

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

Age UK Kensington and Chelsea

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Age UK Kensington and Chelsea

REFERENCE AND ADMINISTRATIVE INFORMATION

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

Trustees and Directors

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

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

Company Secretary	Jess Millwood
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Management Team

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

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

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

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

The Objectives of the Charity are:

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

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

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

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's objectives and activities, and in planning future activities. It is the judgment of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programs for the Charity.

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

OVERVIEW OF SERVICES

Self-Care Project

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

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

Dementia Support Services

Dementia 1:1 Support and Dementia Advisor service

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

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

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

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

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

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

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

The service has supported 101 people during the year.

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

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

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

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

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

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

Exercise at Home and Walking Support

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

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

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

Exercise for the Mind

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

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

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

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

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

Community Engagement

Befriending

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

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

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

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

Escorting

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

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

Group Shopping Trips

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

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

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

Both services together have supported 65 people during the year.

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

Practical Help

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

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

Digital Inclusion Services

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

The Kensington and Chelsea and Westminster Social Isolation project

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

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

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year pilot ran from May 2022 - April 2022. The commissioners at CNWL were pleased with the outcomes and have extended the project contract for another year.

An 82-year old client said he was impressed with the support that he has received so far. He has had a laptop for over 10 years but never used it properly until he received support from the team.

Another client described the support as "fantastic". She said the service helped her regain her life balance. She commented, "I'm now regarding my computer in a more friendly way! I will give you 10 out of 10 on the service. I would like to stay as long as I'm eligible. I'm astonished how this was helpful, it really had enormous help to retain my mental balance."

Curry's and Vodafone Tablet Loan Schemes

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

Activities & Events

The Activities & Events project is an umbrella project for a number of services which all aim to increase social connections and combat loneliness and isolation. These are Friends & Neighbours, Food & Friends and the Intergenerational Project.

The activities were delivered online at the beginning of 2021-22 but then when the summer arrived and the infection rate came down, clients started to ask for face-to-face activities, but also wanted to keep some of the online sessions such as language lessons, art and music appreciation.

Outings, lunch clubs, afternoon tea with bingo sessions, etc, started to be delivered and people were very excited to meet old friends and make new ones.

The special Carnival party for older residents happened at the end of August in collaboration with the Venture Centre, being very well attended, making the occasion not only for older local residents but mixing with younger people in an intergenerational event.

The other project delivered with young volunteers, is the afternoon games with students from Queens Gate School, on Friday afternoons.

Two big Christmas dinners were scheduled in December 2021 but unfortunately one of them in collaboration with the Chelsea Football Club Foundation was cancelled due to the Omicron variant impact. The second one at the Copthorne Tara Hotel in Kensington, went ahead and although we had to restrict the number of people attending to a total of 90, people had a fantastic time.

The Valentines party in February 2022 at St Cuthbert's Church was another highlight of the project, with music and entertainment and with around 150 people attending the event.

The Activities & Event projects has recovered the work with partners happening before the pandemic, such as lunches at The Black Bird Pub, Mary Smith Court or St Cuthbert's Centre and developing new ones such as Dancewest and Chelsea Football Club Foundation.

The project has had around 10,000 attendances across the different activities and supported around 350 people during 2021-2022.

Christmas Hampers

Additional funds were secured by Age UK K&C and we delivered Christmas Hampers to over 800 people in the borough. The hampers contained some preserved food, biscuits and chocolates, perfumed soap and Kensington & Chelsea book with information and pictures of the borough, a crossword book and a soft, cosy winter blanket.

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Health Promotions

Macular Support Group

The Macular Degeneration Support Group met weekly on the phone with 12 members participating altogether. The conference call line was provided by the national charity, Macular Society. A range of speakers joined the calls covering local history as well as issues related to managing sight loss. There were individual phone calls to members who found the conference call format difficult to manage.

Health and Strength Support Groups

Health and Strength Support Groups were held over Zoom. There were seven groups during the year. Each group consisted of ten, two hour sessions beginning with an hour of chair based exercise followed by a discussion. Sometimes invited speakers joined the sessions. Each group had a different theme, for example, osteoarthritis, Type II Diabetes or stress. As the pandemic continued the themes widened to include subjects like getting to know your local community and how the Arts can support mental health.

Health Talks

Health talks are normally given in the community to various community groups or in sheltered housing settings. Very few groups were able to function online, so it was decided to run a program of health themed talks on Zoom that anyone could attend. In the last quarter, AUKC arranged a freephone line and some talks were held using this format. In total, there were ten Zoom talks given to specific groups, ten Zoom talks that anyone could attend and six on the telephone.

Carers Project

Weekly Zoom drop in chats continued on a weekly basis throughout the year with 6 carers attending. A telephone group was added in the last quarter with 5 attending. Two Zoom information events were held for carers with medical specialists giving presentations. The first explored the connections between diabetes and dementia and the management challenges involved. The second looked at dual diagnosis: clients living with mental illness and dementia. In the final quarter we embarked on a collaboration with the Gate Theatre. The Gate put on a special Zoom showing the Letters Project for carers and other interested members followed by a Q and A. This production focused on experiences of caring. Out of this came a project where ten members of AUKC including carers, were paired with young associates of the Gate Theatre. They wrote letters to each other during the pandemic and eventually got to meet each other in the summer of 2021.

