AGE UK TORBAY

England & Wales · Charity number 1084684

Details

Other names	AGE CONCERN TORBAY
Status	Registered
Legal form	Charitable company
Company number	04046684
Registered	2001-01-24
Register	View on the Charity Commission register

Contact

Address	12 Dendy Road Paignton TQ4 5DB
Phone	01803555181
Email	helen@ageuktorbay.org.uk
Website	www.ageuktorbay.org.uk

Activities

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

Activities: The mission of the charity is to promote the well being of all older people and help make life a fulfilling and enjoyable experience.To achieve this in Torbay we undertake the following:Provide support to people through direct service provisionPromote positive attitudes to older people and ageingInfluence and develop public policies that affect older people.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

Geography

- **Area of benefit:** TORBAY
- Torbay

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£295,268	£856,358	£543,842	42
2024-03-31	£910,311	£944,508	£531,693	24
2023-03-31	£596,153	£845,251	£565,890	40
2022-03-31	£740,557	£663,206	£674,238	19
2021-03-31	£694,756	£638,426	£596,887	21

Trustees

Name	Role	Appointed
Faye Roebuck	Chair	2017-07-07
Catherine Pinnegar		2023-05-12
Christina Barnard		2024-04-25
Drew Perry		2024-04-25
Scarlett Baker		2024-04-25

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AGE UK TORBAY

England & Wales - Charity number 1084684

Accounts



Age UK Torbay
(A Company limited by guarantee)

Trustees' Report and Financial Statements

Year Ended 31 March 2025

Registered number: 04046684
Charity number: 1084684

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle (resigned 25 April 2024) Faye Roebuck (elected Chair 25 April 2024) Kevin Shaw (resigned 1 October 2025) Catherine Pinnegar Scarlett Baker (appointed 25 April 2024) Christina Barnard (appointed 25 April 2024) Drew Perry (appointed 25 April 2024)
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2025

Structure, Governance and Management
Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal objective of Age UK Torbay is to promote the relief of elderly people in any manner, which now, or hereafter, may be deemed by law to be charitable, in Torbay.

Recruitment and Appointment of Trustees
The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets quarterly.

The Articles of Association require that there shall never be less than five. Trustees serve for a term of two years and may be reappointed for up to three further terms of three years.

The Chair is appointed by the Trustees from amongst their number. The Chair serves for an initial term of two years and may be reappointed for up to three terms of three years.

Prior to inviting nominations, the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by the Chair and the Chief Officer, and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Essential Trustee CC3
- Legal documentation of the organisation, including the Memorandum and Articles of Association
- Agenda and Minutes template
- Job Descriptions of trustees
- Access to the Policies and Procedures of the organisation
- Financing of the organisation and explanation of the accounts
- Strategy and Business Plan, including future plans and objectives
- Declaration of Interest form
- Board Skills Audit
- Trustee Eligibility Declaration

New Trustees attend an Induction session with the Chief Officer, meet key staff, and complete relevant checks – DBS, Fit and Proper Persons etc. Our Trustees also attend training (Safeguarding etc) relevant to the requirements and responsibilities of their respective roles as trustees.

The Trustees delegate management of Age UK Torbay to the Chief Officer, who, along with the Senior Management Team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks
Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Network Agreement.

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Risk Management

The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and have introduced procedures, and reporting regimes to manage and mitigate the risks.

In particular, the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls, and policies and procedures are in place to manage risk, and these are reviewed, and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives

The mission of the charity is to promote the wellbeing of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives in 2024 - 2025 were:

- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners (including Torbay Community Helpline), to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal, with equal respect
- Generating independent income through services and other activities
- Maintaining financial controls

Strategic Pillars 2024 – 2026

- To maintain our Information and Advice service
- Continue, and expand our Wellbeing provision
- Continue to operate our Mental Health and Specialist Befriending project
- To explore new area of development to support our non-traditional client base (50-65)
- Grow our Home Support service
- Work in collaboration with local partners

Additional Notes

Although we have clear objectives, the charity must continually adapt to external factors beyond our control. Staff have responded effectively during challenging periods, navigating an unpredictable social environment. Key issues impacting older people include the cost-of-living crisis, housing challenges, and overall wellbeing.

Age UK Torbay collaborates with other local voluntary sector organisations to provide the Torbay Community Helpline – a 'one call' access point. Support options include:

- Benefits, debt and finance
- Access to food parcels
- Domestic Abuse and Sexual Violence
- Mental Health Support (lead organisation)

- Specialist Befriending (lead organisation)
- Housing (lead organisation)
- Wellbeing
- Carer support
- Triage for Adult Social Care

The helpline receives hundreds of calls a week.

Activities for achieving our Aims and Objectives
We review our aims, objectives and activities every three years. This report looks at what we achieved and the outcomes of our work. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

Our strategy and business plan was updated in 2024.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular, the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit

Information and Advice
We received 10,612 enquiries during 2024/25 through our Information and Advice service, helping older people claim nearly £3.5 million in benefits they were entitled to. Our Information and Advice service plays a vital role in tackling destitution and digital exclusion, promoting dignity, and ensuring older people receive the support they need to continue thriving.
We continue to work alongside our Wellbeing Team, whose clients have increasingly presented with complex additional needs during 2024/25, including mental health concerns, homelessness, fraud, debt, addiction, abuse, rent arrears, poor housing, care needs, cost-of-living support.
Debt issues are referred to Step Change (our Age UK national provider) or Exeter Community Energy (ECoE) locally. The provision of our Information and Advice service also gives health and social care professionals the option of signposting older people to an independent service specifically designed for them. The timely information and advice we provide often reduces the need for escalation to statutory services.
During 2024/25, we continued our partnership work with Exeter Community Energy advisers (ECoE), who run a drop-in morning service and receive referrals from us to support clients with issues related to energy suppliers, debt, grants, and supplier problems.

Torbay Community Helpline
The Helpline directly referred 264 clients aged 50+ years.
Age UK Torbay continues to seek adaptations that improve working practices, enabling us to assist clients who increasingly present with ever more complex issues. Meeting this increased casework demand whilst maintaining our preferred level of timely support remains essential to meeting client expectations.

Quality Advice Standards
Age UK Torbay's Information and Advice services achieved the Age UK QISS accreditation during 2024/25 (Quality of Information and Signposting Standard).
We are currently undergoing the QAS (Quality of Advice Standard) assessment, with the initial evaluation having taken place in January 2025. As a result of this assessment, we have established many procedures and documentation templates. We have now completed all recommendations from the Service Management Review and Quality Assurance Assessment to ensure compliance with overall standards. A follow-up assessment is scheduled for November 2025.

Independent File Review – Peer-to-Peer SLA

As an additional quality check for QAS compliance, Age UK Kensington & Chelsea and Age UK Torbay have agreed to conduct Independent File Reviews (IFRs) for each other's Information and Advice Managers. This additional step ensures that quality standards are maintained when conducting casework on behalf of clients.

Age UK Torbay I&A Traffic & Benefits Summary - Annual Trend

Benefits	Claims 21/22	Claims 22/23	Claims 23/24	Claims 24/25	£ Benefits Achieved 21/22	£ Benefits Achieved 22/23	£ Benefits Achieved 23/24	£ Benefits Achieved 24/25
Attendance Allowance	275	314	315	345	£1,202,035	£2,043,556	£1,783,392	£2,132,047
Disability Living Allowance	8	5	9	8	£36,212	£16,046	£43,452	£41,505
Personal Independence Payment	37	58	61	62	£290,493	£355,172	£263,141	£351,286
SRP/Pension Credit	63	175	62	84	£120,708	£417,445	£188,925	£286,521
Housing Benefit	31	56	55	55	£169,750	£325,373	£274,129	£364,446
Council Tax Benefit	68	181	96	103	£71,328	£253,628	£115,092	£151,139
Universal Credit	14	42	12	9	£116,505	£386,545	£95,111	£68,644
Employment Support Allowance	2	9	14	4	£16,417	£70,126	£93,654	£27,249
Carers Allowance	6	16	4	1	£9,476	£33,224	£8,059	£4,985
Other/COL/Grants/DHP/WSF/HSF	-	114	105	102	-	£45,582	£62,976	£67,830
Total	**504**	**970**	**733**	**773**	**£2,032,923**	**£3,946,698**	**£2,927,931**	**£3,495,652**

Direct Referrals from Helpline	21/22	22/23	23/24	24/25
Over 50's Finance	155	345	357	264

I&A Traffic	21/22	22/23	23/24	24/25
Reach / Individual Clients	3446	3496	3926	4204
Volume / Total Contacts	12432	12953	10140	10612

Key Insights

Benefits Performance

- Peak benefits achieved in 22/23 (£3.95M)
- Strong recovery in 24/25 (£3.50M)
- Attendance Allowance remains the top benefit type
- Consistent high-value outcomes for clients

Service Reach

- Steady growth in individual clients reached
- Helpline referrals have become more efficient
- Total contacts stabilised around 10-11K per annum
- Strong demand for support with finances

Traders Register

We maintain a register of local traders who have undergone background checks on their insurance and their reputation on dealing with older people, and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems.

Wellbeing Torbay (incorporating Specialist Wellbeing)
Originally launched in July 2016 and funded by Torbay and South Devon NHS Foundation Trust, this service was established to support isolated older people, helping them reconnect with their communities, set personal goals, and reduce health risks.

Over time, referrals have become increasingly complex, requiring greater expertise, time, and collaboration. We now work across internal teams—Information and Advice, Home Support, and Mental Health and in partnership with statutory and voluntary agencies, including Adult Social Care, Safeguarding, Police, Housing, Drug and Alcohol Services, and Mental Health teams, to provide holistic and practical support.

We also assist with grant applications and one-off payments to help individuals manage essential living costs and debt. Funding supports two specialist roles focused on Housing and Dementia.

Housing challenges have intensified due to rising living costs, property sales, and rent increases. Many homes remain unsuitable for older people, and anti-social behaviour and drug-related issues are increasingly prevalent in local communities.

Hoarding has emerged as a significant concern. We provide practical assistance with decluttering and storage, working closely with Mental Health and Wellbeing teams. Shelter offers legal guidance, enabling us to challenge decisions by landlords and local authorities.

Dementia support is becoming more complex. Our work extends beyond crisis intervention to include education for carers, helping them understand the condition. We collaborate with Safeguarding, the Court of Protection, and Older Persons Mental Health teams to ensure comprehensive care.

We have seen an increase in people needing support in their caring roles, particularly when the cared for passes away, or placed in care.

Supporting people in the community, is becoming increasingly difficult due to other service wait times, no face-to-face support in some services and financial restraints on people. Torbay has some very active community groups and connects like-minded people with others to build friendships and increase resilience.

Additionally, and through our work with the Torbay Community Helpline, we employ two co-ordinators, who 'triage' referrals. Their main role is to concentrate on gathering information and refer appropriately. The idea is to be able to 'start the ball rolling' and signpost, refer and support initially, then pass on the ongoing Wellbeing team if needed.

It should be noted that our referral numbers have decreased, but outcomes are much harder to achieve with the multiple issues and concerns people present with. Resulting in the team spending more time with people.

Quotes
Clients:
'Since you have been supporting me, I haven't thought about jumping under a train as now feel supported and safe'.

'You are a great team and work together. Thank you for all your help with moving out and moving in. Please say thank you to the man with van team also. What you do for people in need is heartwarming'.

'I know some people say you are only doing your job, but you went over and above for me which shows humility'.

'Without you I couldn't have done it. Thank you so much for everything you have done for me'.

'Thank you very, very much for my surprise Christmas bag of goodies. You have rekindled my love of rhubarb and custard sweets. The adult colouring book will keep me calm when I get stressed and improve my mood. I hope one day to be able to also give back. You are a great and special team'.

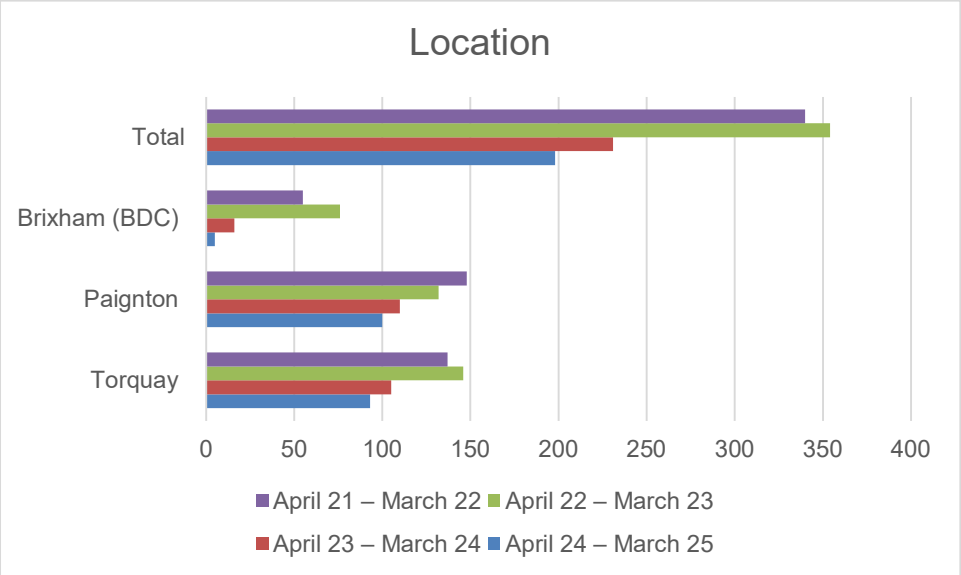
Social Prescribers:
'Wow, what incredible work you're all doing. It is amazing people have the help and support from you guys'.
'My team and I would be lost without this service, it would also have such a huge impact on the people we refer, leaving them isolated and vulnerable, with no other services to refer them into'.

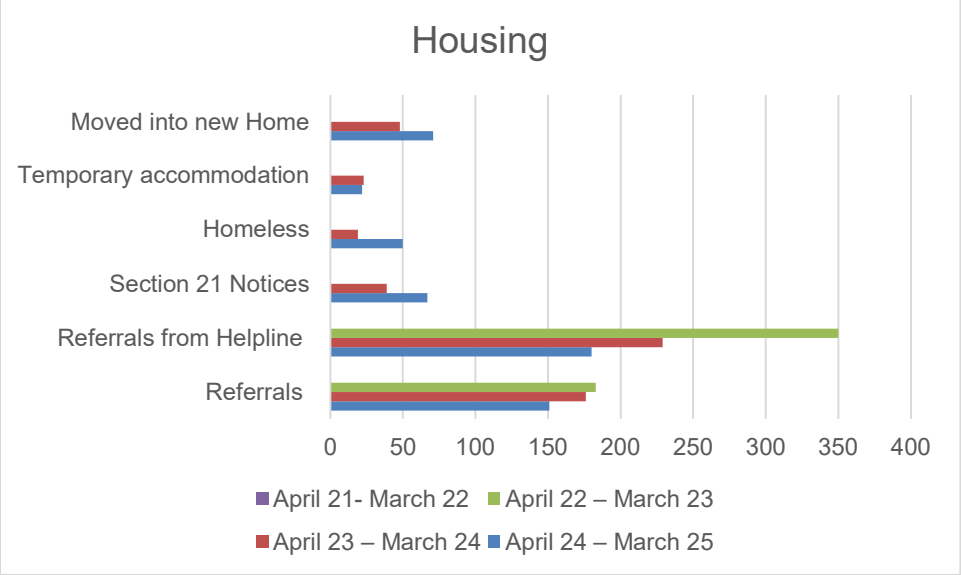
'As a Social Prescribing service, we have had such positive feedback about Wellbeing Torbay and the impact that the service has on individuals'.

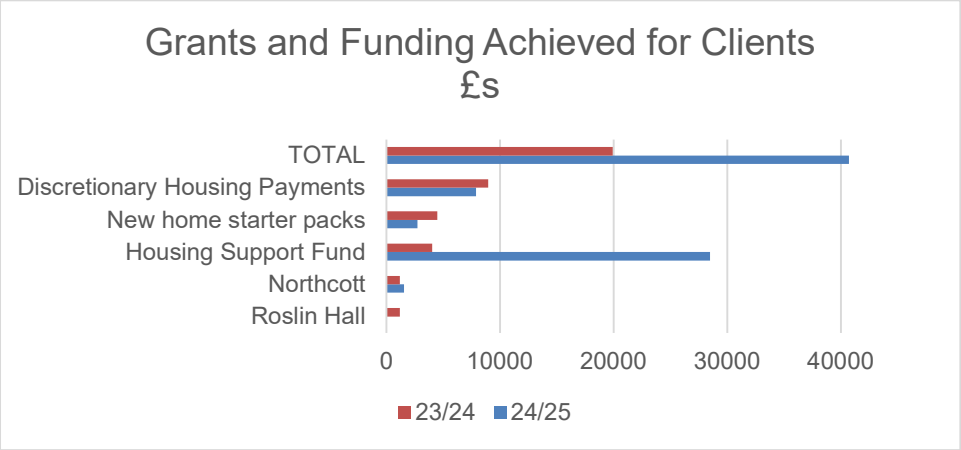
Social Workers:
'Personalised service, very forward thinking, great links with other services in order to give a holistic support package for each individual'.

'I can't imagine not having Age UK Torbay to support us in Adult Social Care as there are no other agencies that are like them and can offer the skills and knowledge they have'.

'There is consistency of the same staff member, they go above and beyond and their person-centred practice and passion to support the person is outstanding'.







Home Support
The service remained stable during 2024 -2025, with client numbers remained consistent throughout the year, and we maintained staffing levels to be able to meet demand, giving reliability and reassurance to our Home Support clients.

We are very fortunate to have several staff that have been with our service for over 15 years, with this commitment and dedication to our clients and Age UK Torbay we are very privileged.

Our service provided support for 150 clients, providing nearly 13000 hours during the year.

