

**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 Vigers	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 Bolland	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

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**Solicitors**      Bates Wells  
10 Queen Street Place  
London  
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**Bankers**          Barclays Bank PLC  
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**Auditor**          Sayer Vincent LLP  
Invicta House  
108-114 Golden Lane  
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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

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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 roll 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 months 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.

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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:*

<b>Risk identified</b>	<b>Action taken to mitigate the risk</b>
<i>Reputational Risk arising out of organisational failures</i>	<ul style="list-style-type: none"> <li>● Risks are reviewed at each Finance &amp; 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.</li> <li>● 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.</li> </ul>
<i>Resilience of IT systems, including resilience against cyber crime</i>	<ul style="list-style-type: none"> <li>● Spirit IT have implemented a secure, cloud-based IT provision and have upgraded our IT risk management systems.</li> <li>● New server installed in December 2019 with data back-up system.</li> <li>● Migration to O365.</li> <li>● Staff can access the server remotely</li> </ul>
<i>Loss of contract income arising out of changing priorities of commissioners</i>	<ul style="list-style-type: none"> <li>● 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.</li> <li>● Continued review with commissioners about future priorities of the charity and income streams.</li> </ul>
<i>Impact of Covid-19 is likely to significantly affect the organisation in the following ways:</i> <ul style="list-style-type: none"> <li>● Significant staff sickness</li> <li>● Likely requirement for social distancing combined with sickness will likely affect service delivery significantly</li> <li>● Disruption in supply chain</li> <li>● Fundraising affected (events may not take place/staff sickness)</li> <li>● Significant change to working patterns</li> </ul>	<ul style="list-style-type: none"> <li>● Business Continuity Plan and Response in place and discussed with Board</li> <li>● Individual, Service area and premises risk assessments</li> <li>● Sickness Policy Addendum updated and circulated to all staff</li> <li>● The most vulnerable clients have been identified and support is in place</li> <li>● Staff to be updated with latest information and advice including around vaccinations</li> <li>● Adequate PPE is in place</li> <li>● Remote working arrangements are in place enabling staff to work effectively from home when required</li> <li>● Risk Assessments and overall Health and Safety Approach is being strengthened</li> </ul>
<i>Loss of key members of staff</i>	<ul style="list-style-type: none"> <li>● Succession planning has been considered with detailed training and development strategy in place for new staff members.</li> <li>● Qualified interim staff have been utilised to provide expertise where needed.</li> </ul>

## 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

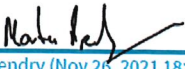
The Trustees of the Charity confirm that:

- 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

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF

### AGE UK KENSINGTON AND CHELSEA

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#### 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.

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF

### AGE UK KENSINGTON AND CHELSEA

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#### **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 Charities 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.

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF

### AGE UK KENSINGTON AND CHELSEA

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#### 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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charitable company's 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 £
<b>Income from:</b>							
Donations and legacies	2	124,151	120,396	<b>244,547</b>	429,731	25,262	454,993
Charitable activities	3	559,698	2,240,923	<b>2,800,621</b>	845,144	1,617,455	2,462,599
Income from Trading Company	4	187,043	–	<b>187,043</b>	–	–	–
Income from Investment		657	–	<b>657</b>	698	–	698
<b>Total income</b>		<b>871,549</b>	<b>2,361,319</b>	<b>3,232,868</b>	<b>1,275,573</b>	<b>1,642,717</b>	<b>2,918,290</b>
<b>Expenditure on:</b>							
Raising funds	5a	65,614	–	<b>65,614</b>	69,632	–	69,632
Charitable activities	5a	827,631	2,294,465	<b>3,122,096</b>	832,731	1,714,868	2,547,599
<b>Total expenditure</b>		<b>893,245</b>	<b>2,294,465</b>	<b>3,187,710</b>	<b>902,363</b>	<b>1,714,868</b>	<b>2,617,231</b>
<b>Net movement in funds</b>		<b>(21,696)</b>	<b>66,854</b>	<b>45,158</b>	<b>373,210</b>	<b>(72,151)</b>	<b>301,059</b>
<b>Reconciliation of funds:</b>							
Total funds brought forward		1,213,436	9,000	<b>1,222,436</b>	840,226	81,151	921,377
<b>Total funds carried forward</b>		<b>1,191,740</b>	<b>75,854</b>	<b>1,267,594</b>	<b>1,213,436</b>	<b>9,000</b>	<b>1,222,436</b>


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.