At Home Service

Our Personal Care service stopped in August 2021. Difficult decisions had to be made about where to focus our limited resources and capacity, and the Board felt that the focus should be on developing and extending our Practical Support and clinic based Footcare services.

The team worked closely with older people, their families, and our Carers to ensure a smooth transition to new providers for Personal Care.

We continued to offer Practical Support and clinic based Basic Footcare, and funded respite.

Practical Support At Home

Our dedicated team of carers are delivering around 200 care hours per week, with an average of 1,000 hours per month.

Feedback received from the son of an older person who joined the services in January 2022, receiving practical support at home and funded respite was, "Mum is delighted to have the support. We are very pleased that we have joined your services".

Clinic-based Basic Footcare

The team contacted GP clinics and community venues in the borough to introduce the service. We currently have two trained practitioners providing the service. The service is now running in four fixed locations, on a weekly basis, and two care homes on an ad hoc basis offering the service exclusively for their residents every 6 weeks or whenever needed. The team are still reaching out to other potential venues to cover all days of the week and other locations such as care homes or sheltered accommodation.

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Funded Respite

The At Home Respite service is for carers of people living with Dementia; it offers them a break in a safe and supportive environment. This service is available for the carers of people aged 50 and over with memory difficulties registered with a GP Practice in the Kensington and Chelsea area. Each client is eligible to 4 hours per week of respite care for 6 months with a target of 16 clients per year.

Information & Advice

In 2021-22 the Information & Advice team supported around 850 people with over 1,000 enquiries, within all the different projects, including general enquiries. These covered a variety of topics including benefits and income maximisation, health and disabilities, housing, social care needs, energy efficiency and fuel poverty and assistance with form filling. Some of the most popular tasks carried out were benefit checks and applications for Attendance Allowance, Taxicards and Blue Badges. Applications were also made on clients' behalf to organisations such as Campden Charities and the Kensington & Chelsea Foundation for grants for household items or to help with fuel bills as part of the Winter Warmth Campaign. Assistance was also given with appealing unsuccessful benefit applications and answering general enquiries as providing contact numbers for local organisations or signposting people to the right service.

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

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

Volunteers

We started 2021 with optimism as the situation with Covid started to improve. We were able to think about services getting back to normal albeit slowly and with a couple of bumps along the way. The response from volunteers throughout the pandemic has been inspiring and some of those volunteers who answered the call during that time have continued to volunteer with us.

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

Over the last couple of months as people have started to return to the workplace recruitment has plateaued. This is due to less flexibility as people are no longer working from home on a regular basis. However, volunteers recruited 2021 – 22 were still around 70, and we still currently have approx. 180 - 200 active volunteers. Recruitment continues to be through universities, websites, and word of mouth as well as using social media.

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

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

My Care, My Way

AUKC has continued to focus on integration with CLCH, NHS and GPs and the knowledge and services we can provide to My Care My Way (MCMW) patients remains very valuable. We have provided insight into the strategic partnerships helping to shape the future of the services.

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

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

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

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

Social Prescribing Link Workers

It was recognised nationally that a growing number of GP visits are related to non-clinical needs and cannot always be addressed by the GP. To tackle this growing concern, NHS England and NHS Improvement rolled out a nationwide initiative of Social Prescribing Link Workers. The essence of a Social Prescribing Link Worker is to address all health and social needs by connecting individuals with their community through offering one-to-one client focused, holistic support for a period of time to promote a healthy, independent lifestyle. This is achieved through understanding what matters to the client and signposting them to the necessary teams. Social Prescribing Link Workers support a range of needs: housing, health, financial support, drug/alcohol support, local events/clubs, information and advice, volunteering, within a holistic, person-centred approach.

In March 2020, Age UK Kensington and Chelsea (via our Trading Arm 'Age United') secured the contract for the Social Prescribing Link Workers. At AUKC, we support those 55+ but as the Social Prescribing Link Workers support those 18-65, a subsidiary of Age UK Kensington and Chelsea was set up to facilitate support for all ages - Age United. We work very closely with the Kensington and Chelsea Social Council, West London Clinical Commissioning Group (WLCCG) and the local Primary Care Networks (PCNs – collection of GP practices) within the borough to deliver this project.

We employed 10 Link Workers across 5 PCNs. Each PCN has roughly 8 GP surgeries that the Link Workers support. Link Workers work very closely alongside the GPs in each PCN; each Link Worker has a clinical GP Lead for clinical advice, support and escalation. They receive regular clinical supervision as well as support and Line Management from Age United. As each PCN has different population needs, the Social Prescribing Link Worker's target patient group will differ; the areas they may be focusing on are: homelessness support, long term conditions, mental health, obesity, frequent attenders etc.