Some of the feed- back the Home Support service has received during 2024 -2025:

'I am so grateful for all you do for me. You totally understand the needs of the person and what they may be going through, you are all very patient and kind. I have dealt with other agencies, but you are so easy to talk to – I can pick up the phone and not worry.

'I think we need to clone my support worker because she is so good at what she does, as are the office staff 'working behind the scenes'. Thank you'.

'Your Home Support are such lovely people and you do an excellent job.
Thank you'.
'You made my anxiety about a new/different person coming to visit me disappear within a few moments, and I felt very comfy with the person you sent and your organisation'.

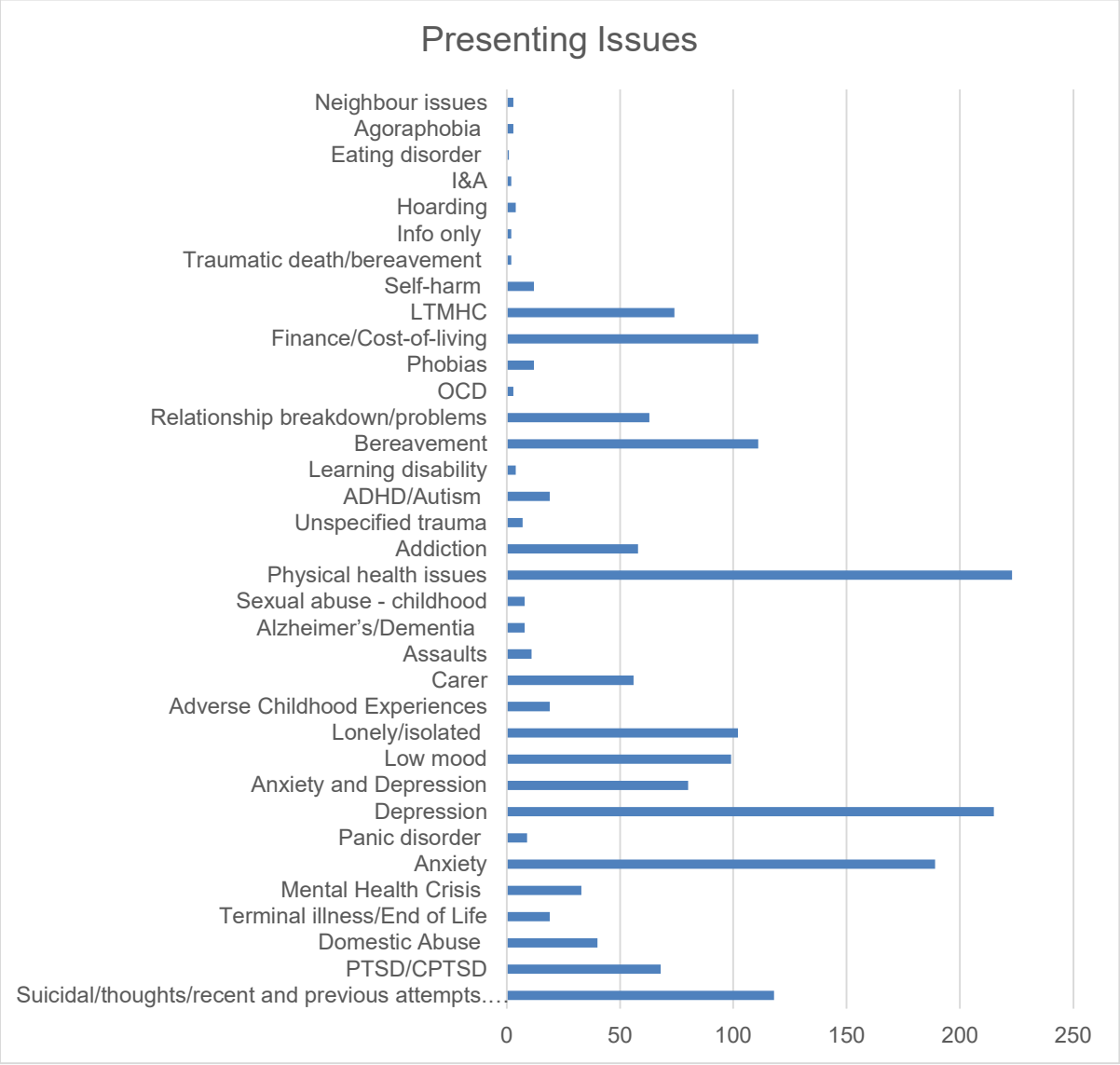
'I could tell you were very experienced and confident in the work you do'.

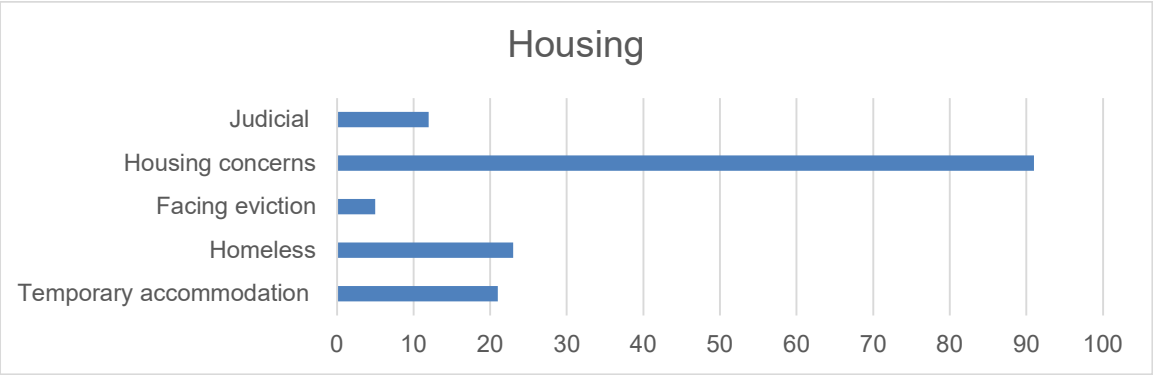
Mental Health and Specialist Befriending
We received 510 calls for mental health support during this year. We use a RAG rating to support people quickly, and depending on need.

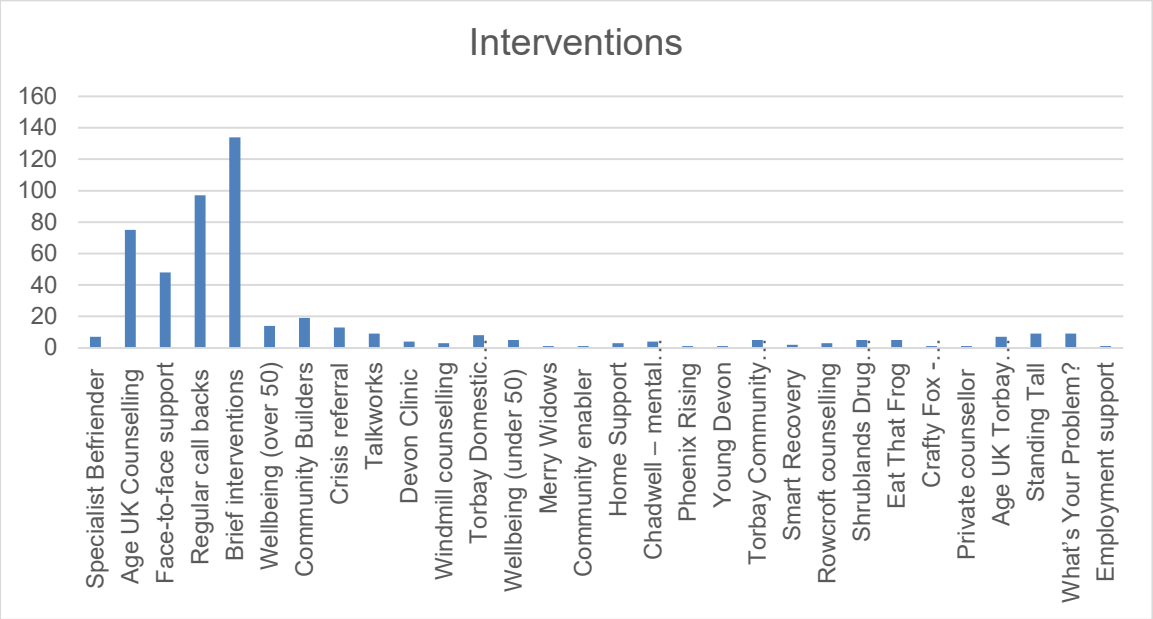
4% required an immediate intervention.
59% required an intervention within 24 hours.
37% required an intervention within 3 days.
There were no 'Green' callers.

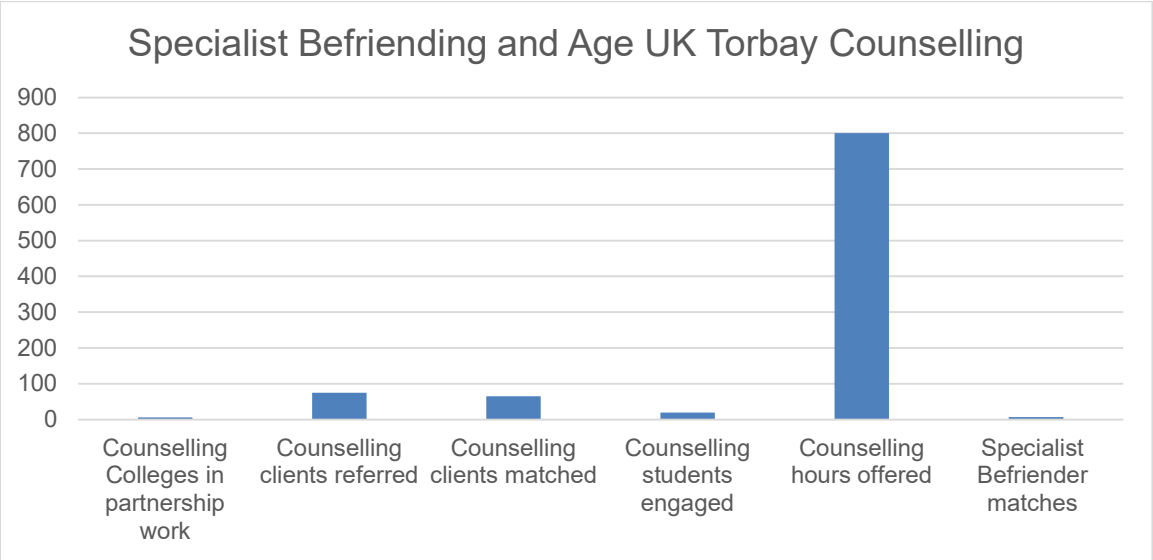
Age UK Torbay employs a Registered Mental Health Nurse, and partners with Shekinah to provide support to under 50s.

On average we make over 400 support calls to people during a month.









Demand for emotional health and wellbeing support through the Torbay Helpline remains high. Increasing challenges such as housing instability, financial pressures, and the rising cost of living continue to impact both physical and emotional health, as reflected in the calls we receive.

This year, reduced counselling funding limited referral opportunities, requiring us to support more people for longer periods and adding pressure on the team. Trainee counsellors from local colleges have provided invaluable assistance, particularly for those experiencing bereavement, anxiety, or depression. Face-to-face sessions continue at Paignton Library and Endeavour House, complemented by telephone support for individuals who are housebound.

Our partnership agreements ensure timely and appropriate support. We remain the only service in Torbay that does not discharge clients, individuals self-refer and can return for help as needed. Support is tailored—ranging from daily calls (for a limited time) to fortnightly or monthly check-ins. Counselling sessions may be extended when therapeutically beneficial, and continuity of care is prioritised by reconnecting clients with the same staff member whenever possible.

Age UK Torbay is proud of the team's dedication, compassion, and commitment to improving lives without prejudice or discrimination. We will continue to strengthen and sustain a service that places mental wellbeing at its core.

Volunteers
Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 30 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provided support through Specialist Befriending, form filling, home visits, and providing Information and Advice drop ins.

Representation and Campaigning
Age UK Torbay reacted to local community need over the last year.

Other Activities
- Provided support to those older people most in need
- Adapted to emerging and ever-changing needs
- Ensured that specialist staff provided support to over 6000 people
- Worked with local food banks

Are key partners in the following steering groups:
- Frailty and Healthy Ageing
- Systemwide Dementia Group
- Information and Advice Steering Group
- Torbay Older Citizens Forum
- Health and Wellbeing VCSE Network (incorporating the Helpline)
- Standing Tall – domestic and sexual advice

Future Developments
- Work with partners to develop, and implement projects and services, that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with, and recognition by agencies forming new models of care.
- Be involved with Age UK national initiatives, campaigning, and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self-sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Actively seek to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders
Age UK Torbay would like to thank our funders including:
- Torbay and South Devon NHS Foundation Trust
- Torbay Council
- Housing Support Fund
- Age UK

Financial Review
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Costs, particularly in Overheads, Support and Central Office, continue to be controlled by careful management.

Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible, bring in new funding sources for the benefit of older people in Torbay.

Reserves Policy
Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £414,000. Free reserves at 31st March 2025 amount to £373,626.

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy
All funds surplus to short-term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

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

In preparing this report the Trustees have taken advantage of the small companies' exemption provided by section 415A of the Companies Act 2006.

Going Concern

The Trustees are assured, (have a reasonable expectation), that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

The Trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow.

Signed on behalf of the Trustees
Faye Roebuck
Chair of Trustees
Date: 11/12/2025

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual 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 that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper 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. The trustees 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.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2025, which are set out on pages 16 to 29.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

18/12/2025

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income from:					
Donations and capital grants	2	**424,083**	**161,815**	**585,898**	670,983
Charitable activities	3	**276,092**	**-**	**276,092**	233,301
Other trading activities	4	**19**	**-**	**19**	20
Interest received		**6,498**	**-**	**6,498**	6,007
Total		**706,692**	**161,815**	**868,507**	910,311
Expenditure on:					
Charitable activities	5	**737,410**	**118,948**	**856,358**	944,508
Total		**737,410**	**118,948**	**856,358**	944,508
Net income/(expenditure) before transfers		**(30,718)**	**42,867**	**12,149**	(34,197)
Transfers between funds		**20,006**	**(20,006)**	**-**	**-**
Net movements in funds		**(10,712)**	**22,861**	**12,149**	(34,197)
Reconciliation of funds:					
Total funds brought forward		**499,701**	**31,992**	**531,693**	565,890
Total funds carried forward		**488,989**	**54,853**	**543,842**	531,693

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 04046684

Balance Sheet

31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	8		**115,363**		123,014
Current assets					
Debtors	9	**59,386**		46,653	
Cash at bank and in hand		**399,188**		402,987	
		458,574		449,640	
Creditors: amounts falling due within one year	10	(**30,095**)		(40,961)	
Net current assets			**428,479**		408,679
Net assets			**543,842**		531,693
Charity Funds					
Restricted funds	11		**54,853**		31,992
Unrestricted funds	11		**488,989**		499,701
Total funds			**543,842**		531,693

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Balance Sheet (continued)

31 March 2025

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2025 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 11/12/025 and signed on their behalf by:

Faye Roebuck
Chair of Trustees

Company Registration Number: 04046684

The notes on pages 20 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash provided by/ (used in) operating activities	13	**2,010**	(44,160)
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(5,809)**	-
Net cash used in investing activities		**(5,809)**	-
Change in cash and cash equivalents in the year		**(3,799)**	(44,160)
Cash and cash equivalents brought forward		**402,987**	447,147
Cash and cash equivalents carried forward		**399,188**	402,987

The notes on pages 20 to 29 form part of these financial statements.

Notes to the Financial Statements
For the Year ended 31 March 2025

1. Accounting policies

a) Basis of preparation of financial statements

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 (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. Accounting policies (continued)

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust 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 company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company 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 from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

1. Accounting policies (continued)

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

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

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

2. Donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	**12,594**	**65**	**12,659**	12,703
Legacies	**-**	**-**	**-**	1,000
Grants	**411,489**	**161,750**	**573,239**	657,280
Total	**424,083**	**161,815**	**585,898**	670,983

Income from donations and legacies in 2024 included unrestricted income of £450,557 and restricted income of £220,426.

Analysis of grants

	2025 £	2024 £
Torbay and South Devon NHS Foundation Trust	**97,097**	95,193
Age UK	**14,578**	10,000
Age Concern England Wellbeing coordinator	**-**	28,313
Teignbridge CVS Wellbeing project	**202,704**	184,213
Torbay Council - Dementia Wellbeing Coordinator	**35,000**	34,000
Torbay Council Mental Health Project	**105,000**	163,676
Torbay Community Development Trust	**62,110**	62,178
Torbay Council - cost of living crisis funding	-	21,000
Torbay Council – Household support fund	**56,750**	56,750
Other grants	**-**	1,957
Total	**573,239**	657,280

3. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charges to clients	**273,225**	**-**	**273,225**	233,156
Miscellaneous income	**2,867**	**-**	**2,867**	145
	276,092	**-**	**276,092**	233,301

All 2024 income from charitable activities related to unrestricted funds.

4. Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Other fundraising income	**19**	**-**	**19**	20
	19	**-**	**19**	20

All 2024 income from other trading activities related to unrestricted funds.