As at 31 March 2021

	Note	The group 2021 £	2020 £	The charity 2021 £	2020 £
<b>Fixed assets:</b>					
Tangible assets	10	83,290	99,090	83,290	99,090
Investment		–	–	1	1
		<b>83,290</b>	<b>99,090</b>	<b>83,291</b>	<b>99,091</b>
<b>Current assets:</b>					
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
		<b>1,280,418</b>	<b>1,224,023</b>	<b>1,280,418</b>	<b>1,224,023</b>
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	14	(71,114)	(100,677)	(71,115)	(100,678)
		<b>1,209,304</b>	<b>1,123,346</b>	<b>1,209,303</b>	<b>1,123,345</b>
<b>Net current assets</b>		<b>1,292,594</b>	<b>1,222,436</b>	<b>1,292,594</b>	<b>1,222,436</b>
<b>Total assets less current liabilities</b>		<b>1,292,594</b>	<b>1,222,436</b>	<b>1,292,594</b>	<b>1,222,436</b>
Creditors: amounts falling due after one year	16	(25,000)	–	(25,000)	–
<b>Total net assets</b>		<b>1,267,594</b>	<b>1,222,436</b>	<b>1,267,594</b>	<b>1,222,436</b>
<b>Funds:</b>	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		<b>1,191,740</b>	<b>1,213,436</b>	<b>1,191,740</b>	<b>1,213,436</b>
<b>Total funds</b>		<b>1,267,594</b>	<b>1,222,436</b>	<b>1,267,594</b>	<b>1,222,436</b>

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 £	£
<b>Cash flows from operating activities</b>					
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)	
<b>Net cash (used in)/ provided by operating activities</b>			(190,019)		741,777
<b>Cash flows from investing activities:</b>					
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)	
<b>Net cash (used in) investing activities</b>			(52,932)		(595,976)
<b>Change in cash and cash equivalents in the year</b>			(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			-		-
<b>Cash and cash equivalents at the end of the year</b>			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	-	-	-	-
<b>a Total cash and cash equivalents</b>	559,085	(242,951)	-	316,134
Loans falling due within one year	-	25,000	-	25,000
<b>Total</b>	-	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 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/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 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 Improvement    | 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
	<u>124,151</u>	<u>120,396</u>	<u>244,547</u>	<u>429,731</u>	<u>25,262</u>	<u>454,993</u>

**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	<u>529,101</u>	<u>1,700,583</u>	<u>2,229,684</u>	<u>845,144</u>	<u>1,617,455</u>	<u>2,462,599</u>
Shopping support & Other Receipts	30,597	–	30,597	–	–	–
Covid response projects	–	540,340	540,340	–	–	–
Sub-total for charitable activity	<u>30,597</u>	<u>540,340</u>	<u>570,937</u>	<u>–</u>	<u>–</u>	<u>–</u>
Total income from charitable activities	<u>559,698</u>	<u>2,240,923</u>	<u>2,800,621</u>	<u>845,144</u>	<u>1,617,455</u>	<u>2,462,599</u>

4 Income from Trading company

	Unrestricted £	Restricted £	2021 Total £	Unrestricted £	Restricted £	2020 Total £
Age United Limited	187,043	–	187,043	–	–	–
	<b>187,043</b>	<b>–</b>	<b>187,043</b>	<b>–</b>	<b>–</b>	<b>–</b>

# Age UK Kensington and Chelsea

## Notes to the financial statements

For the year ended 31 March 2021

### 5a Analysis of expenditure (current year)

	Charitable activities					2021 Total £	2020 Total £
	Raising funds £	Charitable activities £	Governance costs £	Support costs £	Covid response projects £		
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)	-	-	-	-
<b>Total expenditure 2021</b>	<b>65,614</b>	<b>2,657,748</b>	<b>-</b>	<b>-</b>	<b>464,348</b>	<b>3,187,710</b>	
Total expenditure 2020	69,632	2,547,599	-	-	-		2,617,231

## 5b Analysis of expenditure (prior year)

	Raising funds £	Charitable activities			2020 Total £
		Charitable activities £	Governance costs £	Support costs £	
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)	-	-
<b>Total expenditure 2020</b>	<b>69,632</b>	<b>2,547,599</b>	<b>-</b>	<b>-</b>	<b>2,617,231</b>

**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
	<u>          </u>	<u>          </u>

**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
	<u>2,419,982</u>	<u>2,096,766</u>

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	<u>1</u>	<u>1</u>

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 Engagement	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
	<b>95.0</b>	<b>89.0</b>

**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 £
<b>Cost</b>				
At the start of the year	25,623	14,743	168,325	<b>208,691</b>
Additions in year	–	10,765	9,182	<b>19,947</b>
At the end of the year	<b>25,623</b>	<b>25,508</b>	<b>177,507</b>	<b>228,638</b>
<b>Depreciation</b>				
At the start of the year	4,982	1,561	103,058	<b>109,601</b>
Charge for the year	8,540	4,947	22,260	<b>35,747</b>
At the end of the year	<b>13,522</b>	<b>6,508</b>	<b>125,318</b>	<b>145,348</b>
<b>Net book value</b>				
At the end of the year	<b>12,101</b>	<b>19,000</b>	<b>52,189</b>	<b>83,290</b>
At the start of the year	<b>20,641</b>	<b>13,182</b>	<b>65,267</b>	<b>99,090</b>