We have worked with GPs and Clinical Directors to refine the caseload management and operating procedures of the Social Prescribing Link Worker service. We have been instrumental in the introduction of a new case management tool which will help reporting and case management in general.

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

Fundraising and Marketing

The support of our statutory funders, trusts, corporate donors, individuals and friends groups enabled us to continue our work across the borough. These include the Kensington & Chelsea Foundation, the Westway Trust, the Calleva Foundation, Royal Borough of Kensington and Chelsea and the National Lottery Community Fund. We are also extremely grateful to all individuals who took part in this year's Royal Parks Half Marathon and other individual fundraising events.

During the year 2021/22 we did not use any external organisations to carry out telephone or face to face fundraising on our behalf and no professional fundraiser or commercial participator carried out any fundraising activities for the Charity.

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

Gifts in wills are promoted on our website and in our newsletter. AUKC also benefits from a legacy sharing protocol with the national charity.

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

Improving our Data Systems

In 2021 AUKC set in motion a database change from Charity Log and People plan to Salesforce. The organisation decided to make this transfer as other Age UK affiliations were starting to use this system. It meant that there was a standardised model we could use across the network which could support the integrated development of partnership working across other Age UKs and allow us to better see client data across all services in AUKC, enabling us to spot gaps in service provision and better evaluate and improve services.

Intangible Asset

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

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

.Finances

Income

Total income for the year amounted to £2.7m, a decrease of £0.5m on the preceding year of £3.2m and includes income from various sources. Income from donations and legacies amounted to £169,000 as opposed to £245,000 received in the previous year. Part of the increase in income in the previous year was due to the specific, successful fundraising campaign we ran to support our Covid Pandemic Crisis Response, providing food, basic supplies, support and companionship to over 1000 isolated older people a week. The associated decrease was to be expected in the following year as the Crisis Response came to an end.

Expenditure

In 2021/22, our total expenditure incurred was £2.8m, whilst the previous year, total expenditure amounted to £3.2m. Spend on raising funds during the year amounted to £89,000 (2021: £66,000). Total expenditure on charitable activities amounted to £2.7m as opposed to £3.1m incurred in the 2020/21 financial year. Again, this reduction can be understood in light of our Pandemic Response.

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

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

Reserves Policy

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

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

At the balance sheet date, the free reserves are £280k to allow for 4/5 months of strategic readjustment, and to support the sustainability of the organisation should major challenges arise.

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

Structure, Governance and Management

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

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

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Brand Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects.

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

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

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

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

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

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

Risk Management

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

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

<i>Risk identified</i>	<i>Action taken to mitigate the risk</i>
<i>Reputational Risk arising out of organisational failures</i>	<ul style="list-style-type: none"> • Risks are reviewed at each Finance & Risk and Board meeting, and contingency plans have been drawn to help put in place mitigating actions. A BRAG (Blue, Red, Amber, Green) traffic light system is used to categorize the risk, and a number system to identify the risk to the organisation's operations and reputation. • Risks are reported to commissioners and other partners, and transparent relationships with key providers are maintained to ensure they are aware of the Charity's activities.
<i>Resilience of IT systems, including resilience against cyber crime</i>	<ul style="list-style-type: none"> • Spirit have implemented a secure, cloud based IT provision and are upgrading all our IT security systems. • Data back-up system in operation. • IT systems can support staff to work effectively remotely if required
<i>Loss of contract income arising out of changing priorities of commissioners</i>	<ul style="list-style-type: none"> • There is a drive to secure contractual agreements or letters of understanding for each funding stream. This has been actioned throughout 2021-22, and contracts and letters of understanding are now in place. • Continued review with commissioners about future priorities of the charity and income streams.
<i>Pandemic Risk - new Covid variant or new pandemic could disrupt services</i>	<ul style="list-style-type: none"> • Cloud-based IT supports home working. • Organisational risk assessments regularly reviewed. • Statutory and community partnerships in place. • Threat of Covid and Monkeypox monitored.
<i>Loss of key members of staff</i>	<ul style="list-style-type: none"> • Succession planning has been considered with training and development strategy in place for new staff members. • Qualified interim staff have been utilized to provide expertise where needed.
<i>Cost of Living Crisis</i>	<ul style="list-style-type: none"> • Staff given winter support award of £500. • Capacity of Information and Advice Team boosted to support with benefits maximisation and warm homes advice. • Partnership working with RBKC and local Third Sector to support joined up Borough approach to the Crisis.