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2025 £	2024 £
Cost of supplies and services	**166**	**40**	**206**	444
Grants to other organisations	**-**	**28,375**	**28,375**	51,278
Travel costs	**5,288**	**1,665**	**6,953**	6,327
Office expenses	**38,077**	**1,666**	**39,743**	48,091
Wages and salaries	**579,561**	**76,443**	**656,004**	648,495
National insurance	**33,316**	**6,783**	**40,099**	39,223
Pension cost	**17,030**	**2,293**	**19,323**	18,790
Training	**532**	**60**	**592**	934
Equipment costs	**467**	**-**	**467**	-
Trustees meetings and recruitment	**618**	**8**	**626**	1,794
Subscriptions	**35**	**-**	**35**	1,097
Legal and professional	**20,171**	**1,615**	**21,786**	79,245
Accountancy	**4,500**	**-**	**4,500**	4,440
Bank charges	**3,829**	**-**	**3,829**	3,113
Sundry expenses	**1,951**	**-**	**1,951**	4,387
Premises costs	**10,877**	**-**	**10,877**	15,930
Insurance	**7,532**	**-**	**7,532**	7,001
Depreciation	**13,460**	**-**	**13,460**	13,919
	737,410	**118,948**	**856,358**	944,508

Total expenditure in 2024 included unrestricted expenditure of £734,399 and restricted expenditure of £210,109.

6. Net income/expenditure

This is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets	**13,460**	13,919
Independent examiner's fees	**1,860**	1,800

7. Staff costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	**649,080**	640,722
Social security costs	**40,099**	39,223
Other pension costs	**19,323**	18,790
	708,502	698,735

The average number of persons employed by the charity during the year was as follows:

	2025	2024
	No.	No.
Headcount	**42**	44

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £63,951 (2024: £67,228).

During the year, no Trustees received any remuneration (2024: £nil) or benefits in kind (2024: £nil)

No Trustees received any reimbursement of expenses in the year (2024: £nil).

There were no related party transactions during the year (2024: none).

Notes to the Financial Statements
For the Year ended 31 March 2025

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2024	**265,929**	**8,213**	**66,191**	**52,163**	**392,496**
Additions	**-**	**-**	**5,809**	**-**	**5,809**
Disposals	**-**	**-**	**(49,225)**	**-**	**(49,225)**
At 31 March 2025	**265,929**	**8,213**	**22,775**	**52,163**	**349,080**
Depreciation					
At 1 April 2024	**144,020**	**8,213**	**65,321**	**51,928**	**269,482**
Charge for year	**10,637**	**-**	**2,764**	**59**	**13,460**
Disposal	**-**	**-**	**(49,225)**	**-**	**(49,225)**
At 31 March 2025	**154,657**	**8,213**	**18,860**	**51,987**	**233,717**
Net book value					
At 31 March 2025	**111,272**	**-**	**3,915**	**176**	**115,363**
At 31 March 2024	121,909	-	870	235	123,014

9. Debtors

	2025 £	2024 £
Trade debtors	**48,727**	36,370
Prepayments and accrued income	**10,659**	10,283
	59,386	46,653

10. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	**4,698**	6,684
Accruals	**25,397**	34,277
	30,095	40,961

Notes to the Financial Statements
For the Year ended 31 March 2025

11. Funds

	1 April 2024 £	Income £	Expenditure £	Transfers in/out £	31 March 2025 £
Designated Funds					
Property and Fixed Assets	**123,014**	**-**	**(13,460)**	**5,809**	**115,363**
General Funds					
General funds	**376,687**	**706,692**	**(723,950)**	**14,197**	**373,626**
Total unrestricted funds	**499,701**	**706,692**	**(737,410)**	**20,006**	**488,989**
Restricted Funds					
Improved better care fund - End of life & Housing	**31,179**	**56,815**	**(59,102)**	**(4,256)**	**24,636**
Aviva funding	**813**	**-**	**(40)**	**-**	**773**
GLA Funding Mental Health	**-**	**105,000**	**(59,806)**	**(15,750)**	**29,444**
Total restricted funds	**31,992**	**161,815**	**(118,948)**	**(20,006)**	**54,853**
Total funds	**531,693**	**868,507**	**(856,358)**	**-**	**543,842**

Comparative information in respect of the preceding period is as follows:

	1 April 2023 £	Income £	Expenditure £	Transfers in/out £	31 March 2024 £
Designated Funds					
Property and Fixed Assets	136,933	-	-	(13,919)	123,014
General Funds					
General funds	378,739	689,885	(734,399)	42,462	376,687
Total unrestricted funds	515,672	689,885	(734,399)	28,543	499,701
Restricted Funds					
Improved better care fund - End of life & Housing	36,528	56,750	(57,843)	(4,256)	31,179
Aviva funding	813	-	-	-	813
GLA Funding Mental Health	9,229	163,676	(148,618)	(24,287)	-
Mental Health COMF	3,648	-	(3,648)	-	-
Total restricted funds	50,218	220,426	(210,109)	(28,543)	31,992
Total funds	565,890	910,311	(944,508)	-	531,693

Restricted Funds project notes

IBCF – EOL & Housing - Housing Wellbeing Co-ordinator – Household Support Fund (Torbay Council). Assisting people with a variety of housing issues, including eviction, homelessness, environmental, and unsuitable living conditions.

GLA Funding Mental Health - Helpline Wellbeing Co-ordinators – Funded through Torbay Communities (Torbay Council). Providing triage, fact finding, and initial intensive support through Torbay Community Helpline

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

Notes to the Financial Statements
For the Year ended 31 March 2025

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Tangible fixed assets	115,363	-	115,363	123,014
Current assets	403,721	54,853	458,574	449,640
Creditors due within one year	(30,095)	-	(30,095)	(40,961)
	488,989	54,853	543,842	531,693

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	123,014	-	123,014	136,933
Current assets	417,648	31,992	449,640	483,268
Creditors due within one year	(40,961)	-	(40,961)	(54,311)
	499,701	31,992	531,693	565,890

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	**12,149**	(34,197)
Adjustment for:		
Depreciation charges	**13,460**	13,919
Increase in debtors	**(12,733)**	(10,532)
Decrease in creditors	**(10,866)**	(13,350)
Net cash provided by/(used in) operating activities	**2,010**	(44,160)

AGE UK TORBAY

England & Wales - Charity number 1084684

Accounts



Age UK Torbay
(A Company limited by guarantee)

Trustees' Report and Financial Statements

Year Ended 31 March 2024

Registered number: 04046684
Charity number: 1084684

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle (Resigned 25 April 2024) Faye Roebuck (elected Chair 25 April 2024) Kevin Shaw Catherine Pinnegar (appointed 12 May 2023) Scarlett Baker (appointed 25 April 2024) Christina Barnard (appointed 25 April 2024) Drew Perry (appointed 25 April 2024)
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2024

Structure, Governance and Management
Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal objective of Age UK Torbay is to promote the relief of elderly people in any manner, which now, or hereafter, may be deemed by law to be charitable, in Torbay.

Recruitment and Appointment of Trustees
The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets quarterly.

The Articles of Association require that there shall never be less than five. Trustees serve for a term of two years and may be reappointed for up to three further terms of three years.

The Chair is appointed by the Trustees from amongst their number. The Chair serves for an initial term of two years, and may be reappointed for up to three terms of three years.

Prior to inviting nominations, the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by one of the Trustees and the Chief Officer, and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Essential Trustee CC3
- Legal documentation of the organisation, including the Memorandum and Articles of Association
- Agenda and Minutes template
- Job Descriptions of trustees
- Access to the Policies and Procedures of the organisation
- Financing of the organisation and explanation of the accounts
- Strategy and Business Plan, including future plans and objectives
- Declaration of Interest form
- Board Skills Audit
- Trustee Eligibility Declaration

New Trustees attend an Induction session with the Chief Officer, meet key staff, and complete relevant checks – DBS, Fit and Proper Persons etc. Our Trustees also attend training (Safeguarding etc) relevant to the requirements and responsibilities of their respective roles as trustees.

The Trustees delegate management of Age UK Torbay to the Chief Officer, who, along with the Senior Management Team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks
Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Brand Partner Agreement.

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Risk Management
The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and have introduced procedures, and reporting regimes to manage and mitigate the risks.

In particular, the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls, and policies and procedures are in place to manage risk, and these are reviewed, and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives
The mission of the charity is to promote the well-being of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives and strategies in 2023 - 2024 were:

- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners (including Torbay Community Helpline), to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal, with equal respect
- Generating independent income through services and other activities
- Maintaining financial controls

Additional Notes
Despite having key objectives, the charity has had to adapt to an ever-changing environment which is out of our control. Staff have had to respond appropriately in challenging times. We have 'lurched' from the pandemic to the cost-of-living crisis, both have hit older people with their wellbeing, and everyday living costs.

Age UK Torbay partners with other local voluntary sector organisations to provide the Torbay Community Helpline – a 'one call' access point to support from the VCSE. The types of support include:

- Benefits, debt and finance
- Access to food parcels
- Domestic and Sexual advice
- Mental Health Support (lead organisation)
- Specialist Befriending (lead organisation)
- Housing (lead organisation)
- Wellbeing
- Caring for someone
- Triage for Adult Social Care

The helpline receives hundreds of calls a week.

Activities for achieving our Aims and Objectives
We review our aims, objectives and activities each year. This report looks at what we achieved and the outcomes of our work in the last 12 months. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

Our strategy and business plan has just been updated for 2024.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular, the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit
Information and Advice
We received 10,140 enquiries during 23/24 to our Information and Advice service, and assisted older people to claim £2,927,931 of benefits they were entitled to. Our Information and Advice service plays a vital role in tackling poverty, digital prejudice, promoting dignity, and ensuring our older people receive the enablement to continue to thrive.

We have assisted our Wellbeing Team, whose clients are increasingly presenting with complex additional needs during the year - mental health, homelessness, fraud, debt, addiction, abuse, rent arrears, poor housing, care needs, and advice around cost-of-living support.

Debt issues are referred to StepChange (our Age UK national provider) or The Salvation Army (local).

The provision of the service also gives health and social service professionals the option of signposting older people to an independent service, designed especially for them. Timely information and advice that we provide often reduces the need for escalation to statutory services.

During 23/24 we progressed our partnership with Exeter Community Energy advisers (ECoE), who run a drop-in morning, and receive referrals from us to support clients with issues related to energy suppliers, including debt/grants/supplier problems.

Torbay Community Helpline
The Helpline service directly referred 365 clients 50+ years of age, resulting in 1,620 individual contacts to reach an adequate outcome, Age UK Torbay continues to adapt our working practices to meet this increased demand protecting our preferred level of timely support to meet client expectations.

Age UK Torbay I&A Traffic & Benefits Summary - Annual Trend						
Benefits	Claims 21/22	Claims 22/23	Claims 23/24	£ Benefits Achieved 21/22	£ Benefits Achieved 22/23	£ Benefits Achieved 23/24
Attendance Allowance	275	314	315	£1,202,035	£2,043,556	£1,783,392
Disability Living Allowance	8	5	9	£36,212	£16,046	£43,452
Personal Independence Payment	37	58	61	£290,493	£355,172	£263,141
SRP/Pension Credit	63	175	62	£120,708	£417,445	£188,925
Housing Benefit	31	56	55	£169,750	£325,373	£274,129
Council Tax Benefit	68	181	96	£71,328	£253,628	£115,092
Universal Credit	14	42	12	£116,505	£386,545	£95,111
Employment Support Allowance	2	9	14	£16,417	£70,126	£93,654
Carers Allowance	6	16	4	£9,476	£33,224	£8,059
Other/COL/Grants/DHP/WSF/HSF	-	114	105	-	£45,582	£62,976
Total	**504**	**970**	**733**	**£2,032,923**	**£3,946,698**	**£2,927,931**

Direct Referrals from Helpline	21/22	22/23	23/24
Over 50's Finance / Information / Advice	155	345	365

I&A Traffic	21/22	22/23	23/24
Reach / Individual Clients	3446	3496	3926
Volume / Total	12432	12953	10140

Traders Register

We maintain a register of local traders who have undergone background checks on their insurance and their reputation on dealing with older people and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems.

Throughout the year 434 people requested details of traders through this scheme.

Wellbeing Torbay (incorporating Specialist Wellbeing)

Launched in July 2016, and now funded by Torbay and South Devon NHS Foundation Trust, this service works with lonely and isolated older people, enabling them to re-engage with their communities, set and achieve their own goals, and provide support to prevent ill health.

Wellbeing Co-ordinators have a guided conversation that encourages individual own goals and can support people to live their lives the way they want to. This can include an introduction to local community activities – coffee mornings, exercise classes, volunteering etc.

We received funding for three specialist posts, initially from the Improved Better Care Fund, and subsequently from Adult Social Care (via the Helpline). These cover Housing, and Dementia. We have now ceased working with End of Life clients.

	April 2023 – March 2024	April 2022 – March 2023	April 2021- March 2022
Generic			
Torquay	105	146	137
Paignton	110	132	148
Brixham	16	76	055
Total	**231**	**354**	**340**
Specialist			
EOL	0	17	40
Dementia	60	69	68
Housing	171	183	185
TOTAL	**231**	**269**	**293**
Helpline			
Long Covid	7	27	N/A
ASC /Housing	233	412	44
Total	**240**	**439**	**44**
Overall Total	**702**	**1062**	**677**

Referrals to Wellbeing have fallen this year, however people are presenting with multiple issues, managing social inclusion as a barrier in itself, is no longer the case. This complexity requires more input, time, knowledge and skills. In many cases, we work across internal teams – Information and Advice, Home Support, and Mental Health. We also source grants for people from both other charities and the Household Support Fund

We work alongside the statutory sector, Adult Social Care, Safeguarding, Police, Drug & Alcohol, Housing and the Mental Health Team in order to support people holistically and practically.

Housing is complex, compounded by the Cost-of-Living crisis. Landlords selling properties, or increasing the rent are notable issues. Torbay also struggles with a high number of uninhabitable, and unsuitable properties. Additionally, a huge rise in ASB, and drug issues in local communities has not helped.

We have a good working relationship with Shelter, who support us around more complex legal housing issues. Monthly training sessions with Shelter, and colleagues from Citizens Advice Torbay help us understand the law, and how to challenge council decision making and illegal evictions.

Timely support is required to assist older vulnerable people to move house. We can provide 'a man with a van', and support on move day, as many people are overwhelmed with the whole situation.

Good working relationships with Housing Options, Housing Standards, and Community Safety Teams help with progressing, and resolving people's housing issues.

Our Dementia Wellbeing Co-ordinator supports the person living with Dementia, carers, and families. Dementia support in this area is limited, and only accessible at diagnosis and crisis points. Educating family and carers on the condition is a key part of the role. Knowledge and liaison with Safeguarding, Court of Protection and the Community Mental Health team are pivotal points of contact.
Our generic Wellbeing Co-ordinators support people in the community, but this is becoming increasingly demanding due to other service waiting times, lack of face-to-face support in some services, and financial restraints. Group activities continue to work well, connecting people with others with like-minded groups.

Through our partnership with the Torbay Community Helpline, we employ two Co-ordinators who 'triage' referrals. Their main role is to concentrate on gathering information and refer appropriately.

Home Support
We provided just over 11,500 hours and we are still providing the service to 200 older people this year.
Our service helps older people retain their independence by assisting them with tasks such as cleaning, shopping, ironing, cooking, and collecting prescriptions and pensions, and we have seen steady growth in the companionship and social visits we offer.

The older people we help through this service value the continuity of their relationships with staff who 'look out for them', and often benefit from being introduced to our other services where this is appropriate.

Some of our feedback:
'Thank you for all your help and support over the last few years, it has been wonderful to have such reliable, friendly and trustworthy cleaners, and it has made a great difference to Mum's quality of life; you have been so helpful in sorting out all the chopping and changing... patience of saints'

'I am so grateful for all you do for me. You totally understand the needs of the person and what they may be going through, you are all very patient and kind. I have dealt with other agencies, but you are so easy to talk to – I can pick up the phone and not worry.'

'I think we need to clone my support worker because she is so good at what she does, as are the office staff 'working behind the scenes'. Thank you'

'Such a lovely Home Support person, she does an excellent job. Thank you'

Mental Health and Specialist Befriending
Formed in 2020 as a response to the first Pandemic Lockdown to support people with their Mental Health. This is part of the Torbay Helpline.

RAG	21/22	22/23	23/24
Immediate	33 13%	9 2%	22 3%
Red	121 47%	310 62%	430 64%
Amber	102 40%	171 34%	215 32%
Green	0	8 2%	0
Total	256	498	667

Onwards Referral	22/23	23/24
Specialist Befrienders	12	9
Age UK Torbay counselling	43	57

The data above relates to people who have called Torbay Community Helpline.

The demand for mental health support continues to increase. Many people are experiencing multiple challenges, and as support services are stretched, people's distress increases.

People asking for support are, and have, experiencing layers of trauma, including bereavement, domestic abuse, homelessness and childhood trauma.

At the start of Covid-19 we offered support to people who were mainly lonely and isolated. The nature of calls has sadly changed and people are now looking for support with thoughts of suicide, significant loss, bereavement, and unresolved trauma.

The number of new callers is not representative of the number of supporting calls made by the mental health team, a few people only require a single call, many more require multiple calls over months. The flexibility that we can offer to meet people's individual needs appears to be a lifeline.

The service assesses the level of distress and plans the frequency of calls accordingly. One person whose thoughts of suicide were becoming more difficult to manage had the frequency of calls increased.

We do not 'discharge' anyone who uses the service, but the time between calls maybe decreased, or people may receive 'as required calls'. There is always the opportunity to call back if further support is required.

We 'hold' people who are waiting for another support service. This maybe one of our own Specialist Befrienders, or an Age UK Torbay counsellor. We feel it is important that people are not left feeling forgotten or disregarded, particularly at a time when they may be feeling vulnerable and alone.

The Specialist Befriender Co-ordinator continues to strengthen the trainee counsellor partnership between Age UK Torbay, and local counselling colleges.

We have extended our counselling offer by partnering with five colleges. There has been an increased demand for face-to-face counselling and this is now a regular offer at Paignton Library. We also continue to refer to the Windmill Centre and Centrepeace.

There has been time to develop supportive and meaningful relationships, which improves the experience for everyone, and promotes the services in such a way that others are encouraged to work alongside us.

We continue to have a regular presence at the Hub at Paignton Library and have regular dedicated time at Endeavour house.

