of crisis that was mutually beneficial. For many it was a chance to cope with the sadness that was all around us.

We had to start to think differently about volunteering especially as in many cases we were unable to carry out face-to-face visits. We adapted by using online platforms for activities and this has now become a full and varied program with some very talented volunteers offering everything from language classes to salsa dance and everything in between.

Over 70 new volunteers joined different services during 2020-2021. Some of them stayed for a short period and others continued to volunteer with us when this report was produced.

As we were no longer able to offer face-to-face befriending during the pandemic, we offered a telephone service called Check in and Chat. Volunteers new and old rallied to our member's aid and for a year we have been supporting over one hundred members with weekly phone calls. The volunteers have been a great support to our members helping them face the practical and emotional challenges that came with COVID-19.

We were able to continue with limited exercise at home, either over the phone and for some with an amazing piece of technology called a Komp which is a simple one button computer. People were able to keep up some physical activity with the encouragement of a volunteer to support them.

The shopping service has continued and when we emerged from the first lockdown we continued to shop for people. We were very fortunate to keep a band of volunteers from the emergency delivery service and they have become the backbone of this project.

As we emerge from this strange year volunteering is looking positive. We are hopeful of offering more opportunities that will involve more volunteers once again. It still amazes us how people give their time so generously. The whole organisation extends our heartfelt thanks to all of the fantastic volunteers who gave their time so generously and continue to do so.

Fundraising & Marketing

In 2020/2021 we continued our strategy of diversifying our fundraising and income generation streams to reduce our reliance on our main statutory funders. This meant gaining support from many sources including individual donors, corporate partners, charitable trusts and our Friends Group. Members of our Friends Groups make regular donations and continue to help raise awareness about the good work that we do. In the year we were fortunate to receive £1,452 from this income stream. Grants were received from a range of trusts and foundations, particularly for our activities and events which aim to combat loneliness and isolation and our Covid-19 Emergency Response project. These include the Kensington & Chelsea Foundation, the Westway Trust, the Calleva Foundation, Royal Borough of Kensington and Chelsea, the National Lottery Community Fund and the Julia and Hans Rausing Trust and we are so grateful for their support. We are also extremely grateful to all individuals who took part in this year's Royal Parks Half Marathon.

During the year 2020/21 we did not use any external organisations to carry out telephone or face to face fundraising on our behalf and no professional fundraiser or commercial participator carried out any fundraising activities for the Charity.

We are registered with the Fundraising Regulator and are proud to champion the principles of honesty, accountability and transparency when fundraising. We work to ensure that our fundraising complies with the Fundraising Code of Practice as well as the standards set by the Fundraising Regulator.

Gifts in wills are promoted on our website and in our newsletter and we are very grateful for the lasting legacy to support older people which comes from making a gift to us in a will.

Finally, we continue to produce our newsletter which contains a range of useful information and articles to help readers stay healthy, active and connected to the local community as well as profiling some of the extraordinary lives which our members have led!

Income

Total income for the year amounted to £3.23m - an increase of £313,000 on the preceding year of £2.92m and which includes income from various sources. Income from donations and legacies amounted to £245,000 as opposed to £454,000 received in the previous year. A total income of £2.8m from charitable activities was received in 2020/21 a slight increase from last financial year £2.5m.

Expenditure

In 2020/21, our total expenditure incurred was £3.2m whilst in the previous year, total expenditure amounted to £2.6m. Spend on raising funds during the year amounted to £66,000 (2019/20: £70,000). Total expenditure on Charitable activities amounted to £3.1m as opposed to £2.6m incurred in 2019/20 financial year.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (SORP 2015 (FRS 102)): Accounting and Reporting by Charities.

The charity invested in a subsidiary undertaking and holds 100% of the share capital of Age United Limited.

In closing we remain focused on the challenges that lie ahead and are committed to extending the services we offer whilst retaining our charitable ethos and aims.