Age UK Kensington and Chelsea

Trustees' Report for the year ended 31 March 2022

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

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

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

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

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

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

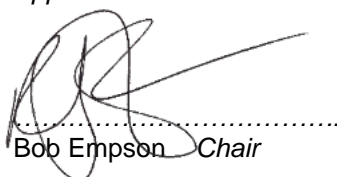
The Trustees of the Charity confirm that:

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

AUDITOR

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

Approved on 10 Nov 2022 and signed on behalf of the trustees


.....
Bob Empson Chair

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

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') and its subsidiary (the 'group') for the year ended 31 March 2022 which comprise the consolidated statement of financial activities, the consolidated and parent charitable company balance sheets, consolidated statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 March 2022 and of the group's income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis of opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

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

Opinion on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

Use of our report

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

Knox Cropper LLP

18 Nov 2022

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

Age UK Kensington and Chelsea
Consolidated Statement Of Financial Activities
For The Year Ended 31 March 2022

	Notes	Unrestricted Funds	Restricted Funds	2022 Total	Unrestricted Funds	Restricted Funds	2021 Total
		£	£	£	£	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2	121,123	48,134	169,257	124,151	120,396	244,547
Charitable activities	3	515,367	1,766,588	2,281,955	559,698	2,240,923	2,800,621
Income from Trading Company	4a	244,528	-	244,528	187,043	-	187,043
Investment income	4b	662	-	662	657	-	657
TOTAL INCOME		881,681	1,814,721	2,696,402	871,549	2,361,319	3,232,868
EXPENDITURE ON							
Fundraising	5a	88,692	-	88,692	65,614	-	65,614
Charitable Activities	5a	911,429	1,834,733	2,746,162	827,631	2,294,465	3,122,096
TOTAL EXPENDITURE	7(b)	1,000,121	1,834,733	2,834,854	893,245	2,294,465	3,187,710
NET MOVEMENT IN FUNDS		(118,440)	(20,012)	(138,452)	(21,696)	66,854	45,158
Reconciliation of Funds:							
Total Funds brought forward		1,191,740	75,854	1,267,594	1,213,436	9,000	1,222,436
Total funds carried forward		1,073,300	55,842	1,129,142	1,191,740	75,854	1,267,594

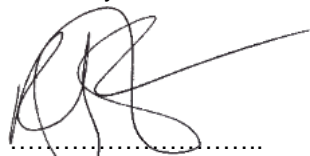
The notes on pages 21 to 37 form part of these financial statements.

Age UK Kensington and Chelsea
Balance Sheets
As At 31 March 2022

	Notes	The group		The charity	
		2022	2021	2022	2021
		£	£	£	£
FIXED ASSETS					
Tangible assets	10	101,612	83,290	101,612	83,290
Investments		-	-	1	1
		101,612	83,290	101,613	83,291
CURRENT ASSETS					
Debtors	13	556,872	430,640	556,872	430,640
Short term deposits		469,812	533,644	469,812	533,644
Cash at bank and in hand		201,711	316,134	201,711	316,134
		1,228,395	1,280,418	1,228,395	1,280,418
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	14	(200,865)	(71,114)	(200,866)	(71,115)
NET CURRENT ASSETS		1,027,530	1,209,304	1,027,529	1,209,303
TOTAL ASSETS LESS CURRENT LIABILITIES		1,129,142	1,292,594	1,129,142	1,292,594
CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR	16	-	(25,000)	-	(25,000)
NET ASSETS	17	1,129,142	1,267,594	1,129,142	1,267,594
FUNDS					
Restricted income funds	16	55,842	75,854	55,842	75,854
Unrestricted income funds:	15				
Designated		792,932	809,143	792,932	809,143
General		280,368	382,597	280,368	382,597
Total unrestricted funds		1,073,300	1,191,740	1,073,300	1,191,740
TOTAL FUNDS		1,129,142	1,267,594	1,129,142	1,267,594

The notes on pages 21-37 form part of these financial statements.

The financial statements were approved by the Board of Trustees on 10 Nov 2022 and signed on their behalf by:



Bob Empson
Chair

DATE: 18 Nov 2022

Company no. 3926026

Age UK Kensington and Chelsea
Consolidated Statement of Cash Flows
Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities:		
Net cash provided by/(used in) operating activities	(98,005)	(190,019)
Cash flows from investing activities:		
Dividends and interest from investments	662	658
Purchase of fixed assets	(55,912)	(19,947)
Transfer to short term deposits	63,832	(33,643)
Repayment of loan finance	(25,000)	
Net cash provided by/(used in) investing activities	(16,418)	(52,932)
Change in cash and cash equivalents in the reporting period	(114,423)	(242,951)
Cash and cash equivalents at the beginning of the reporting period	316,134	559,085
Cash and cash equivalents at the end of the reporting period	201,711	316,134

Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022 £	2021 £
Net income/(expenditure) for the reporting period	(138,452)	45,158
Depreciation charges	37,590	35,747
(Gains)/losses on investments		
Dividends and interest from investments	(662)	(658)
(Increase)/decrease in debtors	(126,232)	(265,702)
Increase/(decrease) in creditors	129,751	(4,564)
Net cash provided by/(used in) operating activities	(98,005)	(190,019)

Analysis of cash and cash equivalents and of net debt

	At 1 April 2021 £	Cash flows £	Other non-cash changes £	At 31 March 2022 £
Cash at bank and in hand	316,134	(114,423)	-	201,711
Total cash and cash equivalents	316,134	(114,423)	-	201,711
Loans falling due after one year	(25,000)	25,000	-	-
Total	291,134	(89,423)	-	201,711

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

1. PRINCIPAL ACCOUNTING POLICIES

a) Statutory information

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

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

b) Basis of preparation

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

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

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

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

c) Public benefit entity

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

d) Going concern

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

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Payments relating to Coronavirus Job Retention Scheme in the prior year totalling £2,421 were made to staff who were on zero hour contract - the total is included in salaries and wages (Note 7) in the accounts.