Volunteers
Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 30 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provided support through Specialist Befriending, form filling, home visits, and providing Information and Advice drop ins.

Representation and Campaigning
Age UK Torbay reacted to local community need over the last year.

Other Activities
- Provided support to those older people most in need
- Adapted to emerging and ever-changing needs
- Ensured that specialist staff provided support to over 600 people
- Worked with local food banks
- Are key partners in the following steering groups:
- Frailty and Healthy Ageing
- Systemwide Dementia Group
- Information and Advice Steering Group

- Torbay Older Citizens Forum
- Health and Wellbeing VCSE Network (incorporating the Helpline)
- Standing Tall – domestic and sexual advice

Future Developments

- Work with partners to develop, and implement projects and services, that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with, and recognition by agencies forming new models of care.
- Be involved with Age UK national initiatives, campaigning, and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self-sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Actively seek to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders

Age UK Torbay would like to thank our funders including:

- Torbay and South Devon NHS Foundation Trust
- Torbay Council
- Housing Support Fund

Financial Review

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Costs, particularly in Overheads, Support and Central Office, continue to be controlled by careful management.

Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible, bring in new funding sources for the benefit of older people in Torbay.

Reserves Policy

Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £447,000. Free reserves at 31st March 2024 amount to approximately £379,000.

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy
All funds surplus to short-term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

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

In preparing this report the Trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Going Concern
Our longer-term contracts were unaffected by the pandemic, and our Home Support numbers are back to pre 2020 levels. Donations are notably less than before.

The Trustees are assured, (have a reasonable expectation), that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

The Trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow. In addition, we have secured new funding for innovative partnership working over the year.

Signed on behalf of the Trustees

.....
Faye Roebuck
Chair of Trustees
Date: 09/12/2024

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual 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 that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper 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. The trustees 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.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2024, which are set out on pages 13 to 28.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

9 January 2025
.....

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income from:					
Donations and capital grants	2	**450,557**	**220,426**	**670,983**	512,611
Charitable activities	3	**233,301**	**-**	**233,301**	218,025
Other trading activities	4	**20**	**-**	**20**	3,909
Interest received		**6,007**	**-**	**6,007**	2,358
Total		**689,885**	**220,426**	**910,311**	736,903
Expenditure on:					
Charitable activities	5	**734,399**	**210,109**	**944,508**	845,251
Total		**734,399**	**210,109**	**944,508**	845,251
Net (expenditure)/ income before transfers		**(44,514)**	**10,317**	**(34,197)**	(108,348)
Transfers between funds		**28,543**	**(28,543)**	**-**	**-**
Net movements in funds		**(15,971)**	**(18,226)**	**(34,197)**	(108,348)
Reconciliation of funds:					
Total funds brought forward		**515,672**	**50,218**	**565,890**	674,238
Total funds carried forward		**499,701**	**31,992**	**531,693**	565,890

The notes on pages 17 to 28 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 04046684

Balance Sheet

31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	8		**123,014**		136,933
Current assets					
Debtors	9	**46,653**		36,121	
Cash at bank and in hand		**402,987**		447,147	
		449,640		483,268	
Creditors: amounts falling due within one year	10	**(40,961)**		(54,311)	
Net current assets			**408,679**		428,957
Net assets			**531,693**		565,890
Charity Funds					
Restricted funds	11		**31,992**		50,218
Unrestricted funds	11		**499,701**		515,672
Total funds			**531,693**		565,890

The notes on pages 17 to 28 form part of these financial statements.

Balance Sheet (continued)

31 March 2024

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2024 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 09/12/2024 and signed on their behalf by:

.....
Faye Roebuck
Chair of Trustees

Company Registration Number: 04046684

The notes on pages 17 to 28 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash provided by operating activities	13	**(44,160)**	(126,644)
Cash flows from investing activities:			
Purchase of tangible fixed assets		**-**	(2,347)
Net cash used in investing activities		-	(2,347)
Change in cash and cash equivalents in the year		**(44,160)**	(128,991)
Cash and cash equivalents brought forward		**447,147**	576,138
Cash and cash equivalents carried forward		**402,987**	447,147

The notes on pages 17 to 28 form part of these financial statements.

Notes to the Financial Statements
For the Year ended 31 March 2024

1. Accounting policies

a) Basis of preparation of financial statements

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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. **Accounting policies (continued)**

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust 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 company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company 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 from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

1. **Accounting policies (continued)**

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

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

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

Notes to the Financial Statements
For the Year ended 31 March 2024

2. Donations and legacies

	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024	Total funds 2023
	£	£	£	£
Donations	**12,703**	**-**	**12,703**	12,159
Legacies	**1,000**	**-**	**1,000**	-
Grants	**436,854**	**220,426**	**657,280**	500,452
Total	**450,557**	**220,426**	**670,983**	512,611

Income from donations and legacies in 2023 included unrestricted income of £371,861 and restricted income of £140,750.

Analysis of grants

	2024	2023
	£	£
Torbay and South Devon NHS Foundation Trust	**95,193**	89,805
Age UK	**10,000**	10,000
Age UK / Wellbeing coordinator	**28,313**	2,923
Teignbridge CVS Wellbeing project	**184,213**	189,213
Torbay Council - Dementia Wellbeing Coordinator	**34,000**	-
Torbay Council Mental Health Project	**163,676**	100,750
Torbay Community Development Trust	**62,178**	97,766
Torbay Council - cost of living crisis funding	**21,000**	-
Torbay Council – Household support fund	**56,750**	-
Carers End of Life and Dementia Support	-	9,995
Other grants	**1,957**	-
Total	**657,280**	500,452

3. Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Charges to clients	**233,156**	**-**	**233,156**	217,930
Miscellaneous income	**145**	**-**	**145**	95
	233,301	**-**	**233,301**	218,025

All 2023 income from charitable activities related to unrestricted funds.

4. Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Other fundraising income	**20**	**-**	**20**	3,909
	20	**-**	**20**	3,909

All 2023 income from other trading activities related to unrestricted funds.

Notes to the Financial Statements
For the Year ended 31 March 2024

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2024 £	2023 £
Cost of supplies and services	**444**	**-**	**444**	-
Grants to other organisations	**22,903**	**28,375**	**51,278**	61,368
Travel costs	**4,154**	**2,173**	**6,327**	5,275
Office expenses	**46,342**	**1,749**	**48,091**	38,293
Wages and salaries	**547,207**	**101,288**	**648,495**	593,903
National insurance	**30,266**	**8,957**	**39,223**	35,008
Pension cost	**15,751**	**3,039**	**18,790**	17,101
Training	**386**	**548**	**934**	3,836
Equipment costs	**-**	**-**	**-**	550
Trustees meetings and recruitment	**1,755**	**39**	**1,794**	1,952
Subscriptions	**1,097**	**-**	**1,097**	606
Legal and professional	**15,425**	**63,820**	**79,245**	45,705
Accountancy	**4,440**	**-**	**4,440**	4,200
Bank charges	**3,113**	**-**	**3,113**	2,895
Sundry expenses	**4,266**	**121**	**4,387**	7,503
Premises costs	**15,930**	**-**	**15,930**	9,076
Insurance	**7,001**	**-**	**7,001**	3,165
Depreciation	**13,919**	**-**	**13,919**	14,815
	734,399	**210,109**	**944,508**	845,251

Total expenditure in 2023 included unrestricted expenditure of £656,868 and restricted expenditure of £188,383.

Notes to the Financial Statements
For the Year ended 31 March 2024

6. Net income/expenditure

This is stated after charging:

	2024	2023
	£	£
Depreciation of tangible fixed assets	**13,919**	14,815
Independent examiner's fees	**1,800**	1,800

7. Staff costs

Staff costs were as follows:

	2024	2023
	£	£
Wages and salaries	**640,722**	593,903
Social security costs	**39,223**	35,008
Other pension costs	**18,790**	17,101
	698,735	646,012

The average number of persons employed by the charity during the year was as follows:

	2024	2023
	No.	No.
Headcount	**44**	45

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £67,228 (2023: £57,466).

During the year, no Trustees received any remuneration (2023: £nil) or benefits in kind (2023: £nil)

No Trustees received any reimbursement of expenses in the year (2023: £nil).

There were no related party transactions during the year (2023: none).

Notes to the Financial Statements
For the Year ended 31 March 2024

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2023	**265,929**	**8,213**	**66,191**	**52,163**	**392,496**
At 31 March 2024	**265,929**	**8,213**	**66,191**	**52,163**	**392,496**
Depreciation					
At 1 April 2023	**133,383**	**8,213**	**62,117**	**51,850**	**255,563**
Charge for year	**10,637**	**-**	**3,204**	**78**	**13,919**
At 31 March 2024	**144,020**	**8,213**	**65,321**	**51,928**	**269,482**
Net book value					
At 31 March 2024	**121,909**	**-**	**870**	**235**	**123,014**
At 31 March 2023	132,546	-	4,074	313	136,933

9. Debtors

	2024 £	2023 £
Trade debtors	**36,370**	29,440
Prepayments and accrued income	**10,283**	6,681
	46,653	36,121

10. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	**6,684**	7,680
Accruals and deferred income	**34,277**	46,631
	40,961	54,311

Deferred income

	£
Deferred income at 1 April 2023	**9,033**
Resources deferred during the year	**(9,033)**
Deferred income at 31 March 2024	-

Notes to the Financial Statements
For the Year ended 31 March 2024

11. Funds

	1 April 2023 £	Income £	Expenditure £	Transfers in/out £	31 March 2024 £
Designated Funds					
Property and Fixed Assets	**136,933**	**-**	**-**	**(13,919)**	**123,014**
General Funds					
General funds	**378,739**	**689,885**	**(734,399)**	**42,462**	**376,687**
Total unrestricted funds	**515,672**	**689,885**	**(734,399)**	**28,543**	**499,701**
Restricted Funds					
Improved better care fund - End of life & Housing	**36,528**	**56,750**	**(57,843)**	**(4,256)**	**31,179**
Aviva funding	**813**	**-**	**-**	**-**	**813**
GLA Funding Mental Health	**9,229**	**163,676**	**(148,618)**	**(24,287)**	**-**
Mental Health COMF	**3,648**	**-**	**(3,648)**	**-**	**-**
Total restricted funds	**50,218**	**220,426**	**(210,109)**	**(28,543)**	**31,992**
Total funds	**565,890**	**910,311**	**(944,508)**	**-**	**531,693**

Comparative information in respect of the preceding period is as follows:

	1 April 2022 £	Income £	Expenditure £	Transfers in/out £	31 March 2023 £
Designated Funds					
Property and Fixed Assets	149,401	-	-	(12,468)	136,933
General Funds					
General funds	410,674	596,153	(656,868)	28,780	378,739
Total unrestricted funds	560,075	596,153	(656,868)	16,312	515,672
Restricted Funds					
Improved better care fund – End of life & Housing	52,627	40,000	(50,099)	(6,000)	36,528
Aviva funding	2,084	-	(1,271)	-	813
GLA Funding Mental Health	48,420	100,750	(129,629)	(10,312)	9,229
Mental Health COMF	11,032	-	(7,384)	-	3,648
Total restricted funds	**114,163**	**140,750**	**(188,383)**	**(16,312)**	**50,218**
Total funds	**674,238**	**736,903**	**(845,251)**	**-**	**565,890**

Information and Advice – T&SDNHSFT and Cost of Living Crisis Funding (Torbay Council)
Delivering free and confidential advice to over 50s living in Torbay.

Wellbeing Torbay – T&SDNHSFT (Teignbridge CVS)
Providing emotional and practical support to lonely and isolated people, enabling people to be part of their community, develop support networks, and improve their wellbeing.

Housing Wellbeing Co-ordinator – Household Support Fund (Torbay Council)
Assisting people with a variety of housing issues, including eviction, homelessness, environmental, and unsuitable living conditions.

Dementia – Age UK and Public Health (Torbay Council)
Supporting both people with Dementia and their families and carers.

Torbay Community Helpline Wellbeing Co-ordinators – Torbay Council via Torbay Communities
Providing triage, fact finding, and initial intensive support through Torbay Community Helpline

Mental Health and Specialist Befriending – Torbay Council via Public Health
Providing mental health and emotional support through Torbay Community Helpline.
Includes onwards referrals for counselling, and signposting.

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

Notes to the Financial Statements
For the Year ended 31 March 2024

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Tangible fixed assets	123,014	-	123,014	136,933
Current assets	417,648	31,992	449,640	483,268
Creditors due within one year	(40,961)	-	(40,961)	(54,311)
	499,701	**31,992**	**531,693**	**565,890**

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	136,933	-	136,933	149,401
Current assets	433,050	50,218	483,268	619,843
Creditors due within one year	(54,311)	-	(54,311)	(95,006)
	515,672	**50,218**	**565,890**	**674,238**

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income for the year (as per Statement of Financial Activities)	**(34,197)**	(108,348)
Adjustment for:		
Depreciation charges	**13,919**	14,815
(Increase) / Decrease in debtors	**(10,532)**	7,584
(Decrease) / Increase in creditors	**(13,350)**	(40,695)
Net cash provided by operating activities	**(44,160)**	(126,644)

AGE UK TORBAY

England & Wales - Charity number 1084684

Accounts



Age UK Torbay
(A Company limited by guarantee)

Trustees' Report and Financial Statements

Year Ended 31 March 2023

Registered number: 04046684
Charity number: 1084684

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle Kevin Shaw Faye Roebuck Catherine Pinnegar (appointed 12 April 2023) Rachael Howourth (resigned 1 December 2022)
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2023
Structure, Governance and Management

Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal objective of Age UK Torbay is 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 Torbay.

Recruitment and Appointment of Trustees
The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets quarterly.

The full complement of Trustees is 9 and the Articles of Association require that there shall never be less than 3. Trustees serve for a term of 3 years and there are no restrictions on the number of terms that a Trustee may serve.

The Chair and Officers are appointed by the Trustees from among their number. The Chair serves for a term of 3 years and there are no restrictions on the number of terms.

Prior to inviting nominations, the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by one of the Trustee's and the Chief Officer and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Responsibilities of and Code of Practice for trustees;
- Legal documentation of the organisation, including the Memorandum and Articles of Association;
- Details of the Age UK Brand and Age England Association;
- Job Descriptions of trustees and key staff;
- Policies and Procedures of the organisation;
- Financing of the organisation and explanation of the accounts;
- Strategy and Business Plan, including future plans and objectives.

New Trustees meet with the Chief Officer and key staff and are invited to take part in the induction process of Age UK Torbay. Our Trustees have also attended training courses and conferences relevant to the requirements and responsibilities of their respective roles as trustees.

The Trustees have delegated management of Age UK Torbay to the Chief Officer who, along with the Senior Management Team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks
Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Brand Partner Agreement.

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Trustees' Report
For the Year Ended 31 March 2023

Risk Management

The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and are introducing procedures and reporting regimes to manage and mitigate the risks.

In particular the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls and policies and procedures are in place to manage risk, and these are reviewed and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives

The mission of the charity is to promote the well being of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives and strategies in 2022- 2023 were:

- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal, with equal respect
- Generating independent income through services and other activities, and maintaining financial controls

Additional Notes

Despite having key objectives, the charity has had to adapt to an ever-changing environment which is out of our control. Staff have had to respond appropriately in challenging times. We have 'lurched' from Covid-19, to the cost-of-living crisis.

Age UK Torbay partners with other local voluntary sector organisations to provide the Torbay Community Helpline – a 'one call' access point to support from the VCSE. The types of support include:

- Benefits, debt and finance
- Access to food parcels
- Domestic and Sexual advice
- Mental Health Support (lead organisation)
- Specialist Befriending (lead organisation)
- Housing (lead organisation)
- Wellbeing
- Caring for someone
- Triage for Adult Social Care

The helpline receives hundreds of calls a week.

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2023

Activities for achieving our Aims and Objectives

We review our aims, objectives and activities each year. This report looks at what we achieved and the outcomes of our work in the last 12 months. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit

Information and Advice

We received 12953 enquiries during 22/23 to our Information and Advice service, where we assisted older people to claim £3,946,698.00 (94% increase on last year), of benefits they were entitled to. Our Information and Advice service plays a vital role in tackling poverty, digital prejudice, promoting dignity, and ensuring our older people receive the enablement to continue to thrive.

We have assisted our Wellbeing Team, whose clients are increasingly presenting with complex additional needs during the year - mental health, homelessness, fraud, debt, addiction, abuse, rent arrears, poor housing, care needs, and advice around cost-of-living support.

Debt issues are referred to StepChange (our Age UK national provider) or The Salvation Army (local).

The provision of the service also gives health and social service professionals the option of signposting older people to an independent service, designed especially for them. Timely information and advice that we provide often reduces the need for escalation to statutory services.

During 22/23 we developed a partnership agreement with Exeter Community Energy advisers. (ECoE) Who run a drop-in morning and receive referrals from us to support clients with issues related to energy suppliers, including debt/grants/supplier problems.

Torbay Community Helpline

The Helpline service referred 333 clients (increase of 173% on 21/22). Age UK Torbay was able to secure funding for an additional support worker to meet this increased demand - protecting our preferred level of timely support to meet client expectations.