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 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 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	-
<b>Gross profit/(loss)</b>	<b>17,403</b>
Management charge payable to parent undertaking	(17,403)
<b>Profit / (loss) for the financial year</b>	<b>-</b>
<b>Retained earnings</b>	
Total retained earnings brought forward	-
Profit / (loss) for the financial year	-
Distribution under Gift Aid to parent charity	-
<b>Total retained earnings carried forward</b>	<b>-</b>
The aggregate of the assets, liabilities and reserves was:	
Assets	-
Liabilities	-
<b>Reserves</b>	<b>-</b>

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
	<b>430,640</b>	<b>164,938</b>	<b>430,640</b>	<b>164,938</b>

**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
	<b>71,114</b>	<b>100,677</b>	<b>71,115</b>	<b>100,678</b>

**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	<b>3,231</b>	<b>3,231</b>	<b>3,231</b>	<b>3,231</b>

**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	–
	<b>25,000</b>	<b>–</b>	<b>25,000</b>	<b>–</b>

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)
<b>Net assets at 31 March 2021</b>	<b>382,597</b>	<b>809,143</b>	<b>75,854</b>	<b>1,267,594</b>

**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
<b>Net assets at 31 March 2020</b>	<b>356,530</b>	<b>856,905</b>	<b>9,000</b>	<b>1,222,435</b>

## 19a Movements in funds (current year)

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2021 £
<b>Restricted funds:</b>					
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 (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)	-	-
<b>Total restricted funds</b>	<b>9,000</b>	<b>2,361,319</b>	<b>(2,294,465)</b>	<b>-</b>	<b>75,854</b>
<b>Unrestricted funds:</b>					
Designated funds:					
Creation of Property Fund	650,000	-	-	-	<b>650,000</b>
Health Inequalities Fund	100,000	-	-	-	<b>100,000</b>
Staff Development	70,000	-	(27,815)	-	<b>42,185</b>
Accommodation, IT and Telephone	17,305	-	(19,947)	2,642	-
Projects Development Fund	19,600	-	-	(2,642)	<b>16,958</b>
<b>Total designated funds</b>	<b>856,905</b>	<b>-</b>	<b>(47,762)</b>	<b>-</b>	<b>809,143</b>
<b>General funds</b>	<b>356,531</b>	<b>871,549</b>	<b>(845,483)</b>	<b>-</b>	<b>382,597</b>
<b>Total unrestricted funds</b>	<b>1,213,436</b>	<b>871,549</b>	<b>(893,245)</b>	<b>-</b>	<b>1,191,740</b>
<b>Total funds</b>	<b>1,222,436</b>	<b>3,232,868</b>	<b>(3,187,710)</b>	<b>-</b>	<b>1,267,594</b>

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 £
<b>Restricted funds:</b>					
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
<b>Total restricted funds</b>	<b>81,151</b>	<b>1,642,717</b>	<b>(1,714,868)</b>	<b>–</b>	<b>9,000</b>
<b>Unrestricted funds:</b>					
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)	–
<b>Total designated funds</b>	<b>168,979</b>	<b>–</b>	<b>(62,074)</b>	<b>750,000</b>	<b>856,905</b>
<b>General funds</b>	<b>671,248</b>	<b>1,275,572</b>	<b>(840,289)</b>	<b>(750,000)</b>	<b>356,531</b>
<b>Total unrestricted funds</b>	<b>840,227</b>	<b>1,275,572</b>	<b>(902,363)</b>	<b>–</b>	<b>1,213,436</b>
<b>Total funds</b>	<b>921,378</b>	<b>2,918,289</b>	<b>(2,617,231)</b>	<b>–</b>	<b>1,222,436</b>

**Purposes of restricted funds**

- Dementia Support: Funding from RBKC and NHS to provide one to one support for people with Dementia.
- Information & Advice: Grant funding from Royal Borough of Kensington and Chelsea to provide the information and advice service.
- HSCA: To support the delivery of My Care My Way funded by NHS.
- Friends and Neighbours: RBKC funding for Notting Hill Carnival trip.
- Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide the My Memories Café. Café supporting and offering respite to carers, and providing information and advice and exercise classes around common degenerative conditions.
- The Kensington and Chelsea Foundation: Loneliness & Isolation grant.
- Catalyst Housing Group: Information and Advice now ended.
- IT infrastructure Project: Grant funding from Royal Borough of Kensington & Chelsea to support the organisational improvement of the IT infrastructure.
- Fundraising Event sponsored by E.ON which raised money from the auction of paintings by Donald Zec.

**Purposes of designated funds**

- Creation of Property fund: To create a designated fund towards purchase of office space within the community in the future.
- 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.
- Staff Development: To improve expertise and confidence.
- Accommodation, IT and Telephone system: To fix perspex screens and provision of other Covid-19 requirements, upgrade server, software and Telephone system.
- Projects development fund: To facilitate and diversify the organisation's income streams.

**20 Operating lease commitments payable as a lessee**

	Property 2021 £	2020 £	Equipment 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	–	–	–	–
	<b>37,965</b>	<b>19,692</b>	<b>37,965</b>	<b>19,692</b>

**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.