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

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

1. PRINCIPAL ACCOUNTING POLICIES (continued)

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Interest receivable

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

g) Fund accounting

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

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

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

h) Expenditure and irrecoverable VAT

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

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

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

i) Allocation of support costs

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

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

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

- | | |
|-------------------------|-----|
| ● Raising funds | 7% |
| ● Charitable activities | 93% |

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

j) Operating leases

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

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

1. PRINCIPAL ACCOUNTING POLICIES (continued)

k) Tangible fixed assets

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

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

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

l) Intangible asset

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

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

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

o) Cash at bank and in hand

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

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Financial instruments

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

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

2. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Gifts	1,430	-	1,430	1,900	-	1,900
Legacies	12,615	-	12,615	32,213	-	32,213
Donations	107,078	48,134	155,212	90,037	120,396	210,433
	121,123	48,134	169,257	124,150	120,396	244,546

3. Income from charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Dementia Support	-	153,783	153,783	-	153,783	153,783
Information and Advice	-	73,315	73,315	-	73,315	73,315
HSCA (CLCH)	-	1,192,431	1,192,431	-	1,280,970	1,280,970
Core Costs	220,503	-	220,503	191,037	-	191,037
Home Safety Checks	-	4,905	4,905	-	765	765
Friends & Neighbours	3,185	20,000	23,185	-	20,000	20,000
Dementia Carers Project	-	6,000	6,000	-	7,466	7,466
Health Wise	-	80,000	80,000	-	80,000	80,000
Travel Monitoring	-	-	-	-	28,000	28,000
Shopping for clients	35,341	-	35,341	-	-	-
My Memories	-	54,154	54,154	-	54,154	54,154
Respite Care	31,500	-	31,500	31,500	-	31,500
Footcare Contract	-	-	-	-	-	-
Service user fees (At Home)	223,649	-	223,649	305,137	-	305,137
Supporter donations	1,189	-	1,189	1,427	-	1,427
Safer Neighbourhood	-	2,130	2,130	-	2,130	2,130
	515,368	1,586,718	2,102,086	529,101	1,700,583	2,229,684
Special projects	-	179,869	179,869	-	-	-
Shopping Support and Other Receipts	-	-	-	30,597	-	30,597
Covid Response projects	-	-	-	-	540,340	540,340
	515,367	1,766,588	2,281,955	559,698	2,240,923	2,800,621

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

4a. Income from Trading company

	Total 2022 £	Total 2021 £
Age United Limited	244,528	187,043
	<hr/> 244,528 <hr/>	<hr/> 187,043 <hr/>

4b. Investment income

	Total 2022 £	Total 2021 £
Bank interest received	662	657
	<hr/> 662 <hr/>	<hr/> 657 <hr/>

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

5a. Analysis of expenditure

		Charitable activities						
	Raising funds	Charitable activities	Governance costs	Project related costs	Support costs	Covid response projects	Total 2022	Total 2021
	£	£	£	£	£	£	£	£
Staff Costs (Note 7)	54,265	2,069,653	-	-	245,308	-	2,369,226	2,419,982
Other staff costs	-	39,870	-	-	-	-	39,870	33,381
Consultants and Interim Staff Costs	-	-	-	-	-	-	-	6,366
Fundraising costs	-	-	-	-	-	-	-	96
Volunteer support services	-	3,479	-	-	-	-	3,479	1,096
Notting Hill Carnival Trip	-	-	-	-	-	-	-	-
My Memories and Dementia Support	-	2,690	-	-	-	-	2,690	553
Information and Advice	-	15,878	-	-	-	-	15,878	4,851
Other Direct Costs	-	67,251	-	-	-	-	67,251	160,842
Premises	-	-	-	-	47,918	-	47,918	48,471
Office equipment and IT	-	-	-	-	61,567	-	61,567	49,269
Communication and Stationery	-	-	-	-	44,816	-	44,816	25,291
Insurance	-	-	-	-	-	-	-	306
Professional Fees	-	-	10,200	-	44,418	-	54,618	53,910
Depreciation	-	-	-	-	37,590	-	37,590	35,748
Other costs / Projects	-	-	-	89,951	-	-	89,951	347,550
	54,265	2,198,821	10,200	89,951	481,617	-	2,834,854	3,187,710
Support costs	34,427	447,190	-	-	(481,617)	-	-	-
Governance costs	-	10,200	(10,200)	-	-	-	-	-
Total 2022	88,692	2,656,211	-	89,951	-	-	2,834,854	
Total 2021	65,614	2,657,748	-	-	-	464,348		3,187,710