Age UK Torbay I&A Traffic & Benefits Summary 2022/23

Benefits	Claims 20/21	Claims 21/22	Claims 22/23	£ Benefits Achieved 20/21	£ Benefits Achieved 21/22	£ Benefits Achieved 22/23
Attendance Allowance	180	275	314	£808,098	£1,202,035	£2,043,556
Disability Living Allowance	2	8	5	£9,361	£36,212	£16,046
Personal Independence Payment	32	37	58	£96,991	£290,493	£355,172
SRP/Pension Credit	35	63	175	£74,407	£120,708	£417,445
Housing Benefit	12	31	56	£52,293	£169,750	£325,373
Council Tax Benefit	35	68	181	£41,121	£71,328	£253,628
Universal Credit	6	14	42	£31,627	£116,505	£386,545
Employment Support Allowance	1	2	9	£3,515	£16,417	£70,126
Carers Allowance	3	6	16	£10,534	£9,476	£33,224
Other/COL/Grants/DHP/WSF	-	-	114	-	-	£45,582
Total	**306**	**504**	**970**	**£1,127,947**	**£2,032,923**	**£3,946,698**

Referrals from Helpline	21/22	22/23
Finance / I&A client contacts	1094	1513

I&A Traffic	21/22	22/23
Reach / Individual Clients	3446	3496
Volume / Total	12432	12953

Traders Register
We maintain a register of local traders who have undergone background checks on their insurance and their reputation on dealing with older people, and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners. We carry out annual checks on their insurances and membership of professional trade associations.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems. Jobs are carried out by carefully vetted and appropriately skilled traders.

Throughout the year 611 people requested details of traders through this scheme.

Wellbeing Torbay (incorporating Specialist Wellbeing)
Launched in July 2016, and now funded by Torbay and South Devon NHS Foundation Trust, this service works with lonely and isolated older people, enabling them to re-engage with their communities, set and achieve their own goals and provide support to prevent ill health.

Wellbeing Co-ordinators have a guided conversation that encourages individual own goals and can support people to live their lives the way they want to. This can include an introduction to local community activities – coffee mornings, exercise classes, volunteering etc.

We received funding for three specialist posts, initially from the Improved Better Care Fund, and subsequently from Adult Social Care (via the Helpline). These cover Housing and Dementia.

Location	April 2022 – March 2023	April 2021- March 2022	April 2020 – March 2021
Generic			
Torquay	146	137	110
Paignton	132	148	093
Brixham (BDC)	76	55	40
TOTAL	**354**	**340**	**243**
Specialist			
EOL	17	40	13
Dementia	69	68	8
Housing	183	185	178
TOTAL	**269**	**293**	**199**
Helpline			
Long Covid	27	N/A	N/A
ASC /Housing	412	44	N/A
TOTAL	439	44	00
OVERALL TOTAL	**1062**	**677**	**442**

It is worth acknowledging that there was a notable fall in people's wellbeing during Covid-19 lockdowns, and subsequently we have seen a rise in other issues. This has now become a Cost-of-Living Crisis, including housing suitability and availability, rent increases, access to statutory mental health support, decreased support for Dementia, and a rise in domestic and sexual abuse, (historic and ongoing.)

People are presenting with multiple/complex issues, and just dealing with social inclusion as a barrier in itself, is no longer the case, requiring more input, time, knowledge, and skills. In many cases, we work across internal teams – Information and Advice, Home Support and Mental Health. We also work alongside local statutory services, including Adult Social Care, Safeguarding, Police, Drug & Alcohol, Housing, and the Mental Health Team, in order to support people holistically, and practically. We are spending time completing referrals for grants and one-off payments from both the Council, and charities to help with the increased cost-of-living.

Housing is a complex issue, compounded by the cost of living. Landlords are now finding things difficult and having to sell their properties, convert to Airbnb's, or increase the rent.

Shelter support us around more complex work especially when it becomes a legal matter. We now have monthly training sessions with Shelter, alongside Citizens Advice Torbay to help understand the law, and how to challenge decision makers effectively.

We have developed working relationships with Housing Options, Housing Standards, and Community Safety Teams.

Support for people with Dementia seems to be decreasing, and focused on diagnosis. We offer support, and also help Carers to understand more about the condition. We work alongside Safeguarding, Court of Protection, and Chadwell.

Our Wellbeing groups connect people with others, and hold a monthly Long Covid support group.

Through our work with the Torbay Community Helpline, we have employed two Co-ordinators who 'triage' referrals. Their main role is to concentrate on gathering information, and refer appropriately.

Home Support
We provided just over 11500 hours (a slight decrease in hours compared to the previous year), but we are still providing the service to 200 older people this year.

We are still seeing the fallout from the pandemic, with any of our clients still not having the confidence to go out alone. We provide this confidence and assistance and take them for coffee, a walk, or shopping.

A recent comment from a neighbour of a client - 'I was in my garden, and I could hear the support worker talking to my neighbour. The manner of her conversation was so lovely but professional. She engaged with her so well, and I haven't heard her laugh and giggle like that for a long time.
Not only did she chat away to my neighbour, but she treated her with full respect, and included her in every decision she was making to help. She didn't seem in a rush, and you could tell it was natural, as she didn't know I was pottering around in the sun'.

Our service helps older people retain their independence by assisting them with tasks such as cleaning, shopping, ironing, cooking, and collecting prescriptions and pensions, and we have seen steady growth in the companionship and social visits we offer.

The older people we help through this service value the continuity of their relationships with staff who 'look out for them', and often benefit from being introduced to our other services where this is appropriate.

Mental Health and Specialist Befriending
Formed in 2020 as a response to the first Pandemic Lockdown to support people with their Mental Health. This is part of the Torbay Helpline.

RAG	22/23	21/22	Specialist Befriending Referrals 22/23	Counselling Referrals 22/23
Green	8 (2%)	0		
Amber	171 (34%)	102 (40%)		
Red	310 (62%)	121 (47%)		
Immediate	9 (2%)	33 (13%)		
Total	498	256	12	43

The data above relates to people who have called Torbay Helpline.

This number is not representative of the number of supporting calls made by the mental health team, a few people only required a single call, many more required multiple calls over a number of months. We do not 'discharge' anyone who accesses the service, but the time between calls maybe decreased, or people may get 'as required calls'. There is always the opportunity to call back if further support is required.

We 'hold' people who are waiting for another support service. This maybe for one of our own Specialist Befrienders, or an Age UK Torbay counsellor. We feel it is important that people are not left feeling forgotten or disregarded, particularly at a time when they may be feeling vulnerable and alone.

In July 2022 we partnered with Shekinah to provide support to under 50s and provide additional triage and support. This has vastly increased the capacity to offer both face-to-face appointments, follow up calls, and has speeded up processing referrals, most people are called on the same day or within 24 hours of their initial call or referral. In the previous quarter, prior to July, no face-to-face appointments were possible and very few were offered in previous months, in July – September, 40 face-to-face appointments were offered, and the demand for appointments continues to be high.

The Specialist Befriender Co-ordinator has strengthened the trainee counsellor partnership between Age UK Torbay, and local counselling colleges. We have extended our counselling offer by partnering with three colleges.

There has been time to develop supportive and meaningful relationships, which improves the experience for everyone, and promotes the services in such a way that others are encouraged to work alongside us.

We have linked in with the 'Hub' at Paignton Library to provide in person counselling, and one-to-one support.

Volunteers
Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 30 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provided support through Specialist Befriending, form filling, home visits, and providing Information and Advice drop ins.

Trustees' Report
For the Year Ended 31 March 2023

Representation and Campaigning
Age UK Torbay reacted to local community need over the last year.

Other Activities

- Provided support to those older people most in need
- Adapted to emerging and ever-changing needs
- Ensured that specialist staff provided support to over 600 people
- Worked with local food banks
- Were part of a network of both statutory and voluntary sector to provide local support
- Became key partners in the following steering groups:
- Frailty and Healthy Ageing
- Systemwide Dementia Group
- Information and Advice Steering Group
- Digital Inclusion
- Health and Wellbeing VCSE Network (incorporating the Helpline)
- Standing Tall – domestic and sexual advice

Future Developments

- Work with partners to develop, and implement projects and services, that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with, and recognition by agencies forming new models of care.
- Be involved with Age UK national initiatives, campaigning, and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self-sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Seek actively to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders
Age UK Torbay would like to thank our funders, particularly this year, where they have allowed us to divert resources to support the entire community.
These include:

- Torbay and South Devon NHS Foundation Trust
- Torbay Council – Adult Social Care Precept Fund and Public Health
- AUK National
- Aviva

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2023

Financial Review
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Costs, particularly in Overheads, Support and Central Office, continue to be controlled by careful management.

The outlook from a local and national grant perspective, has changed with a focus on the Cost-of-Living crisis. Inevitably, the pandemic placed greater demands on our services, and this has not let up. Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible, bring in new funding sources for the benefit of older people in Torbay.

Reserves Policy
Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £422,000. Free reserves at 31st March 2023 amount to approximately £379,000

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy
All funds surplus to short-term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

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

In preparing this report the Trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

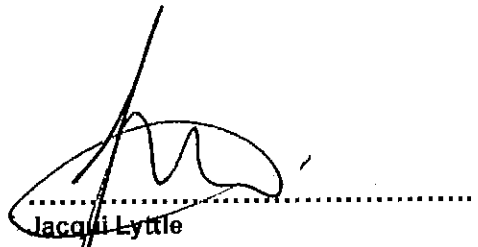
Trustees' Report
For the Year Ended 31 March 2023

Going Concern
Our longer-term contracts were unaffected by the pandemic, and our Home Support numbers are back to pre 2020 levels. Donations are notably less than before.

The Trustees are assured, (have a reasonable expectation), that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

The Trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow. In addition, we have secured new funding for innovative partnership working over the year.

Signed on behalf of the Trustees



.....
Jacqui Lyttle
Chair of Trustees
Date: 1/12/2023.

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual 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 that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper 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. The trustees 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.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2023, which are set out on pages 13 to 29.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

13 Dec. 2023

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Income from:					
Donations and capital grants	2	371,861	140,750	512,611	520,640
Charitable activities	3	218,025	-	218,025	216,240
Other trading activities	4	3,909	-	3,909	3,632
Interest received		2,358	-	2,358	45
Total		**596,153**	**140,750**	**736,903**	740,557
Expenditure on:					
Charitable activities	5	656,868	188,383	845,251	663,206
Total		**656,868**	**188,383**	**845,251**	663,206
Net (expenditure)/ income before transfers		**(60,715)**	**(47,633)**	**(108,348)**	77,351
Transfers between funds		16,312	(16,312)	-	-
Net movements in funds		**(44,403)**	**(63,945)**	**(108,348)**	77,351
Reconciliation of funds:					
Total funds brought forward		560,075	114,163	**674,238**	596,887
Total funds carried forward		**515,672**	**50,218**	**565,890**	674,238

The notes on pages 17 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 04046684

Balance Sheet

31 March 2023

	Note	£	2023 £	£	2022 £
Fixed assets					
Tangible assets	8		**136,933**		149,401
Current assets					
Debtors	9	**36,121**		43,705	
Cash at bank and in hand		**447,147**		576,138	
		483,268		619,843	
Creditors: amounts falling due within one year	10	**(54,311)**		(95,006)	
Net current assets			**428,957**		524,837
Net assets			**565,890**		674,238
Charity Funds					
Restricted funds	11		**50,218**		114,163
Unrestricted funds	11		**515,672**		560,075
Total funds			**565,890**		674,238

The notes on pages 17 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Balance Sheet (continued)

31 March 2023

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2023 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 1/12/2023 and signed on their behalf by:

Jacqueline Lyttle
Trustee

Company Registration Number: 04046684

The notes on pages 17 to 29 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash provided by operating activities	13	**(126,644)**	196,425
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(2,347)**	(7,287)
Net cash used in investing activities		**(2,347)**	(7,287)
Change in cash and cash equivalents in the year		**(128,991)**	189,138
Cash and cash equivalents brought forward		**576,138**	387,000
Cash and cash equivalents carried forward		**447,147**	576,138

The notes on pages 17 to 29 form part of these financial statements.

Notes to the Financial Statements
For the Year ended 31 March 2023

1. Accounting policies

a) Basis of preparation of financial statements

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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. **Accounting policies (continued)**

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust 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 company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company 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 from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

1. **Accounting policies (continued)**

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

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

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

Notes to the Financial Statements
For the Year ended 31 March 2023

2. Donations and legacies

	Unrestricted funds 2023	Restricted funds 2023	Total funds 2023	Total funds 2022
	£	£	£	£
Donations	**12,159**	**-**	**12,159**	14,925
Grants	**359,702**	**140,750**	**500,452**	505,715
Total	**371,861**	**140,750**	**512,611**	520,640

Income from donations and legacies in 2022 included unrestricted income of £329,170 and restricted income of £191,470.

Analysis of grants

	2023	2022
	£	£
Torbay and South Devon NHS Foundation Trust	**89,805**	84,722
Age UK	**10,000**	10,000
Age UK/Eon	**2,923**	12,772
Teignbridge CVS Wellbeing project	**189,213**	-
Torbay Community Development Trust	**97,766**	270,331
Torbay Development Mental Health COMF	-	15,220
Citizens Advice Torbay	-	9,864
Torbay Council Mental Health Project	**100,750**	96,250
Torbay Carers End of Life and Dementia Support	**9,995**	-
Aviva	-	2,500
CJRS Scheme	-	3,453
Miscellaneous	-	603
Total	**500,452**	505,715

Notes to the Financial Statements
For the Year ended 31 March 2023

3. Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Charges to clients	**217,930**	-	**217,930**	215,945
Miscellaneous income	**95**	-	**95**	295
	218,025	-	**218,025**	216,240

All 2022 income from charitable activities related to unrestricted funds.

4. Income from other trading activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Other fundraising income	**3,909**	-	**3,909**	3,632
	3,909	-	**3,909**	3,632

All 2022 income from other trading activities related to unrestricted funds

Notes to the Financial Statements
For the Year ended 31 March 2023

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2023 £	2022 £
Cost of supplies and services	-	-	-	331
Grants to other organisations	**29,614**	**31,754**	**61,368**	37,238
Travel costs	**3,590**	**1,685**	**5,275**	4,181
Office expenses	**36,582**	**1,711**	**38,293**	33,200
Wages and salaries	**482,061**	**111,842**	**593,903**	495,058
National insurance	**25,242**	**9,766**	**35,008**	21,658
Pension cost	**13,726**	**3,375**	**17,101**	13,924
Training	**3,736**	**100**	**3,836**	1,564
Equipment costs	**550**	**-**	**550**	1,443
Trustees meetings and recruitment	**1,865**	**87**	**1,952**	-
Subscriptions	**606**	**-**	**606**	434
Legal and professional	**17,884**	**27,821**	**45,705**	10,628
Accountancy	**4,200**	**-**	**4,200**	3,840
Bank charges	**2,895**	**-**	**2,895**	2,460
Sundry expenses	**7,411**	**92**	**7,503**	6,165
Premises costs	**8,926**	**150**	**9,076**	11,263
Insurance	**3,165**	**-**	**3,165**	3,208
Depreciation	**14,815**	**-**	**14,815**	16,611
	656,868	**188,383**	**845,251**	663,206

Total expenditure in 2022 included unrestricted expenditure of £549,479 and restricted expenditure of £113,727.

6. Net Income/expenditure

This is stated after charging:

	2023	2022
	£	£
Depreciation of tangible fixed assets	**14,815**	16,611
Independent examiner's fees	**1,800**	1,800

7. Staff costs

Staff costs were as follows:

	2023	2022
	£	£
Wages and salaries	**593,903**	493,048
Social security costs	**35,008**	21,658
Other pension costs	**17,101**	13,924
	646,012	528,630

The average number of persons employed by the charity during the year was as follows:

	2023	2022
	No.	No.
Headcount	45	41

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £51,257 (2022: £46,483).

During the year, no Trustees received any remuneration (2022: £nil) or benefits in kind (2022: £nil)

No Trustees received any reimbursement of expenses in the year (2022: £nil).

There were no related party transactions during the year (2022: none).

Notes to the Financial Statements
For the Year ended 31 March 2023

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2022	**265,929**	**8,213**	**63,844**	**52,163**	**390,149**
Additions	**-**	**-**	**2,347**	**-**	**2,347**
At 31 March 2023	**265,929**	**8,213**	**66,191**	**52,163**	**392,496**
Depreciation					
At 1 April 2022	**122,746**	8,213	**58,043**	**51,746**	**240,748**
Charge for year	**10,637**	**-**	**4,074**	**104**	**14,815**
At 31 March 2023	**133,383**	**8,213**	**62,117**	51,850	**255,563**
Net book value					
At 31 March 2023	**132,546**	**-**	**4,074**	**313**	**136,933**
At 31 March 2022	143,183	-	5,801	417	149,401

9. Debtors

	2023 £	2022 £
Trade debtors	**29,440**	2,899
Prepayments and accrued income	**6,681**	40,806
	36,121	43,705

10. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	**7,680**	10,824
Accruals and deferred income	**46,631**	84,182
	54,311	95,006

Deferred Income

	£
Deferred income at 1 April 2022	55,147
Resources deferred during the year	(46,114)
Deferred income at 31 March 2023	**9,033**

Notes to the Financial Statements
For the Year ended 31 March 2023

11. **Funds**

	1 April 2022 £	Income £	Expenditure £	Transfers in/out £	31 March 2023 £
Designated Funds					
Property and Fixed Assets	149,401	-	-	(12,468)	136,933
General Funds					
General funds	410,674	596,153	(656,868)	28,780	378,739
Total unrestricted funds	**560,075**	**596,153**	**(656,868)**	**16,312**	**515,672**
Restricted Funds					
Improved better care fund - End of life & Housing	52,627	40,000	(50,099)	(6,000)	36,528
Aviva funding	2,084	-	(1,271)	-	813
GLA Funding Mental Health	48,420	100,750	(129,629)	(10,312)	9,229
Mental Health COMF	11,032	-	(7,384)	-	3,648
Total restricted funds	**114,163**	**140,750**	**(188,383)**	**(16,312)**	**50,218**
Total funds	**674,238**	**736,903**	**(845,251)**	**-**	**565,890**

Comparative information in respect of the preceding period is as follows:

	1 April 2021 £	Income £	Expenditure £	Transfers In/out £	31 March 2022 £
Designated Funds					
Property and Fixed Assets	158,725	-	-	(9,324)	**149,401**
General Funds					
General funds	399,320	549,087	(549,479)	11,746	**410,674**
Total unrestricted funds	**558,045**	**549,087**	**(549,479)**	**2,422**	**560,075**
Restricted Funds					
Improved better care fund – End of life	26,569	65,000	(41,474)	2,532	**52,627**
Improved better care fund - Housing	6,941	12,500	(16,909)	(2,532)	**-**
Aviva funding	-	2,500	(416)		**2,084**
GLA Funding Mental Health	-	96,250	(45,408)	(2,422)	**48,420**
Mental Health COMF	-	15,220	(4,188)	-	**11,032**
Lottery Grant	1,600	-	(1,600)	-	**-**
Age UK Covid Grant	3,732	-	(3,732)	-	**-**
Total restricted funds	**38,842**	**191,470**	**(113,727)**	**(2,422)**	**114,163**
Total funds	**596,887**	**740,557**	**(663,206)**	**-**	**674,238**

Information and Advice - T&SDNHSFT and Age UK Eon
Provision delivers free and confidential advice and information to anyone living in Torbay, and over the age of 50.