Reserves Policy

The Board of Trustees has considered the Charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. There were restricted reserves of £76,000 for various project work at the end of March 2021.

At the balance sheet date, the free reserve of £299,000 was broadly in line with the 4 months of staffing and operating costs. The free reserve is to allow for periods of readjustment and to enable the organisation to provide the same level of services.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 28 October 2019. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees responsible for the strategic direction and overall operations of the Charity. Directors of the Company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Brand Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects.

The Board of Trustees set the strategic direction of the Charity and is responsible for the Charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees giving more time to the following areas:

- Finance & Risk;
- Quality, Performance, Development & Human Resources;

An external governance review was conducted in 2019 and a series of recommendations were proposed. These were accepted in full by the Board, and an action plan is now underway to implement the proposals.

Day to day service delivery is delegated to the Chief Executive and the Executive Management Team who are considered to be the key management. The Executive Management Team made up of the Chief Executive, Director of Finance and Resources, Head of Community Engagement, Director of Services, Strategic Development Manager and the Head of Fundraising who are responsible for ensuring that the Charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day to day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team and staff are set by the Board.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 7 and 9 to the accounts.

Age United

Age UK Kensington and Chelsea operate a trading arm, Age United, which runs the Social Prescribing Link Worker service for people in the Borough who are over 18 and under 65, as described before. Age United is governed as a separate entity with its own Directors. Age United provides front line staff with admin and management support from Age UK Kensington and Chelsea for which AUKC receives a 10% management charge.

Risk Management

The Charity has a formal risk management process through which the Chief Executive and Senior Management Team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is reviewed at Board level on a monthly basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	***Action taken to mitigate the risk***
Reputational Risk arising out of organisational failures	• *Risks are reviewed at each Finance & Risk and Board meeting, and contingency plans have been drawn to help put in place mitigating actions. A RAG (Red, Amber, Green) traffic light system is used to categorize the risk, and a number system to identify the risk to the organisation's operations and reputation.* • *Risks are reported to commissioners and other partners, and transparent relationships with key providers are maintained to ensure they are aware of the Charity's activities.*
Resilience of IT systems, including resilience against cyber crime	• *Spirit IT have implemented a secure, cloud-based IT provision and have upgraded our IT risk management systems.* • *New server installed in December 2019 with data back-up system.* • *Migration to O365.* • *Staff can access the server remotely*
Loss of contract income arising out of changing priorities of commissioners	• *There is a drive to secure contractual agreements or letters of understanding for each funding stream. This has been actioned throughout 2020-21, and contracts and letters of understanding are now in place.* • *Continued review with commissioners about future priorities of the charity and income streams.*
Impact of Covid-19 is likely to significantly affect the organisation in the following ways: • *Significant staff sickness* • *Likely requirement for social distancing combined with sickness will likely affect service delivery significantly* • *Disruption in supply chain* • *Fundraising affected (events may not take place/staff sickness)* • *Significant change to working patterns*	• *Business Continuity Plan and Response in place and discussed with Board* • *Individual, Service area and premises risk assessments* • *Sickness Policy Addendum updated and circulated to all staff* • *The most vulnerable clients have been identified and support is in place* • *Staff to be updated with latest information and advice including around vaccinations* • *Adequate PPE is in place* • *Remote working arrangements are in place enabling staff to work effectively from home when required* • *Risk Assessments and overall Health and Safety Approach is being strengthened*
Loss of key members of staff	• *Succession planning has been considered with detailed training and development strategy in place for new staff members.* • *Qualified interim staff have been utilised to provide expertise where needed.*

Statement of responsibilities of the Trustees

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

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

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

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

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

Statement of disclosure of information to auditors

The Trustees of the Charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.
- The Trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Auditor

A resolution to re-appoint Sayer Vincent LLP as the Charity's auditors will be proposed at the Annual General Meeting.