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

**5b. Analysis of expenditure
Prior Year**

	Raising funds	Charitable activities				Total 2021
		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
Other staff costs	-	33,381	-	-	-	33,381
Consultants and Interim Staff Costs	-	6,366	-	-	-	6,366
Fundraising costs	96	-	-	-	-	96
Volunteer support services	-	1,096	-	-	-	1,096
Notting Hill Carnival Trip	-	-	-	-	-	-
My Memories and Dementia Support	-	553	-	-	-	553
Information and Advice	-	4,851	-	-	-	4,851
Other Direct Costs	-	160,842	-	-	-	160,842
Premises	-	-	-	48,471	-	48,471
Office equipment and IT	-	-	-	49,269	-	49,269
Communication and Stationery	-	-	-	25,291	-	25,291
Insurance	-	-	-	306	-	306
Professional Fees	-	-	10,709	43,201	-	53,910
Depreciation	-	-	-	35,748	-	35,748
Other costs / Projects	-	-	-	12,314	335,236	347,550
	38,886	2,249,753	10,709	424,015	464,348	3,187,710
Support costs	26,728	397,286	-	(424,015)	-	-
Governance costs	-	10,709	(10,709)	-	-	-
Total 2021	65,614	2,657,748	-	-	464,348	3,187,710

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

6. NET INCOME/ (EXPENDITURE) FOR THE YEAR

This is stated after charging/ (crediting)

	2022 Total £	2021 Total £
Depreciation	37,590	35,747
Operating lease rentals - Property	12,655	9,491
Auditor's remuneration (excluding VAT):		
Audit	8,500	8,900

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

Staff costs were as follows:

	2022 Total £	2021 Total £
Salaries	2,165,178	2,171,912
Employer National Insurance contributions	185,659	187,232
Pension contributions	56,857	60,838
	2,407,694	2,419,982

Included in the above salaries and related employment costs, a total sum of £37,612 related to the development of our customer relationship management system (salesforce) – see Note 10.

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2022 No.	2021 No.
£60,000 - £69,999	-	1
£70,000 - £79,999	1	-
	1	1

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £334,785 (2021: £325,698).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs totalling £Nil (2021: £Nil) incurred by none (2021: Nil) members relating to attendance at meetings of the trustees.

Age UK Kensington and Chelsea
Notes To The Financial Statements
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8. STAFF NUMBERS

The average number of employees (head count based on number of staff employed) during the year was 87 (2021: 95).

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

	2022	2021
	No.	No.
Raising funds	2.0	2.0
Community Engagement	3.4	4.0
Healthwise	3.0	3.0
Dementia	4.8	5.0
At Home	14.6	24.5
Information and Advice	4.3	4.0
PCN/HSCA	36.5	38.6
Social Prescribing Link	7.1	5.8
Activities & Events	2.5	1.7
Digital Inclusion	3.0	-
Governance / Core	6.2	6.4
	87.4	95.0

9. RELATED PARTY TRANSACTIONS

There were no related party transactions in the financial year (2021: none).

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

10. TANGIBLE FIXED ASSETS

The Charity and Group	Freehold property	Fixtures & fittings	Computer equipment	Asset under Construction	Total
Cost	£	£	£	£	£
As at 31 March 2021	25,623	25,508	177,507	-	228,638
Additions	-	-	12,874	43,038	55,912
Disposals	-	-	-	-	-
At 31 March 2022	25,623	25,508	190,381	43,038	284,550
Accumulated Depreciation					
As at 31 March 2021	13,522	6,508	125,318	-	145,348
Charge for the year	8,541	6,372	22,677	-	37,590
Disposals	-	-	-	-	-
At 31 March 2022	22,063	12,880	147,995	-	182,938
Net Book Value 31 March 2022	3,560	12,628	42,386	43,038	101,612
Net Book Value 31 March 2021	12,101	19,000	52,189	-	83,290

All of the above assets are held by the charity and used for charitable purposes. The asset under construction is related to the internal development of a new CRM system. Once complete, it will be re-categorised as an intangible asset.

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

11. SUBSIDIARY UNDERTAKING

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

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

Three trustees, together with the Chief Executive and the Director of Finance and Resources, are also directors of the subsidiary. Age United limited commenced operation in April 2020.

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

	2022	2021
	£	£
Turnover	244,528	187,043
Turnover from sales to parent undertaking	-	-
Cost of sales	(220,551)	(169,640)
Cost of sales related to purchases from parent undertaking	-	-
Gross profit/(loss)	23,977	17,403
Management charges payable to parent undertaking	(23,977)	(17,403)
Profit/(loss) for the financial year	-	-
Total retained earnings carried forward	-	-
The aggregate of the assets, liabilities and reserves was:		
Assets	-	-
Liabilities	-	-
Reserves	-	-

Amounts owed to the parent undertaking are shown in the above note 13.

Administrative expenses above is a management charge of £23,977 (2021: £17,403) from the parent entity.