Wellbeing Torbay – Ageing Well (National Lottery Community Fund through Torbay Community Development Trust) and T&SDNHSFT
Starting in 2016, this project works with anyone over the age of 50 that considers themselves to be lonely and isolated, enabling them to re-connect with their communities.

The current funding is in place until 2023.

Specialist Wellbeing
Our Wellbeing work has highlighted a need for more specialised support around End of Life, Dementia, and Housing.

Additional funding has also been received for two additional Wellbeing Co-ordinators to support the Torbay Community Helpline.

This funding was initially for two years, but has been extended until 2023.

FAIR (Financial Advice Information Resilience) – Citizens Advice Torbay (National Lottery Community Fund)

Provided support and advice in the community.

This project has now ceased.

Mental Health and Specialist Wellbeing – Public Health (Torbay Council MHP and COMF)
Supporting mental health and emotional wellbeing through the Torbay Community Helpline.

Under 50s post sub-contracted to Eat That Frog.

Long Covid Wellbeing post funded for one year.

Funded until 2022.

Age UK Partner Annual Grant – Age UK
Contribution from Age UK national to partner organisations.

Miscellaneous

Supporting Older People Fund – Aviva/CJRS
Small grant to purchase equipment to keep people warm in their homes.
One off grant.

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Tangible fixed assets	136,933	-	136,933	149,401
Current assets	433,050	50,218	483,268	619,843
Creditors due within one year	(54,311)	-	(54,311)	(95,006)
	515,672	**50,218**	**565,890**	674,238

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2022 £
Tangible fixed assets	149,401	-	**149,401**	158,725
Current assets	505,680	114,163	**619,843**	471,819
Creditors due within one year	(95,006)	-	**(95,006)**	(33,657)
	560,075	**114,163**	**674,238**	596,887

Notes to the Financial Statements
For the Year ended 31 March 2023

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2023	2022
	£	£
Net income for the year (as per Statement of Financial Activities)	**(108,348)**	77,351
Adjustment for:		
Depreciation charges	**14,815**	16,611
Decrease/ (increase in stocks	**-**	120
Decrease / (increase) in debtors	**7,584**	40,994
(Decrease) / Increase in creditors	**(40,695)**	61,349
Net cash provided by operating activities	**(126,644)**	196,425

AGE UK TORBAY

England & Wales - Charity number 1084684

Accounts



Age UK Torbay
(A Company limited by guarantee)

Trustees' Report and Financial Statements

Year Ended 31 March 2022

Registered number: 04046684
Charity number: 1084684

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle Kevin Shaw Faye Roebuck Rachael Howourth
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2022

Structure, Governance and Management

Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal objective of Age UK Torbay is 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 Torbay.

Recruitment and Appointment of Trustees
The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets quarterly.

The full complement of Trustees is 9 and the Articles of Association require that there shall never be less than 3. Trustees serve for a term of 3 years and there are no restrictions on the number of terms that a Trustee may serve.

The Chair and Officers are appointed by the Trustees from among their number. The Chair serves for a term of 3 years and there are no restrictions on the number of terms.

Prior to inviting nominations, the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by one of the Trustee's and the Chief Officer and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Responsibilities of and Code of Practice for trustees;
- Legal documentation of the organisation, including the Memorandum and Articles of Association;
- Details of the Age UK Brand and Age England Association;
- Job Descriptions of trustees and key staff;
- Policies and Procedures of the organisation;
- Financing of the organisation and explanation of the accounts;
- Strategy and Business Plan, including future plans and objectives.

New Trustees meet with the Chief Officer and key staff and are invited to take part in the induction process of Age UK Torbay. Our Trustees have also attended training courses and conferences relevant to the requirements and responsibilities of their respective roles as trustees.

The Trustees have delegated management of Age UK Torbay to the Chief Officer who, along with the Senior Management Team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks
Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Brand Partner Agreement.

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2022

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Risk Management
The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and are introducing procedures and reporting regimes to manage and mitigate the risks.

In particular the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls and policies and procedures are in place to manage risk, and these are reviewed and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives
The mission of the charity is to promote the wellbeing of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives and strategies in 2021 - 2022 were:
- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal with equal respect
- Generating independent income through services and other activities, and maintaining financial controls

Additional Notes
Despite having key objectives, the charity has had to adapt to an ever-changing environment which is out of our control. Staff have had to respond appropriately in challenging times. This has lurched from dealing with Covid-19, to more recently, a cost of living crisis. At the time of writing this report (Summer 22), we are starting to see an increased demand for services, especially Information and Advice around benefits checks and entitlements.

Age UK Torbay partnered with other voluntary sector organisations at the start of Covid-19 lockdowns to provide the Torbay Community Helpline – one contact for all people affected by the pandemic. Two years later, and this has developed into a 'one call' access point to support from the VCSE. The types of support include:

- Benefits, debt and finance
- Access to food parcels
- Domestic and Sexual advice
- Mental Health Support (lead organisation)
- Specialist Befriending (lead organisation)
- Housing (lead organisation)

- Wellbeing
- Caring for someone
- Triage for Adult Social Care

The helpline receives hundreds of calls a week.

Activities for achieving our Aims and Objectives
We review our aims, objectives and activities each year. This report looks at what we achieved and the outcomes of our work in the last 12 months. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit

Information and Advice
We received 7,753 enquiries (38% increase from 2020/21), for our Information and Advice service, and we assisted older people to claim £2,032,922.00 (80% increase on last year) of benefits they were entitled to. Our Information and Advice service plays a vital role in tackling poverty and promoting dignity, and older peoples' rights.

Additionally, we are working with Wellbeing clients who are presenting with both wellbeing and money issues such as rent arrears, poor housing, care needs and budgeting. Debt issues are referred through to Citizens Advice/TAN or Homemaker SW, as we are not registered with the FCA.

The provision of this service also gives health and social service professionals the option of signposting older people to an independent service designed especially for them. The timely information and advice that we provide often reduces the need for other services.

During 2021/22, the Covid-19 relaxation of restrictions, altered the method of support delivery that we could provide, home visits and appointment only office visits were re-introduced.

Torbay Community Helpline
The Torbay Community Helpline service referred 122 (decrease of 33% on 20/21) clients 50 years of age or above, with a diverse range of problems and issues, some of them complex and requiring the intervention of a third-party. Once TCH triage a client's requirements any benefit advice/finance enquiries are referred onto Age UK Torbay.

Benefits	Claims 19/20	Claims 20/21	Claims 21/22	£ Benefits Achieved 19/20	£ Benefits Achieved 20/21	£ Benefits Achieved 21/22
AA	324	180	275	£1,354,446.60	£808,098.38	£1,202,034.75
DLA	7	2	8	£31,904.60	£9,360.75	£36,211.87
PIP	96	32	37	£328,543.80	£96,991.12	£290,493.00
SRP/Pension Credit	75	35	63	£166,766.08	£74,407.20	£120,708.00
Housing Benefit	23	12	31	£96,177.04	£52,293.15	£169,749.83
Council Tax Benefit	66	35	68	£71,608.20	£41,120.63	£71,327.55
Universal Credit	2	6	14	£20,346.04	£31,627.05	£116,504.85
ESA	1	1	2	£5,805.80	£3,514.87	£16,416.75
Carers Allowance	5	3	6	£17,199.00	£10,534.13	£9,476.25
Total	**599**	**306**	**504**	**£2,092,797.16**	**£1,127,947.28**	**£2,032,922.85**

Age UK Torbay I&A Traffic & Benefit Summary 2021/22	
Contacts Reach	3446
Contact Volume	12432
Unclaimed Benefits Awarded	**£2,032,922.85**

Helpline	20/21	21/22	22/23	
Finance / I&A referrals	**183**	**122**	**128***	* as Sep 22

FAIR (Financial Advice Information Resilience)
We were one of eleven partners funded by Ageing Well (National Lottery Community Fund), to make advice and financial information services more accessible for people over 50.

Providing support and advice ranging from form filling, accessing information online, understanding benefits, including how to apply, and how to get the best consumer deals such as utilities.

During the final year of FAIR 2021/22 there were 47 referrals with 253 contacts as a response.

The key objectives of the FAIR project were to:332

- Allow accessible advice and financial information services for people over 50
- More people over 50 helping to deliver advice and information services
- More people over 50 getting financial advice
- More people over 50 feeling more financially resilient
- Better knowledge of entitlement
- Reduce barriers to getting advice

This project has now ended.

Traders Register
We maintain a register of 22 traders who have undergone background checks on their insurance and their reputation on dealing with older people and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners. We carry out annual checks on their insurances and membership of professional trade associations.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems. Jobs are carried out by carefully vetted and appropriately skilled traders.

Throughout the year 680 people requested details of traders through this scheme.

Befriending
Befrienders provided emotional support, which can lead to improvements in mood and confidence;

- Improving communication skills – talking to someone else who has time to listen, respond and share
- Offering a different type of support to that provided by relatives or health and social care staff – 'chatting man to man or woman to woman'
- Giving our clients something to look forward to

We take advantage of the Age UK "Call in Time" telephone befriending scheme, referring older people who might benefit from regular telephone contact.

Due to staff leaving, and a lack of funding this project has now ceased.

Wellbeing Torbay (incorporating Specialist Wellbeing)
Launched in July 2016 and funded through Ageing Well (Big Lottery Fund) and Torbay and South Devon NHS Foundation Trust, this service works with lonely and isolated older people, enabling them to re-engage with their communities, set and achieve their own goals and provide support to prevent ill health.

Wellbeing Co-ordinators have a guided conversation that encourages individual own goals and can support people to live their lives the way they want to. This can include an introduction to local community activities – coffee mornings, exercise classes, volunteering etc.

We received funding for three specialist posts, initially from the Improved Better Care Fund, and subsequently from the Adult Social Care Precept Fund. These cover Housing, Dementia, and End of Life support. The dementia and end of life posts were amalgamated in 2021.

Location	2021/2022	2020/2021
Torquay	137	110
Paignton	148	93
Brixham (BDC)	55	40
TOTAL	**340**	**243**
EOL	40	13
Dementia	68	8
TOTAL	**108**	**21**
Housing	185	178
TOTAL	**633**	**442**

Helpline Referrals (From March 22)	44

It is worth acknowledging that there was a notable fall in people's wellbeing during Covid-19 lockdowns, and subsequently we have seen a rise in other issues, including housing suitability and availability, rent increases, access to statutory mental health support, decreased support for dementia, and a rise in domestic and sexual abuse.

People are presenting with multiple issues, and just dealing with social inclusion as a barrier in itself is no longer the case. This is manifesting in more complex referrals and requiring more input, time, knowledge and skills. In many cases, we are working across internal teams – Information and Advice, Wellbeing and Mental Health in order to support people holistically and practically.

Housing in itself is a complex issue, compounded by the pandemic. Landlords unable to evict tenants, sell the property, convert to AirBnbs and increases in rent. As people look to re-locate to areas like Torbay this has had a massive impact on our local residents. Our solution to this, has been to bolster our housing support offer by sub-contracting work to a Specialist who supports us with evictions, challenges and legal advice.

Additionally, and through our work with the Torbay Community Helpline, we have employed two Co-ordinators who 'triage' referrals. Their main role is to concentrate on social inclusion, gather information and refer appropriately.

It is worth noting that we are now starting to see an increased volume of people who are concerned with the Cost of Living crisis. We are working with other voluntary sector partners, and the statutory sector to formulate a coordinated response.

Home Support
We provided 12,200 hours (a 17% increase in hours compared to the previous year), of service to 200 (11% increase) older people this year. This service helps older people retain their independence by assisting them with tasks such as cleaning, shopping, ironing, cooking and collecting prescriptions and pensions.

The older people we help through this service value the continuity of their relationships with staff who 'look out for them', and often benefit from being introduced to our other services where this is appropriate.

Since slowly coming out of lockdown we have seen our client base increase, with more of our clients wishing to benefit from the companionship visits - Social shopping, lunch, or coffee, or just a leisurely stroll.

The service continued to support the community throughout this uncertain year, with many challenges along the way, mainly ensuring our staff and clients remained as safe and well as possible. We are thankful to all our clients for their continued understanding, and our staff for the resilience and professionalism they have shown throughout the pandemic.

Mental Health and Specialist Befriending
Throughout the pandemic, and our work through the Torbay Community Helpline, it became evident that people needed specialist support with their mental health.

The complexity of difficulties in people's lives has certainly got worse for many. The coping strategies that people had used previously were often no longer available or were significantly reduced. Social isolation from family, friends, work and colleagues, reduction in the pursuit of hobbies and interests, and not being able to walk around freely, without still a feeling of fear has taken an emotional toll on many.

Many people were experiencing deep feelings of grief over, loss of employment, loss of homes, loss of financial independence and security, loss of loved ones, loss of physical health and what feels like a loss of our lives as they were, this has had a massively detrimental impact on people's emotional health. People were also on long waiting list for statutory services and were living with unresolved trauma and significant mental health challenges.

We received calls from 256 people requesting support for their emotional health and wellbeing. Of those callers;

- 102 people were rated as AMBER needing support within 7 days (40%)
- 121 people were rated RED needing support within 72 hours (47%)
- 33 people were rated IMMEDIATE needing support within 24-48 hours (13%)

We have forged links and partnerships that have assisted with clients, including - Talkworks, Devon Clinic, Heart of Torbay, Walnut Lodge, Windmill Centre, Community Builders, Jasmyn House, Mind Devon, Step One Charity, Operation Emotion, Eat That Frog, Papyrus, Andy's Man Club, Standing Tall, First Response, The Moorings, Carers Support, ASC and Social Prescribers.

During the 12 months the Specialist Befriending Service has matched 79 people with a dedicated Specialist Befriender. This has offered a regular weekly call to people who were feeling lonely and isolated and were often unable to go out and meet others. Some of the Befrienders have continued their contact for more than a year. The response has been very positive and genuine friendships have been created.

Volunteers
Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 30 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provided support throughout the pandemic with befriending, completing forms by telephone and working with the Torbay Community Helpline.

Representation and Campaigning
Age UK Torbay reacted to local community need over the last year.

Other Activities
- Provided support to those older people most in need
- Adapted to emerging and ever changing needs
- Developed the Specialist Befriending Service
- Ensured that specialist staff provided support to over 600 people
- Worked with local food banks
- Were part of a network of both statutory and voluntary sector to provide local support
- Became key partners in the following steering groups:
  - Frailty and Healthy Ageing
  - Systemwide Dementia Group
  - Information and Advice Steering Group
  - Digital Inclusion

- Health and Wellbeing VCSE Network (incorporating the Helpline)
- Standing Tall – domestic and sexual advice

Future Developments

- Work with partners to develop and implement projects and services that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with and recognition by agencies forming new models of care.
- Be actively involved with Age UK national initiatives, campaigning and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self-sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Seek actively to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders

Age UK Torbay would like to thank our funders, particularly this year, where they have allowed us to divert resources to support the entire community.
These include:

- Torbay and South Devon NHS Foundation Trust
- Torbay Council – Adult Social Care Precept Fund
- The National Lottery Community Fund
- NHS England – Public Health

Financial Review

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Costs, particularly in Overheads, Support and Central Office, continue to be controlled by careful management.

The outlook from a local and national grant perspective, has changed with a focus on mental health, this is likely to change with the Cost of Living crisis. Inevitably, the pandemic placed greater demands on our services, and this has not let up. Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible, bring in new funding sources for the benefit of older people in Torbay.

Trustees' Report
For the Year Ended 31 March 2022

Reserves Policy
Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £332,000. Free reserves at 31st March 2022 amount to approximately £410,674.

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy
All funds surplus to short term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

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

In preparing this report the Trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Going Concern
Our longer term contracts were unaffected by the pandemic, and our Home Support numbers are back to pre 2020 levels. Donations are notably less than before.

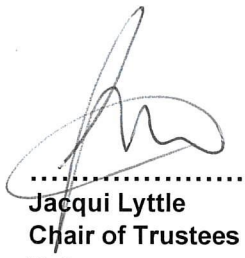
The trustees are assured (have a reasonable expectation) that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

The Trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow. In addition, we have secured new funding for innovative partnership working over the year.