Approved on 23 November 2021 and signed on behalf of the trustees

Martin Pendry (Nov 26, 2021 18:40 GMT)

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Martin Pendry, Chair

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2021 which comprise the consolidated statement of financial activities, balance sheets, consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 parent charitable company's affairs as at 31 March 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011

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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other Information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual 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 parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and Charities Act 2011 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent charitable company 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the parent 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 parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charites Act 2011 and report in accordance with those Acts.

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

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management and the Finance and Risk committee, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Sayer Vincent LLP

Joanna Pittman (Senior statutory auditor)
Date: 29 November 2021
for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Age UK Kensington and Chelsea

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

For the year ended 31 March 2021

	Note	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Income from:							
Donations and legacies	2	124,151	120,396	**244,547**	429,731	25,262	454,993
Charitable activities	3	559,698	2,240,923	**2,800,621**	845,144	1,617,455	2,462,599
Income from Trading Company	4	187,043	-	**187,043**	-	-	-
Income from Investment		657	-	**657**	698	-	698
Total income		871,549	2,361,319	**3,232,868**	1,275,573	1,642,717	2,918,290
Expenditure on:							
Raising funds	5a	65,614	-	**65,614**	69,632	-	69,632
Charitable activities	5a	827,631	2,294,465	**3,122,096**	832,731	1,714,868	2,547,599
Total expenditure		893,245	2,294,465	**3,187,710**	902,363	1,714,868	2,617,231
Net movement in funds		(21,696)	66,854	**45,158**	373,210	(72,151)	301,059
Reconciliation of funds:							
Total funds brought forward		1,213,436	9,000	**1,222,436**	840,226	81,151	921,377
Total funds carried forward		1,191,740	75,854	**1,267,594**	1,213,436	9,000	1,222,436

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 29a to the financial statements.

Age UK Kensington and Chelsea

Balance sheets

Company no. 3926026

As at 31 March 2021

	Note	The group 2021 £	2020 £	The charity 2021 £	2020 £
Fixed assets:					
Tangible assets	10	**83,290**	99,090	**83,290**	99,090
Investment		**–**	–	**1**	1
		83,290	99,090	**83,291**	99,091
Current assets:					
Debtors	13	**430,640**	164,938	**430,640**	164,938
Short term deposits		**533,644**	500,000	**533,644**	500,000
Cash at bank and in hand		**316,134**	559,085	**316,134**	559,085
		1,280,418	1,224,023	**1,280,418**	1,224,023
Liabilities:					
Creditors: amounts falling due within one year	14	**(71,114)**	(100,677)	**(71,115)**	(100,678)
Net current assets		**1,209,304**	1,123,346	**1,209,303**	1,123,345
Total assets less current liabilities		**1,292,594**	1,222,436	**1,292,594**	1,222,436
Creditors: amounts falling due after one year	16	**(25,000)**	–	**(25,000)**	–
Total net assets		**1,267,594**	1,222,436	**1,267,594**	1,222,436
Funds:	19a				
Restricted income funds		**75,854**	9,000	75,854	9,000
Unrestricted income funds:					
Designated funds		**809,143**	856,905	809,143	856,905
General funds		**382,597**	356,531	382,597	356,531
Total unrestricted funds		**1,191,740**	1,213,436	**1,191,740**	1,213,436
Total funds		**1,267,594**	1,222,436	**1,267,594**	1,222,436

Approved by the trustees on 23 November 2021 and signed on their behalf by

Martin Pendry (Nov 26, 2021 18:40 GMT)