During the year, the VAT status of the Social Prescribing Link Worker (SPLW) services provided by Age United were reviewed and it was concluded that the services qualified as a taxable supply. In light of this, the contract between Age United and the NHS ended after the balance sheet date, on 30.09.2022, and the subsidiary has since ceased trading. Age United has now registered for VAT and is applying VAT retrospectively to the SPLW contract, in accordance with the original agreements. See note: 22.

12. PARENT CHARITY

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

	2022	2021
	£	£
Gross income	2,451,874	3,063,228
Result for the year	(162,429)	45,158

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

13. DEBTORS	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors	476,528	425,758	476,528	425,758
Other debtors	66,853	160	66,853	160
Accrued income	-	4,722	-	4,722
Prepayments	13,491	-	13,491	-
	<u>556,872</u>	<u>430,640</u>	<u>556,872</u>	<u>430,640</u>
14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Trade creditors	33,222	19,593	33,222	19,593
Taxation and social security	65,209	8,031	65,209	8,031
Other creditors	64,755	9,866	64,756	9,867
Accruals	8,900	30,393	8,900	30,393
Deferred income	28,779	3,231	28,779	3,231
	<u>200,865</u>	<u>71,114</u>	<u>200,866</u>	<u>71,115</u>
15. DEFERRED INCOME	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
Balance at the beginning of the year	3,231	3,231	3,231	3,231
Amount deferred in the year	25,548	-	25,548	-
Balance at the end of the year	<u>28,779</u>	<u>3,231</u>	<u>28,779</u>	<u>3,231</u>
16. CREDITORS: AMOUNTS FALLING DUE after ONE YEAR	The group		The charity	
	2022	2021	2022	2021
	£	£	£	£
RBKC loans	-	25,000	-	25,000
	<u>-</u>	<u>25,000</u>	<u>-</u>	<u>25,000</u>
17. ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS – CURRENT YEAR				2022
	General Unrestricted Funds	Designated Funds	Restricted Funds	Total
	£	£	£	£
Tangible Fixed Assets	101,612	-	-	101,612
Net current assets	178,756	792,932	55,842	1,027,530
Long term liabilities	-	-	-	-
Net Assets at 31 March 2022	<u>280,368</u>	<u>792,932</u>	<u>55,842</u>	<u>1,129,142</u>

Age UK Kensington and Chelsea
Notes To The Financial Statements
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18. **ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS –
PRIOR YEAR**

	General Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £
Tangible Fixed Assets	83,290	-	-	83,290
Net current liabilities	324,307	809,143	75,854	1,209,304
Long term liabilities	(25,000)	-	-	(25,000)
Net Assets at 31 March 2021	<u>382,597</u>	<u>809,143</u>	<u>75,854</u>	<u>1,267,594</u>

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

19a **MOVEMENTS IN FUNDS – CURRENT YEAR**

	At 1 April 2021 £	Income & gains £	Expenditure & losses £	Transfers £	31 March 2022 £
Restricted funds					
Dementia Support	-	194,593	(194,593)	-	-
Information and Advice	-	73,315	(73,315)	-	-
HSCA (CLCH)	-	1,192,431	(1,192,431)	-	-
Friends and Neighbours	-	20,000	(20,000)	-	-
Healthwise	-	80,000	(80,000)	-	-
Travel Monitoring	-	-	-	-	-
General Covid-19	13,652	-	(13,652)	-	-
K & C Foundation - After Party	12,313	-	(12,313)	-	-
Supporting Development of Volunteers	3,000	82,763	(85,763)	-	-
Special Reserve Fund	20,590	25,000	(34,090)	-	11,500
K & C Foundation - Engage Fund	-	-	-	-	-
Dementia Covid-19	9,614	-	(9,614)	-	-
Third Party payment	5,402	32,500	(12,147)	-	25,755
Dance West	3,791	15,572	(19,363)	-	-
Power to Change	7,874	-	(7,874)	-	-
Christmas Box	(382)	24,034	(23,598)	-	54
Digital Inclusion	-	74,513	(55,980)	-	18,533
Total restricted funds	75,854	1,814,721	(1,834,733)	-	55,842
Unrestricted funds					
Designated funds:					
Creation of Property Fund	650,000	-	(8,197)	-	641,803
Health Inequalities Fund	100,000	-	-	-	100,000
Staff Development	42,185	-	-	-	42,185
Accommodation, IT and Telephone	-	-	-	-	-
Projects Development Fund	16,958	-	(8,014)	-	8,944
Total designated funds	809,143	-	(16,211)	-	792,932
General funds	382,597	881,681	(983,910)	-	280,368
Total unrestricted funds	1,191,740	881,681	(1,000,121)	-	1,073,300
Total funds	1,267,595	2,866,405	(3,019,069)	-	1,219,142

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

Age UK Kensington and Chelsea
Notes To The Financial Statements
For The Year Ended 31 March 2022