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2022

Signed on behalf of the Trustees



.....
Jacqui Lyttle
Chair of Trustees
Date:

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual 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 that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper 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. The trustees 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.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2022, which are set out on pages 14 to 30.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

19 December 2022

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Income from:					
Donations and capital grants	2	329,170	191,470	**520,640**	512,546
Charitable activities	3	216,240	-	**216,240**	180,359
Other trading activities	4	3,632	-	**3,632**	1,739
Interest received		45	-	**45**	112
Total		**549,087**	**191,470**	**740,557**	694,756
Expenditure on:					
Charitable activities	5	549,479	113,727	**663,206**	638,426
Total		**549,479**	**113,727**	**663,206**	638,426
Net (expenditure)/ income before transfers		**(392)**	**77,743**	**77,351**	56,330
Transfers between funds		2,422	(2,422)	-	-
Net movements in funds		**2,030**	**75,321**	**77,351**	56,330
Reconciliation of funds:					
Total funds brought forward		558,045	38,842	**596,887**	540,557
Total funds carried forward		**560,075**	**114,163**	**674,238**	596,887

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 04046684

Balance Sheet

31 March 2022

	Note	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	8		**149,401**		158,725
Current assets					
Stocks		**-**		120	
Debtors	9	**43,705**		84,699	
Cash at bank and in hand		**576,138**		387,000	
		619,843		471,819	
Creditors: amounts falling due within one year	10	**(95,006)**		(33,657)	
Net current assets			**524,837**		438,162
Net assets			**674,238**		596,887
Charity Funds					
Restricted funds	11		**114,163**		38,842
Unrestricted funds	11		**560,075**		558,045
Total funds			**674,238**		596,887

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Balance Sheet (continued)

31 March 2022

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2022 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 1.12.2022 and signed on their behalf by:

.....
Jacqueline Lyttle
Trustee

Company Registration Number: 04046684

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash provided by operating activities	13	**196,425**	49,408
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(7,287)**	(2,472)
Net cash used in investing activities		**(7,287)**	(2,472)
Change in cash and cash equivalents in the year		**189,138**	46,936
Cash and cash equivalents brought forward		**387,000**	340,064
Cash and cash equivalents carried forward		**576,138**	387,000

The notes on pages 18 to 30 form part of these financial statements.

Notes to the Financial Statements
For the Year ended 31 March 2022

1. Accounting policies

a) Basis of preparation of financial statements

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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. **Accounting policies (continued)**

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust 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 company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company 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 from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

1. **Accounting policies (continued)**

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

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

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

Notes to the Financial Statements
For the Year ended 31 March 2022

2. Donations and legacies

	Unrestricted funds 2022	Restricted funds 2022	Total funds 2022	Total funds 2021
	£	£	£	£
Donations	14,925	-	**14,925**	9,086
Legacies	-	-	**-**	5,000
Grants	314,245	191,470	**505,715**	498,460
Total	**329,170**	**191,470**	**520,640**	512,546

Income from donations and legacies in 2021 included unrestricted income of £368,359 and restricted income of £144,187.

Analysis of grants

	2022	2021
	£	£
Torbay and South Devon NHS Foundation Trust	**84,722**	83,061
Age UK	**10,000**	15,000
Age UK/Eon	**12,772**	12,710
Age UK Covid support	**-**	48,759
Torbay Community Development Trust	**270,331**	290,305
Torbay Development Mental Health COMF	**15,220**	-
Citizens Advice Torbay	**9,864**	8,385
Lottery Covid Support	**-**	16,975
Torbay Council Covid support	**-**	20,500
Torbay Council Mental Health Project	**96,250**	-
Aviva	**2,500**	-
CJRS Scheme	**3,453**	2,165
Miscellaneous	**603**	600
Total	**505,715**	498,460

Notes to the Financial Statements
For the Year ended 31 March 2022

3. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Charges to clients	215,945	-	**215,945**	179,885
Miscellaneous income	295	-	**295**	474
	216,240	**-**	**216,240**	180,359

All 2021 income from charitable activities related to unrestricted funds.

4. Income from other trading activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Other fundraising income	3,632	-	**3,632**	1,739
	3,632	**-**	**3,632**	1,739

All 2021 income from other trading activities related to unrestricted funds

Notes to the Financial Statements
For the Year ended 31 March 2022

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2022 £	2021 £
Cost of supplies and services	331	-	**331**	640
Grants to other organisations	37,238	-	**37,238**	27,938
Travel costs	3,523	658	**4,181**	2,863
Office expenses	30,220	2,980	**33,200**	40,642
Wages and salaries	398,886	96,172	**495,058**	474,456
National insurance	16,680	4,978	**21,658**	27,467
Pension cost	12,063	1,861	**13,924**	13,784
Training	991	573	**1,564**	1,150
Equipment costs	1,443	-	**1,443**	1,492
Trustees meetings and recruitment	-	-	**-**	60
Subscriptions	434	-	**434**	333
Legal and professional	8,418	2,210	**10,628**	8,302
Accountancy	3,840	-	**3,840**	3,840
Bank charges	2,460	-	**2,460**	1,735
Sundry expenses	5,645	520	**6,165**	825
Premises costs	7,488	3,775	**11,263**	14,791
Insurance	3,208	-	**3,208**	3,092
Depreciation	16,611	-	**16,611**	15,016
	549,479	**113,727**	**663,206**	638,426

Total expenditure in 2021 included unrestricted expenditure of £521,719 and restricted expenditure of £116,707.

Notes to the Financial Statements
For the Year ended 31 March 2022

6. Net income/expenditure

This is stated after charging:

	2022	2021
	£	£
Depreciation of tangible fixed assets	**16,611**	15,016
Independent examiner's fees	**1,800**	1,800

7. Staff costs

Staff costs were as follows:

	2022	2021
	£	£
Wages and salaries	**493,048**	474,456
Social security costs	**21,658**	27,467
Other pension costs	**13,924**	13,784
	528,630	515,707

The average number of persons employed by the charity during the year was as follows:

	2022	2021
	No.	No.
Headcount	41	43
Full time equivalent	19	21

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £46,483 (2021: £47,250).

During the year, no Trustees received any remuneration (2021: £nil) or benefits in kind (2021: £nil)

No Trustees received any reimbursement of expenses in the year (2021: £nil).

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

Notes to the Financial Statements
For the Year ended 31 March 2022

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2021	265,929	8,213	56,557	52,163	**382,862**
Additions	-	-	7,287	-	**7,287**
At 31 March 2022	**265,929**	**8,213**	**63,844**	**52,163**	**390,149**
Depreciation					
At 1 April 2021	112,109	8,213	52,208	**51,607**	**224,137**
Charge for year	10,637	-	5,835	**139**	**16,611**
At 31 March 2022	**122,746**	**8,213**	**58,043**	**51,746**	**240,748**
Net book value					
At 31 March 2022	**143,183**	**-**	**5,801**	**417**	**149,401**
At 31 March 2021	153,820	-	4,349	556	158,725

9. Debtors

	2022 £	2021 £
Trade debtors	**2,899**	78,662
Prepayments and accrued income	**40,806**	5,881
Other debtors	**-**	156
	43,705	84,699

10. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	**10,824**	4,835
Accruals and deferred income	**84,182**	28,822
	95,006	33,657

Deferred income

	£
Deferred income at 1 April 2021	11,560
Resources deferred during the year	43,587
Deferred income at 31 March 2022	**55,147**

Notes to the Financial Statements
For the Year ended 31 March 2022

11. **Funds**

	1 April 2021 £	Income £	Expenditure £	Transfers in/out £	31 March 2022 £
Designated Funds					
Property and Fixed Assets	158,725	-	-	(9,324)	**149,401**
General Funds					
General funds	399,320	549,087	(549,479)	11,746	**410,674**
Total unrestricted funds	**558,045**	**549,087**	**(549,479)**	**2,422**	**560,075**
Restricted Funds					
Improved better care fund – End of life	26,569	65,000	(41,474)	2,532	**52,627**
Improved better care fund - Housing	6,941	12,500	(16,909)	(2,532)	**-**
Aviva funding	-	2,500	(416)		**2,084**
GLA Funding Mental Health	-	96,250	(45,408)	(2,422)	**48,420**
Mental Health COMF	-	15,220	(4,188)	-	**11,032**
Lottery Grant	1,600	-	(1,600)	-	**-**
Age UK Covid Grant	3,732	-	(3,732)	-	**-**
Total restricted funds	**38,842**	**191,470**	**(113,727)**	**(2,422)**	**114,163**
Total funds	**596,887**	**740,557**	**(663,206)**	**-**	**674,238**

Comparative information in respect of the preceding period is as follows:

	1 April 2020 £	Income £	Expenditure £	Transfers in/out £	31 March 2021 £
Designated Funds					
Property and Fixed Assets	171,269	-	-	(12,544)	**158,725**
General Funds					
General funds	357,926	550,569	(521,719)	12,544	**399,320**
Total unrestricted funds	**529,195**	**550,569**	**(521,719)**	**-**	**558,045**
Restricted Funds					
Improved better care fund – End of life	9,240	76,917	(59,588)	-	**26,569**
Improved better care fund - Housing	2,122	30,000	(25,181)	-	**6,941**
Lottery Grant	-	16,975	(15,375)	-	**1,600**
Age UK Covid Grant	-	20,295	(16,563)	-	**3,732**
Total restricted funds	**11,362**	**144,187**	**(116,707)**	**-**	**38,842**
Total funds	**540,557**	**694,756**	**(638,426)**	**-**	**596,887**

Information and Advice - T&SDNHSFT and Age UK Eon
Provision delivers free and confidential advice and information to anyone living in Torbay, and over the age of 50.

Wellbeing Torbay – Ageing Well (National Lottery Community Fund through Torbay Community Development Trust) and T&SDNHSFT
Starting in 2016, this project works with anyone over the age of 50 that considers themselves to be lonely and isolated, enabling them to re-connect with their communities.

The current funding is in place until 2023.

Specialist Wellbeing
Our Wellbeing work has highlighted a need for more specialised support around End of Life, Dementia, and Housing.

Additional funding has also been received for two additional Wellbeing Co-ordinators to support the Torbay Community Helpline.

This funding was initially for two years, but has been extended until 2023.

FAIR (Financial Advice Information Resilience) – Citizens Advice Torbay (National Lottery Community Fund)

Provided support and advice in the community.

This project has now ceased.

Mental Health and Specialist Wellbeing – Public Health (Torbay Council MHP and COMF)
Supporting mental health and emotional wellbeing through the Torbay Community Helpline.

Under 50s post sub-contracted to Eat That Frog.

Long Covid Wellbeing post funded for one year.

Funded until 2022.

Age UK Partner Annual Grant – Age UK
Contribution from Age UK national to partner organisations.

Miscellaneous

Supporting Older People Fund – Aviva/CJRS
Small grant to purchase equipment to keep people warm in their homes.
One off grant.

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	149,401	-	**149,401**	158,725
Current assets	505,680	114,163	**619,843**	471,819
Creditors due within one year	(95,006)	-	**(95,006)**	(33,657)
	560,075	**114,163**	**674,238**	596,887

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	158,725	-	**158,725**	171,269
Current assets	432,977	38,842	**471,819**	390,428
Creditors due within one year	(33,657)	-	**(33,657)**	(21,140)
	558,045	**38,842**	**596,887**	**540,557**

Notes to the Financial Statements
For the Year ended 31 March 2022

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	**77,351**	56,330
Adjustment for:		
Depreciation charges	**16,611**	15,016
Decrease in stocks	**120**	119
Decrease / (increase) in debtors	**40,994**	(34,574)
Increase in creditors	**61,349**	12,517
Net cash provided by operating activities	**196,425**	49,408

AGE UK TORBAY

England & Wales - Charity number 1084684

Accounts



Age UK Torbay
(A Company limited by guarantee)

Trustees' Report and Financial Statements

Year Ended 31 March 2021

Registered number: 04046684
Charity number: 1084684

Age UK Torbay
(A Company Limited by Guarantee)

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Age UK Torbay
(A Company Limited by Guarantee)

Reference and administrative details

Registered charity number	1084684
Registered company number	04046684
Principal and Registered Office	12 Dendy Road Paignton Devon TQ4 5DB
Chair and Trustee Trustees	Jacqueline Lyttle Samantha Stewart (resigned 15 October 2020) Kevin Shaw (appointed 15 October 2020) Faye Roebuck Rachael Howourth
Company Secretary/Chief Officer:	Helen Harman
Accountants	Francis Clark LLP Sigma House Oak View Close Edginswell Park Torquay TQ2 7FF
Bankers	Charities Aid Foundation Kings Hill West Malling Kent ME19 4TA Bank of Scotland Business Banking PO Box 1984 Andover SP10 9GZ Barclaycard Commercial Teesdale Business Park Stockton on Tees TS17 6YG

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2021

Structure, Governance and Management

Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association, which establish its objects and powers. The principal object of Age UK Torbay is 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 Torbay.

Recruitment and Appointment of Trustees
The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets bi-monthly.

The full complement of trustees is 9 and the Articles of Association require that there shall never be less than 3. Trustees serve for a term of 3 years and there are no restrictions on the number of terms that a Trustee may serve.

The Chair and Officers are appointed by the trustees from among their number. The Chair serves for a term of 3 years and is restricted to a maximum of 6 consecutive years in that capacity.

Prior to inviting nominations, the trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective trustees are interviewed by one of the trustee's and the Chief Officer and invited to attend Board meetings on a trial basis before being nominated and elected as trustees.

New Trustees are presented with a welcome pack, which includes:

- Responsibilities of and Code of Practice for trustees;
- Legal documentation of the organisation, including the Memorandum and Articles of Association;
- Details of the Age UK Brand and Age England Association;
- Job Descriptions of trustees and key staff;
- Policies and Procedures of the organisation;
- Financing of the organisation and explanation of the accounts;
- Strategy and Business Plan, including future plans and objectives.

New trustees meet with the Chief Officer and key staff and are invited to take part in the induction process of Age UK Torbay. Our trustees have also attended training courses and conferences relevant to the requirements and responsibilities of their respective roles as trustees.

The trustees have delegated management of Age UK Torbay to the Chief Officer who, along with the senior management team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

The Chief Officer attends all meetings of the Board.

Related Parties and Networks
Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Brand Partner Agreement.

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2021

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Risk Management
The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and are introducing procedures and reporting regimes to manage and mitigate the risks. In particular the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls and policies and procedures are in place to manage risk, and these are reviewed and amended regularly to ensure that they meet current requirements.

Our Aims and Objectives
The mission of the charity is to promote the well being of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives and strategies in 2020 - 2021 were:

- Promoting positive attitudes to older people and ageing
- Promoting wellbeing in older people
- Tackling loneliness and isolation in older people
- Influencing and developing public policies that affect older people
- Encouraging choice and opportunity for older people
- Working with all appropriate agencies and partners to secure the widest range of services that best matches the needs of the client population
- Providing support to older people through direct service provision
- Providing and promoting accessible information to older people to enable them to make informed choices
- Maintaining the independence and autonomy of the organisation
- Treating all older people, staff and volunteers as equal with equal respect
- Generating independent income through services and other activities, and maintaining financial controls

Additional Notes - Covid-19 Pandemic
The pandemic, and subsequent lockdowns significantly changed how Age UK Torbay operated and delivered services.

A decision was made early on to continue to provide our Home Support service to our clients, this was made challenging with sourcing PPE for staff, and protecting both them, and our clients. Priorities shifted to ensure that all clients could receive both essential food, and medication. Some clients ceased their service as they did not want staff in their homes, but most returned over the course of a few months.

Staff were enabled to work from home, providing information and advice, and wellbeing by telephone, and other electronic platforms. Two staff were furloughed during this year.

Age UK Torbay partnered with other voluntary sector organisations to provide the Torbay Community Helpline – one contact for all people affected by the pandemic.

Trustees' Report
For the Year Ended 31 March 2021

Activities for achieving our Aims and Objectives

We review our aims, objectives and activities each year. This report looks at what we achieved and the outcomes of our work in the last 12 months. The report looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commission's general guidance on public benefit when reviewing our aims and objectives; in particular the trustees consider how planned activities will contribute to our aims and objectives.

How our activities delivered public benefit

Information and Advice

We received 5,618 enquiries (12% increase from 2019/20), at our Information and Advice service and we assisted older people to claim £1,127,947 (46% decrease on last year) of benefits they were entitled to. Our Information and Advice service plays a vital role in tackling poverty and promoting dignity and older peoples' rights.

Additionally, we are working with Wellbeing clients who are presenting with both wellbeing and money issues such as rent arrears, poor housing, care needs and budgeting. Debt issues are referred through to Citizens Advice as we are not registered with the FCA.

The provision of this service also gives health and social service professionals the option of signposting older people to an independent service designed especially for them. The timely information and advice that we provide often reduces the need for other services.

Advocacy/Case Work

Our Advocacy service assisted 480 (decrease of 43% on last year) clients with a diverse range of problems and issues, some of them complex and requiring the intervention of a third-party.

Advocacy services take action to help people say what they want, secure their rights, and represent their interests and obtain services they need. Our advocates work in partnership with the older people they support and "take their side". An effective Advocacy service promotes social inclusion, equality and social justice.

During 2020/21, Covid-19 significantly altered the complexity of enquiries and support that we could provide, home visits were reduced to the absolute minimum, and assistance with form completion conducted by telephone and returned to clients to read, sign, and submit.

Benefits	Claims 19/20	Claims 20/21	£ Benefits Achieved 19/20	£ Benefits Achieved 20/21
AA	324	180	£1,354,446.60	£808,098.38
DLA	7	2	£31,904.60	£9,360.75
PIP	96	32	£328,543.80	£96,991.12
Pension Credit	75	35	£166,766.08	£74,407.20
Housing Benefit	23	12	£96,177.04	£52,293.15
Council Tax Benefit	66	35	£71,608.20	£41,120.63
Universal Credit	2	6	£20,346.04	£31,627.05
ESA	1	1	£5,805.80	£3,514.87
Carers Allowance	5	3	£17,199.00	£10,534.13
Total	**599**	**306**	**£2,092,797.16**	**£1,127,947.28**

FAIR (Financial Advice Information Resilience)
We are one of eleven partners funded by Ageing Well (National Lottery Community Fund), to make advice and financial information services more accessible for people over 50.

It provides support and advice ranging from form filling, accessing information online, understanding benefits, including how to apply, and how to get the best consumer deals such as utilities.