Martin Pendry
Chair

Age UK Kensington and Chelsea

Consolidated statement of cash flows

For the year ended 31 March 2021

	Note	2021 £	£	2020 £	£
Cash flows from operating activities					
Net income for the reporting period (as per the statement of financial activities)		**45,158**		301,058	
Depreciation charges		**35,747**		12,988	
Dividends, interest and rent from investments		**(658)**		(698)	
(Increase)/decrease in debtors		**(265,702)**		481,209	
(Decrease)/Increase in creditors		**(4,564)**		(52,780)	
Net cash (used in)/ provided by operating activities			**(190,019)**		741,777
Cash flows from investing activities:					
Dividends, interest and rents from investments		**658**		698	
Purchase of fixed assets		**(19,947)**		(96,674)	
Transfer to short term deposits		**(33,643)**		(500,000)	
Net cash (used in) investing activities			**(52,932)**		(595,976)
Change in cash and cash equivalents in the year			**(242,951)**		145,801
Cash and cash equivalents at the beginning of the year			**559,085**		413,284
Change in cash and cash equivalents due to exchange rate movements			-		-
Cash and cash equivalents at the end of the year			**316,134**		559,085

Analysis of cash and cash equivalents and of net debt

	At 1 April 2020 £	Cash flows £	Other non-cash changes £	**At 31 March 2021 £**
Cash at bank and in hand	559,085	(242,951)	-	**316,134**
Overdraft facility repayable on demand	-	-	-	**-**
a **Total cash and cash equivalents**	559,085	(242,951)	-	**316,134**
Loans falling due within one year	-	25,000	-	**25,000**
Total	-	**25,000**	-	**25,000**

1 Accounting policies

a) Statutory information

Age UK Kensington and Chelsea is a charitable company limited by guarantee and is incorporated in England.

The registered office address is 1Thorpe Close, London W10 5XL.

b) Basis of preparation

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

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Age United Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

c) Public benefit entity

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

d) Going concern

The Trustees believe that the organisation will continue its operations for the foreseeable future. The organisation is financially stable enough to meet its obligations and continue its business.The Trustees will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Payments relating to Coronavirus Job Retention Scheme totalling £2,421 were made to staff who were on zero hour contract - the total is included in salaries and wages (Note 7) in the accounts.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1 Accounting policies (continued)

g) **Fund accounting**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

h) **Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity , as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, educational activities undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

i) **Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- Raising funds 7%
- Charitable activity 93%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

j) **Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

k) **Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and Fittings 4 years
- Computers and Equipments 3 years
- Leasehold Inprovement 3 years

l) **Investments in subsidiaries**

Investments in subsidiaries are at cost.

m) **Debtors**

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

1 Accounting policies (continued)

n) **Cash at bank and in hand**
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

o) **Creditors and provisions**
Creditors and provisions are recognised where 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 due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

p) **Financial instruments**
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2 **Income from donations and legacies**

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Gifts	1,900	-	**1,900**	1,300	-	1,300
Legacies	32,213	-	**32,213**	292,600	-	292,600
Donations	90,038	120,396	**210,434**	135,831	25,262	161,093
	124,151	120,396	**244,547**	429,731	25,262	454,993

3 **Income from charitable activities**

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Dementia Support	-	153,783	**153,783**	-	153,783	153,783
Information and Advice	-	73,315	**73,315**	-	74,315	74,315
HSCA (CLCH)	-	1,280,970	**1,280,970**	-	1,224,121	1,224,121
Core Costs	191,037	-	**191,037**	448,519	-	448,519
Home Safety Checks	-	765	**765**	-	1,358	1,358
Friends & Neighbours	-	20,000	**20,000**	-	21,000	21,000
Dementia Carers Project	-	7,466	**7,466**	-	8,000	8,000
Health Wise	-	80,000	**80,000**	-	78,599	78,599
Travel Monitoring	-	28,000	**28,000**	-	2,125	2,125
My Memories	-	54,154	**54,154**	-	54,154	54,154
Respite Care	31,500	-	**31,500**	49,740	-	49,740
Footcare Contract	-	-	-	7,448	-	7,448
Service user fees (At Home)	305,137	-	**305,137**	332,984	-	332,984
Supporter donations	1,427	-	**1,427**	6,453	-	6,453
Safer Neighbourhood	-	2,130	**2,130**	-	-	-
Sub-total for charitable activity	529,101	1,700,583	**2,229,684**	845,144	1,617,455	2,462,599
Shopping support & Other Receipts	30,597	-	**30,597**	-	-	-
Covid response projects	-	540,340	**540,340**	-	-	-
Sub-total for charitable activity	30,597	540,340	**570,937**	-	-	-
Total income from charitable activities	559,698	2,240,923	**2,800,621**	845,144	1,617,455	2,462,599