19b **MOVEMENTS IN FUNDS – PRIOR YEAR**

	At 1 April 2020 £	Income & gains £	Expenditure & losses £	Transfers £	31 March 2021 £
Restricted funds					
Dementia Support	-	215,403	(215,403)	-	-
Information and Advice	-	73,315	(73,315)	-	-
HSCA (CLCH)	-	1,280,970	(1,280,970)	-	-
Friends and Neighbours	-	20,000	(20,000)	-	-
Healthwise	-	80,000	(80,000)	-	-
Travel Monitoring	-	28,000	(28,000)	-	-
Safer Neighbourhood	-	2,130	(2,130)	-	-
Other	-	765	(765)	-	-
Fundraising (Donald Zec)	9,000	-	(9,000)	-	-
General Covid-19	-	404,621	(390,969)	-	13,652
K & C Foundation - After Party	-	12,313	-	-	12,313
Supporting Development of Volunteers	-	6,000	(3,000)	-	3,000
Special Reserve Fund	-	25,000	(4,410)	-	20,590
K & C Foundation - Engage Fund	-	12,524	(12,524)	-	-
Dementia Covid-19	-	13,407	(3,793)	-	9,614
Third Party payment	-	5,500	(98)	-	5,402
Dance West	-	7,389	(3,598)	-	3,791
Power to Change	-	94,577	(86,702)	-	7,874
Christmas Box	-	34,008	(34,390)	-	(382)
Other	-	45,396	(45,396)	-	-
Total restricted funds	9,000	2,361,319	(2,294,465)	-	75,854
Unrestricted funds					
Designated funds:					
Creation of Property Fund	650,000	-	-	-	650,000
Health Inequalities Fund	100,000	-	-	-	100,000
Staff Development	70,000	-	(27,815)	-	42,185
Accommodation, IT and Telephone	17,305	-	(19,947)	2,642	-
Projects Development Fund	19,600	-	-	(2,642)	16,958
Total designated funds	856,905	-	(47,762)	-	809,143
 General funds	356,531	871,549	(845,483)	-	382,597
Total unrestricted funds	1,213,436	871,549	(893,245)	-	1,191,740
Total funds	1,222,436	3,232,868	(3,187,710)	-	1,267,567

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Purposes of restricted funds

- a) Dementia Support: Funding from RBKC and NHS to provide one to one support for people with Dementia.
- b) Information & Advice: Grant funding from Royal Borough of Kensington and Chelsea to provide the information and advice service.
- c) HSCA: To support the delivery of My Care My Way funded by NHS.
- d) Friends and Neighbours: RBKC funding for prevention of isolation.
- e) Healthwise: Grant funding from Royal Borough of Kensington and Chelsea to provide exercise classes and community advice sessions around common degenerative conditions.
- f) The Kensington and Chelsea Foundation: Loneliness & Isolation grant.
- g) Catalyst Housing Group: Information and Advice now ended.
- h) IT infrastructure Project: Grant funding to support the organisational improvement of the IT infrastructure.
- i) Fundraising Event sponsored by E.ON which raised money from the auction of paintings by Donald Zec.
- j) Specialist Reserves Fund – To fully scope out and explore a sustainable Joint Operating Model for Paid-for services across North-West London.
- k) Third Party Payment- Winter fuel payment funded by Kensington and Chelsea Foundation; to help residents in need with their fuel bills.
- l) Digital Inclusion- To provide targeted outreach support to vulnerable older people, including those living alone who are known to be more likely to experience social isolation, which has a damaging effect on their mental wellbeing.

Purposes of designated funds

- a) Creation of Property fund: To create a designated fund towards purchase of office and community hub space within the borough in the future.
- b) Health Inequalities programme: To undertake research work to better understand the needs and strengths of older people from BAME communities; and seek to reducing health inequalities, providing a collective lobbying platform for improving later life in Kensington and Chelsea for older people from BAME communities.
- c) Staff Development: To improve expertise and confidence.
- d) Projects development fund: To facilitate and diversify the organisation's income streams.

20. FINANCIAL COMMITMENTS

At 31 March 2022 the group and parent charitable company had future minimum lease payments under operating leases as follows:

	2022	2021
	£	£
Land & buildings		
Expiry date:		
In Less than 1 Year	12,655	12,655
In 2-5 Years	12,655	25,310
	<u>25,310</u>	<u>37,965</u>

Age UK Kensington and Chelsea
Notes To The Financial Statements
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21. LEGAL STATUS OF THE CHARITY

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

22. POST BALANCE SHEET EVENT

In 2020, the organisation was contracted to carry out the Social Prescribing Link Worker (SPLW) contract on behalf of the NHS. Staff costs and management charges for the provision of the service to local surgeries were not charged VAT for the period to 30 September 2022 due to initial advice received. On review of the contract, and after seeking further advice, it was of the opinion of the Directors that Age United Ltd is on balance liable to account for VAT on invoices charged to the NHS.

Since the year end Age United has registered for VAT and is applying VAT retrospectively to the SPLW contract, in accordance with the original agreements. Provisions have been made in these financial statements for the amount due to HMRC for the period to 31 March 2022 of £64,886 and a further provision has been made for the recovery of the VAT from the NHS under the original agreements.