4 Income from Trading company

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Age United Limited	187,043	–	187,043	–	–	–
	187,043	–	187,043	–	–	–

5a Analysis of expenditure (current year)

		Charitable activities					
	Raising funds £	Charitable activities £	Governance costs £	Support costs £	Covid response projects £	**2021 Total £**	2020 Total £
Staff costs (Note 7)	38,790	2,042,664	–	209,416	129,112	**2,419,982**	2,096,767
Other staff costs	–	33,381	–	–	–	**33,381**	41,045
Consultants and Interim Staff Costs	–	6,366	–	–		**6,366**	81,649
Fundraising costs	96	–	–	–	–	**96**	78
Volunteer support services	–	1,096	–	–	–	**1,096**	3,185
Notting Hill Carnival Trip	–	–	–	–	–	**–**	11,630
My Memories and Dementia Support	–	553	–	–	–	**553**	8,230
Information and Advice	–	4,851	–	–	–	**4,851**	2,163
Other Direct Costs	–	160,842	–	–	–	**160,842**	30,413
Premises	–	–	–	48,471	–	**48,471**	64,920
Office equipment and IT	–	–	–	49,269	–	**49,269**	81,074
Communication and Stationary	–	–	–	25,291	–	**25,291**	31,763
Insurance	–	–	–	306	–	**306**	5,188
Professional Fees	–	–	10,709	43,201	–	**53,910**	58,626
Depreciation	–	–	–	35,747	–	**35,747**	12,984
Other costs / Projects	–	–	–	12,314	335,236	**347,550**	87,516
	38,886	2,249,753	10,709	424,014	464,348	**3,187,710**	2,617,231
Support costs	26,728	397,286	–	(424,014)	–	–	–
Governance costs	–	10,709	(10,709)	–	–	–	–
Total expenditure 2021	**65,614**	**2,657,748**	**–**	**–**	**464,348**	**3,187,710**	
Total expenditure 2020	69,632	2,547,599	–	–	–		2,617,231

5b Analysis of expenditure (prior year)

		Charitable activities			
	Raising funds £	Charitable activities £	Governance costs £	Support costs £	2020 Total £
Staff costs (Note 7)	26,521	1,877,438	–	192,808	**2,096,767**
Other staff costs	–	41,045	–	–	**41,045**
Consultants and Interim Staff costs	–	–	–	81,649	**81,649**
Fundraising costs	78	–	–	–	**78**
Volunteer Support Services	–	3,185	–	–	**3,185**
Notting Hill Carnival Trip	–	11,630	–	–	**11,630**
My Memories and Dementia Support	–	8,230	–	–	**8,230**
Information and Advice	–	2,163	–	–	**2,163**
Other Direct costs	–	30,413	–	–	**30,413**
Premises	–	–	–	64,920	**64,920**
Office equipment and IT	–	–	–	81,074	**81,074**
Communication and stationary	–	–	–	31,763	**31,763**
Insurance	–	–	–	5,188	**5,188**
Professional fees	–	–	–	58,626	**58,626**
Depreciation	–	–	–	12,984	**12,984**
Other costs	–	–	1,764	85,752	**87,516**
	26,599	1,974,104	1,764	614,764	**2,617,231**
Support costs	43,033	571,731	–	(614,764)	–
Governance costs	–	1,764	(1,764)	–	–
Total expenditure 2020	**69,632**	**2,547,599**	–	–	**2,617,231**

6 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2021 £	2020 £
Depreciation	**35,747**	12,986
Operating lease rentals:		
Property	**9,491**	15,912
Auditor's remuneration (excluding VAT):		
Audit	**8,900**	8,900
Other services	**-**	10,750

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	**2,171,912**	1,900,550
Social security costs	**187,232**	157,661
Employer's contribution to defined contribution pension schemes	**60,838**	38,555
	2,419,982	2,096,766

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2021 No.	2020 No.
£60,000 - £69,999	**1**	1

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £325,698 (2020: £271,118).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £nil (2020: £55.00) incurred by none (2020: 1) members relating to attendance at meetings of the trustees.

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 95 (2020: 89).

Staff are split across the activities of the charity as follows (average head count basis):

	2021 No.	2020 No.
Raising funds	**2.0**	2.0
Community Emgagement	**4.0**	3.0
Healthwise	**3.0**	3.0
Dementia	**5.0**	4.0
At Home	**24.5**	29.0
Information and Advice	**4.0**	4.0
PCN/HSCA	**38.6**	38.0
Social Prescribing Link	**5.8**	1.0
Activities & Events	**1.7**	1.0
Governance / Core	**6.4**	4.0
	95.0	89.0

9 Related party transactions

There are no related party transactions to disclose for 2021 (2020: none).

10 Tangible fixed assets

The Charity and Group	Freehold property £	Fixtures and fittings £	Computer equipment £	**Total £**
Cost				
At the start of the year	25,623	14,743	168,325	**208,691**
Additions in year	-	10,765	9,182	**19,947**
At the end of the year	25,623	25,508	177,507	**228,638**
Depreciation				
At the start of the year	4,982	1,561	103,058	**109,601**
Charge for the year	8,540	4,947	22,260	**35,747**
At the end of the year	13,522	6,508	125,318	**145,348**
Net book value				
At the end of the year	12,101	19,000	52,189	**83,290**
At the start of the year	20,641	13,182	65,267	99,090

All of the above assets are held by the charity and used for charitable purposes.

11 Subsidiary undertaking

The charity owns the whole of the issued ordinary share capital of Age UnitedLimited, a company registered in England. The company number is 12351857 and charity number 1082658. The registered office address is 1 Thorpe Close, W10 5XL.

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distrbuted under Gift Aid to the parent charity.

Three trustees together with the Chief Executive and the Director of Finanace and Resources are also directors of the subsidiary. Age united limited commenced operation April 2020. The financial information below covers the 12 month period ending 31 March 2021.

A summary of the results of the subsidiary is shown below:

	2021 £
Turnover	187,043
Turnover from sales to parent undertaking	-
Cost of sales	(169,640)
Cost of sales related to purchases from parent undertaking	-
Gross profit/(loss)	17,403
Management charge payable to parent undertaking	(17,403)
Profit / (loss) for the financial year	-
Retained earnings	
Total retained earnings brought forward	-
Profit / (loss) for the financial year	-
Distribution under Gift Aid to parent charity	-
Total retained earnings carried forward	-
The aggregate of the assets, liabilities and reserves was:	
Assets	-
Liabilities	-
Reserves	-

Amounts owed to the parent undertaking are shown in the above note 13.

Administrative expenses above is a management charge of £17,403 (2020: nil) from the parent entity.

12 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2021 £	2020 £
Gross income	3,063,228	2,617,231
Result for the year	45,158	301,059

13 Debtors

	The group		The charity	
	2021	2020	2021	2020
	£	£	£	£
Trade debtors	425,758	94,144	425,758	94,144
Other debtors	160	597	160	597
Amounts due from associated undertakings	-	4,518	-	4,518
Accrued income	4,722	65,679	4,722	65,679
	430,640	164,938	430,640	164,938

14 Creditors: amounts falling due within one year

	The group		The charity	
	2021	2020	2021	2020
	£	£	£	£
Trade creditors	19,593	34,565	19,593	34,565
Taxation and social security	8,031	47,737	8,031	47,737
Grants payable	-	15,144	-	15,144
Other creditors	9,866	-	9,867	1
Accruals	30,393	-	30,393	-
Deferred income (note 15)	3,231	3,231	3,231	3,231
	71,114	100,677	71,115	100,678

15 Deferred income

Deferred income due to suspension of activities during Covid-19.

	The group		The charity	
	2021	2020	2021	2020
	£	£	£	£
Balance at the beginning of the year	3,231	3,231	3,231	3,231
Amount released to income in the year	-	-	-	-
Amount deferred in the year	-	-	-	-
Balance at the end of the year	3,231	3,231	3,231	3,231

16 Creditors: amounts falling due after one year

	The group		The charity	
	2021	2020	2021	2020
	£	£	£	£
RBKC loans - Unsecured loan Facility for VCS shopping	25,000	-	25,000	-
	25,000	-	25,000	-

The borrower shall use all money borrowed under this agreement for the supporting of vulnerable residents through the COVID-19 pandemic - Repayable in full on 20 March 2022 with no interest.

17 Analysis of group net assets between funds (current year)

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	83,290	–	–	**83,290**
Net current assets	324,307	809,143	75,854	**1,209,304**
Long term liabilities	(25,000)	–	–	**(25,000)**
Net assets at 31 March 2021	**382,597**	**809,143**	**75,854**	**1,267,594**

18 Analysis of group net assets between funds (prior year)

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	99,090	–	–	**99,090**
Net current assets	257,440	856,905	9,000	**1,123,345**
Net assets at 31 March 2020	**356,530**	**856,905**	**9,000**	**1,222,435**

19a Movements in funds (current year)

	At 1 April 2020	Income & gains	Expenditure & losses	Transfers	At 31 March 2021
	£	£	£	£	£
Restricted funds:					
Dementia Support	–	215,403	(215,403)	–	–
Information and Advice	–	73,315	(73,315)	–	–
HSCA (CLCH)	–	1,280,970	(1,280,970)	–	–
Friends and Neighbours	–	20,000	(20,000)	–	–
Healthwise	–	80,000	(80,000)	–	–
Travel Monitering	–	28,000	(28,000)	–	–
Safer Neighbourhood	–	2,130	(2,130)	–	–
Other	–	765	(765)	–	–
Fundraising (Donal Zec)	9,000	–	(9,000)	–	–
General Covid-19	–	404,621	(390,969)	–	13,652
K & C Foundation - After Party	–	12,313	–	–	12,313
Supporting Development of Volunteers	–	6,000	(3,000)	–	3,000
Special Reserve Fund	–	25,000	(4,410)	–	20,590
K & C Foundation - Engage Fund	–	12,524	(12,524)	–	–
Dementia Covid-19	–	13,407	(3,793)	–	9,614
Third Party payment	–	5,500	(98)	–	5,402
Dance West	–	7,389	(3,598)	–	3,791
Power to Change	–	94,577	(86,703)	–	7,874
Christmas Box	–	34,008	(34,390)	–	(382)
Other	–	45,396	(45,396)	–	–
Total restricted funds	9,000	2,361,319	(2,294,465)	–	75,854
Unrestricted funds:					
Designated funds:					
Creation of Property Fund	650,000	–	–	–	**650,000**
Health Inequalities Fund	100,000	–	–	–	**100,000**
Staff Development	70,000	–	(27,815)		**42,185**
Accommodation, IT and Telephone	17,305	–	(19,947)	2,642	–
Projects Development Fund	19,600	–	–	(2,642)	**16,958**
Total designated funds	856,905	–	(47,762)	–	809,143
General funds	356,531	871,549	(845,483)	–	**382,597**
Total unrestricted funds	1,213,436	871,549	(893,245)	–	1,191,740
Total funds	**1,222,436**	**3,232,868**	**(3,187,710)**	**–**	**1,267,594**

The narrative to explain the purpose of each fund is given at the foot of the note below.

19b Movements in funds (prior year)

	At 1 April 2019 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2020 £
Restricted funds:					
Dementia Support	-	207,937	(207,937)	-	-
Information and Advice	-	74,315	(74,315)	-	-
HSCA (CLCH)	-	1,224,121	(1,224,121)	-	-
Friends and Neighbours	-	21,000	(21,000)	-	-
Healthwise	-	78,599	(78,599)	-	-
The Kensington and Chelsea Foundation	-	22,711	(22,711)	-	-
Catalyst Housing Group	-	2,551	(2,551)	-	-
Other	5,851	11,483	(17,334)	-	-
IT infrastructure Project	55,000	-	(55,000)	-	-
Fundraising (Donal Zec)	20,300	-	(11,300)	-	**9,000**
Total restricted funds	81,151	1,642,717	(1,714,868)	-	**9,000**
Unrestricted funds:					
Designated funds:					
Creation of Property Fund	-	-	-	650,000	**650,000**
Health Inequalities Fund	-	-	-	100,000	**100,000**
Staff Development	70,000	-	-	-	**70,000**
Accommodation, IT and Telephone	65,000	-	(51,674)	3,979	**17,305**
Projects Development Fund	30,000	-	(10,400)	-	**19,600**
Investment in Fixed Assets	3,979	-	-	(3,979)	-
Total designated funds	168,979	-	(62,074)	750,000	856,905
General funds	671,248	1,275,572	(840,289)	(750,000)	**356,531**
Total unrestricted funds	840,227	1,275,572	(902,363)	-	1,213,436
Total funds	921,378	2,918,289	(2,617,231)	-	**1,222,436**

Purposes of restricted funds

a) Dementia Support: Funding from RBKC and NHS to provide one to one support for people with Dementia.
b) Information & Advice: Grant funding from Royal Borough of Kensington and Chelsea to provide the information and advice service.
c) HSCA: To support the delivery of My Care My Way funded by NHS.
d) Friends and Neighbours: RBKC funding for Notting Hill Carnival trip.
e) Healthwise: Grant funding from Royal Borough of Kemsington and Chelsea to providethe My Memories Café. Café supporting and offering respite to carers, and providing information and advice and exercise classes around common degenerative conditions.
f) The Kensington and Chelsea Foundation: Loneliness& Isolation grant.
g) Catalyst Housing Group: Information and Advicenow ended.
h) IT infrastructure Project: Grant funding from Royal Borough of Kensington & Chelsea to support the organisational improvement of the IT infrastructure.
i) Fundraising Event sponsored by E.ON which raised money from the auctionof paintings by Donald Zec.

Purposes of designated funds

a) Creation of Property fund: To create a designated fund towards purchase of office space within the community in the future.
b) Health Inequalities programme: To undertake reasearch work to better understand the needs and strenths of older peolple from BAME communities; and seek to reducing health inequalities, providing a collective lobbying platform for improving later life in Kensington and Chelsea for older people from BAME communities.
c) Staff Development: To improve expertise and confifence.
d) Accommodation, IT and Telephone system:To fix perspex screens and provision of other Covid-19 requirements, upgrade server, software and Telephone system.
e) Projects development fund: To facilitate and diversify the organisation's income streams.

20 Operating lease commitments payable as a lessee

	Property		Equipment	
	2021	2020	**2021**	2020
	£	£	**£**	£
Less than one year	**12,655**	15,912	**12,655**	15,912
One to five years	**25,310**	3,780	**25,310**	3,780
Over five years	**-**	-	**-**	-
	37,965	19,692	**37,965**	19,692

21 Capital commitments

At the balance sheet date, the group had committed to £20,800 in respect of Salesforce CRM implementation 2021/22.

22 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.