During 2021/21, we received 58 referrals via the FAIR project, which involved 293 individual contacts with clients

The key objectives of the FAIR project are to:

- Allow accessible advice and financial information services for people over 50
- More people over 50 helping to deliver advice and information services
- More people over 50 getting financial advice
- More people over 50 feeling more financially resilient
- Better knowledge of entitlement
- Reduce barriers to getting advice

Staying Put
A partnership of six voluntary sector organisations and formed in 2019 after people in Torbay indicated most wish to remain independent and stay in their homes for as long as possible.

Many feel their talents, skills and knowledge are going unrecognised and undervalued and Staying Put aims to acknowledge and appreciate one of Torbay's biggest unrecognised resources by enabling over 50-year-olds to retain their independence by assisting one another with tasks many take for granted.

Our role has been to train both staff and volunteers in what and how to carry out a guided conversation, both in community venues and in people's homes. Mostly as a way to increase volunteer confidence to identify additional needs, providing signposting support to the right organisation.

Covid-19 affected the aims of this project, with volunteers and staff diverted towards supporting the community through the Torbay Community Helpline, with the funders agreement.

This project ended for Age UK Torbay in 2020.

Traders Register
We maintain a register of 22 traders who have undergone background checks on their insurance and their reputation on dealing with older people and have agreed to sign up to a code of practice. The register includes a wide variety of trades, among them gas registered plumbers, electricians and gardeners. We carry out annual checks on their insurances and membership of professional trade associations.

The Traders Register provides older people with access to effective solutions to a wide range of home maintenance problems. Jobs are carried out by carefully vetted and appropriately skilled traders.

We refer basic handyperson requests through to Yes Brixham who provide a low cost service through the Staying Put (funded through Ageing Well) across Torbay.

The work provided through Traders Register is preventative in nature and enables older people to continue living independent lives in their own homes for longer. Our service facilitates access to trusted traders for some of the most vulnerable in our communities who might be reluctant to seek help independently.

Throughout the year 636 people requested details of traders through this scheme.

Befriending
Our Befriending service switched to become a telephone support service due to Covid-19.

Befrienders provide emotional support, which can lead to improvements in mood and confidence;

- Improving communication skills – talking to someone else who has time to listen, respond and share:
- Offering a different type of support to that provided by relatives or health and social care staff – 'chatting man to man or woman to woman';
- Giving our clients something to look forward to.

The high profile for isolation and loneliness, which was exacerbated by lockdowns, and the work being done by Wellbeing Torbay, led to a significant increase in the need for befriending. However, it has become evident that people also presented with significant mental health issues due to the pandemic. Our response was to set up a Specialist Befriending service through the Torbay Community Helpline, supporting 122 people over the year, and recruiting 63 Volunteer Specialist Befrienders with backgrounds in mental health support, counselling and clinical backgrounds.

We are also taking advantage of the Age UK "Call in Time" telephone befriending scheme, referring older people who might benefit from regular telephone contact.

Wellbeing Torbay (incorporating Specialist Wellbeing)
Launched in July 2016 and funded through Ageing Well (Big Lottery Fund) and Torbay and South Devon NHS Foundation Trust, this service works with lonely and isolated older people, enabling them to re-engage with their communities, set and achieve their own goals and provide support to prevent ill health.

Wellbeing Co-ordinators have a guided conversation that encourages individual own goals and can support people to live their lives the way they want to. This can include an introduction to local community activities – coffee mornings, exercise classes, volunteering etc.

We received additional funding for three specialist posts, for two years, from the Improved Better Care Fund. These cover Housing, Dementia, and End of Life support.

Since the start of this year, we have worked with 442 lonely and isolated people over 50s living in Torbay.

Location	Number of Referrals 20/21	Number of Referrals 19/20
Torquay	110	222
Paignton	93	199
Brixham (subcontracted to Brixham Does Care)	40	83
TOTAL	**243**	**504**
Dementia	8	108
EOL	13	63
Housing *	178	161 *
TOTAL	**199**	**332**
FINAL TOTAL	**442**	**836**

* Housing is from September 19 – March 2020.

Covid-19 significantly changed the role of the Wellbeing Co-ordinators as they were unable to carry out home visits or connect people into community activities. Staff resource was re-directed into supporting people with vital supplies, including shopping, prescription collection, and delivering food parcels. Isolated and lonely clients were supported with telephone calls to 'check in' and provide a listening ear.

It is worth acknowledging that there was a notable fall in people's wellbeing during this time, and subsequently we have seen a rise in other issues, including housing suitability, and availability, rent increases, access to statutory mental health support, decreased support for dementia, and a rise in domestic and sexual abuse.

Home Support
We provided 10,422 hours (a 9% decrease compared to the previous year) of service to 180 (7% decrease from 19/20) older people this year. This service helps older people retain their independence by assisting them with tasks such as cleaning, shopping, ironing, cooking, and collecting prescriptions and pensions. Home Support includes trips out, companionship support and a sitting service (suspended throughout most of this year).

The older people we help through this service value the continuity of their relationships with staff who 'look out for them', and often benefit from being introduced to our other services where this is appropriate.

Client numbers reduced dramatically in March 2020 due to Covid-19 and the first lockdown, when many clients cancelled the service, as they did not want people in their home.

The service continued to support the community through this time, with many challenges along the way, including supply of PPE, and ensuring staff and clients were safe. We are thankful to all our clients for their continued understanding, and our staff for the resilience and professionalism they have shown throughout the pandemic.

iPad Courses
These face-to-face courses were suspended throughout the year due to Covid-19 restrictions.

Volunteers
Age UK Torbay is grateful for the unstinting efforts of its volunteers who are involved in supporting the charity in achieving its aims and objectives. We have over 45 volunteers who regularly support us on a day-to-day basis.

Our volunteers continued to provided support throughout the pandemic with befriending, completing forms by telephone, and working with the Torbay Community Helpline.

Representation and Campaigning
Age UK Torbay reacted to local community need over the last year.

Other Activities

- Provided support to those older people most in need
- Adapted to emerging and everchanging restrictions and need
- Developed the Specialist Befriending service
- Ensured that specialist staff provided mental health support to over 600 people
- Diverted staff and volunteers to the Helpline to take over 17500 calls for assistance
- Provided Safeguarding support to the Helpline
- Operated doorstep checks on vulnerable people
- Worked with local food banks
- Were part of a network of both statutory and voluntary sector to provide local support
- Became key partners in the following steering groups:
  Frailty and Healthy Ageing
  Systemwide Dementia Group
  Information and Advice Steering Group
  Digital Inclusion
  Health and Wellbeing VCSE Network (incorporating the Helpline)
  Standing Tall – domestic and sexual advice

Future Developments

- Work with partners to develop and implement projects and services that enhance our offerings to older people and create sustainable income streams to sustain our charitable activities.
- Take positive and pro-active steps to ensure involvement with and recognition by agencies forming new models of care.
- Be actively involved with Age UK national initiatives, campaigning and service development.
- Continue to build on our strategy to ensure that all appropriate services are financially self - sustaining and contribute to funding for charitable activities.
- Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organisations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
- Seek actively to identify and to maximise sources of funding to achieve a higher degree of diversity and security of funding.
- Continue to promote and develop membership and volunteering as an integrated access pathway to the organisation, providing enhanced benefits for Age UK Torbay and users alike.

Funders

Age UK Torbay would like to thank our funders, particularly this year, where they have allowed us to divert resources to support the entire community.
These include:

- Torbay and South Devon NHS Foundation Trust
- Torbay Council
- The National Lottery Community Fund
- Ageing Well

Financial Review

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Income for Information and Advice remains stable from Torbay and South Devon NHS Foundation Trust.

Legacy income was boosted with a gift of £5,000 for which we are very grateful.

Resources expended in the year reduced in line with the reductions in service income, though it was not possible to compensate fully for the loss of some grant income. Other costs, particularly in Overheads, Support and Central Office costs continue to be controlled by careful management.

The outlook from a local and national grant perspective, has changed with a focus on mental health, and with the advent of the pandemic, and increased awareness of loneliness and isolation. Inevitably, the pandemic has placed ever greater demands on our services. Age UK Torbay will adapt as necessary and seek to work actively with funders and partners to develop new ways of working that enhance services and ensure sustainability, and where possible bring in new funding sources for the benefit of older people in Torbay.

Reserves Policy
Age UK Torbay unrestricted reserves represent the funds that are freely available to spend, arising from past operating results, legacies and donations.

Restricted funds fall outside the definition of reserves as these are funds that are given to Age UK Torbay for a specific purpose and as such are not to be used freely.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £320,000. Free reserves at 31st March 2021 amount to approximately £399,320.

The free reserves figure does not include the value of our owned property at Dendy Road.

The Reserves policy is reviewed in line with other policies by the Board of Trustees.

Investment Policy
All funds surplus to short-term working capital needs are placed on deposit with the Charity's bankers.

In so far as the trustees are aware:

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

In preparing this report the Trustees have taken advantage of the small companies exemption provided by section 415A of the Companies Act 2006.

Going Concern
Despite Covid-19 impacting donations to Age UK Torbay, our contracts have been unaffected by the pandemic. The trustees are assured (have a reasonable expectation) that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in our policies.

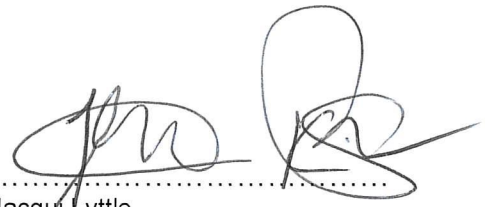
The trustees continue to monitor the finances for the organisation extremely closely through the management accounts, budget, and cashflow. In addition, we have secured new funding for innovative partnership working over the year.

We received funding from other sources during this time, including funding through Age UK, and government business support initiatives, which has more than compensated for the reduction in Home Support clients, and donations.

Age UK Torbay
(A Company Limited by Guarantee)

Trustees' Report
For the Year Ended 31 March 2021

Signed on behalf of the Trustees



.....
Jacqui Lyttle
Chair of Trustees
Date:

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Trustees' Responsibilities

The trustees (who are also the directors for the purposes of company law) are responsible for preparing the Trustees' Annual 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 that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping proper 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. The trustees 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.

This report has been prepared in accordance with the Charity's Statement of Recommended Practice: SORP (FRS102) and in accordance with the special provisions of part 16 of the Companies Act 2006 relating to smaller entities.

In preparing this report, the Trustees have taken advantage of the small companies exemptions provided by section 415A of the Companies Act 2006.

Age UK Torbay
(A Company Limited by Guarantee)

Independent Examiner's Statement

I report to the charity trustees on my examination of the accounts for the year ended 31 March 2021, which are set out on pages 13 to 28.

Responsibilities and basis of report

As the trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Martin Hobbs BSc ACA
Francis Clark LLP
Chartered Accountants
Sigma House
Oak View Close
Edginswell Park
Torquay
TQ2 7FF

21 December 2021

Age UK Torbay
(A Company Limited by Guarantee)

Statement of Financial Activities

Year Ended 31 March 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations and capital grants	2	**368,359**	**144,187**	**512,546**	522,902
Charitable activities	3	**180,359**	**-**	**180,359**	191,992
Other trading activities	4	**1,739**	**-**	**1,739**	16,810
Interest received		**112**	**-**	**112**	178
Other income		**-**	**-**	**-**	3,640
Total		**550,569**	**144,187**	**694,756**	735,522
Expenditure on:					
Charitable activities	5	**521,719**	**116,707**	**638,426**	640,680
Total		**521,719**	**116,707**	**638,426**	640,680
Net income and net movement in funds		**28,850**	**27,480**	**56,330**	94,842
Reconciliation of funds:					
Total funds brought forward		529,195	11,362	540,557	445,715
Total funds carried forward		**558,045**	**38,842**	**596,887**	540,557

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)
Registered Number: 02764633

Balance Sheet

31 March 2021

	Note	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	8		**158,725**		171,269
Current assets					
Stocks		**120**		239	
Debtors	9	**84,699**		50,125	
Cash at bank and in hand		**387,000**		340,064	
		471,819		390,428	
Creditors: amounts falling due within one year	10	**(33,657)**		(21,140)	
Net current assets			**438,162**		369,288
Net assets			**596,887**		540,557
Charity Funds					
Restricted funds	11		**38,842**		11,362
Unrestricted funds	11		**558,045**		529,195
Total funds			**596,887**		540,557

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Balance Sheet (continued)

31 March 2021

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006 ('the Act') and members have not required the company to obtain an audit for the year in question in accordance with s.476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 March 2021 and of its net income or expenditure for the year in accordance with the requirements of Sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to the financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Trustees on 25.11.2021 and signed on their behalf by:

.....
Jacqueline Lyttle
Trustee

Company Registration Number: 04046684

The notes on pages 18 to 30 form part of these financial statements.

Age UK Torbay
(A Company Limited by Guarantee)

Cash Flow Statement

Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash provided by operating activities	13	**49,408**	133,161
Cash flows from investing activities:			
Purchase of tangible fixed assets		**(2,472)**	(7,859)
Net cash used in investing activities		**(2,472)**	(7,859)
Change in cash and cash equivalents in the year		**46,936**	125,302
Cash and cash equivalents brought forward		**340,064**	214,762
Cash and cash equivalents carried forward		**387,000**	340,064

The notes on pages 18 to 30 form part of these financial statements.

Notes to the Financial Statements
For the Year ended 31 March 2021

1. Accounting policies

a) Basis of preparation of financial statements

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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006. The address of the registered office is given in the reference and administrative details on page 1. The nature of the charity's operations and its principal activities are set out in the Trustees' report.

Age UK Torbay meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The functional and presentational currency of these financial statements is sterling.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. Please refer to the 'Covid-19' section of page 10 of the Trustees' Report for more details of the implications of the Covid-19 pandemic on the going concern status of the charity.

b) Company Status

The company is a company limited by guarantee incorporated in England and Wales. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

c) Fund Accounting

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

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1. **Accounting policies (continued)**

d) Income

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust 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 company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company 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 from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met and the amount can be measured reliably.

Income from charges to clients is recognised in the period to which it relates.

Donated services or facilities are recognised when the company has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably.

The charity receives a high level of support from volunteers, without which considerable expense would be incurred. It is not considered meaningful or practicable to put a monetary value on this support; nonetheless the trustees are grateful to those who provide it.

Other income is recognised in the period in which it is receivable and to the extent the goods or services have been provided.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measure reliably.

f) Tangible Fixed Assets and Depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis.

Freehold property	–	4% straight line
Fixtures and fittings	–	20% straight line
Office equipment	–	25% reducing balance
Computer equipment	–	33% straight line

1. **Accounting policies (continued)**

g) Operating leases

Rentals under operating leases are charged to the SOFA as they are paid.

h) Debtors

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

i) Liabilities and provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

j) Financial Instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. The company holds the following financial instruments, all of which are considered to be basic:

- Short term debtors and creditors
- Cash and bank balances

k) Pensions

The company operates a defined contribution group personal pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

l) VAT

The charity is not registered for VAT. All expenditure is therefore stated inclusive of VAT where applicable.

2. Donations and legacies

	Unrestricted funds 2021	Restricted funds 2021	Total funds 2021	Total funds 2020
	£	£	£	£
Donations	**9,086**	**-**	**9,086**	11,549
Legacies	**5,000**	**-**	**5,000**	88,472
Grants	**354,273**	**144,187**	**498,460**	422,881
Total	**368,359**	**144,187**	**512,546**	522,902

Income from donations and legacies in 2020 included unrestricted income of £382,018 and restricted income of £140,884.

Analysis of grants

	2021	2020
	£	£
Torbay and South Devon NHS Foundation Trust	**83,061**	96,804
Age UK	**15,000**	16,396
Age UK/Eon	**12,710**	32,984
Age UK Covid support	**48,759**	-
Torbay Community Development Trust	**290,305**	270,847
Citizens Advice Torbay	**8,385**	5,850
Lottery Covid Support	**16,975**	-
Torbay Council Covid support	**20,500**	-
CJRS Scheme	**2,165**	-
Miscellaneous	**600**	-
Total	**498,460**	422,881

Notes to the Financial Statements
For the Year ended 31 March 2021

3. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Charges to clients	**179,885**	**-**	**179,885**	186,922
Miscellaneous income	**474**	**-**	**474**	5,070
	180,359	**-**	**180,359**	191,992

All 2020 income from charitable activities related to unrestricted funds.

4. Income from other trading activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Events	**-**	**-**	**-**	1,132
Other fundraising income	**1,739**	**-**	**1,739**	15,678
	1,739	**-**	**1,739**	16,810

All 2020 income from other trading activities related to unrestricted funds

Notes to the Financial Statements
For the Year ended 31 March 2021

5. Analysis of Charitable activities

	Unrestricted £	Restricted £	2021 £	2020 £
Cost of supplies and services	**640**	**-**	**640**	3,608
Grants to other organisations	**27,938**	**-**	**27,938**	27,438
Travel costs	**2,613**	**250**	**2,863**	9,126
Office expenses	**32,361**	**8,281**	**40,642**	32,071
Wages and salaries	**374,286**	**100,170**	**474,456**	466,261
National insurance	**24,239**	**3,228**	**27,467**	23,347
Pension cost	**11,699**	**2,085**	**13,784**	13,020
Training	**-**	**1,150**	**1,150**	1,006
Equipment costs	**1,492**	**-**	**1,492**	2,584
Trustees meetings and recruitment	**60**	**-**	**60**	1,296
Subscriptions	**333**	**-**	**333**	1,712
Legal and professional	**8,302**	**-**	**8,302**	10,557
Accountancy	**3,840**	**-**	**3,840**	3,840
Bank charges	**1,735**	**-**	**1,735**	1,205
Sundry expenses	**805**	**20**	**825**	2,934
Premises costs	**13,268**	**1,523**	**14,791**	18,354
Insurance	**3,092**	**-**	**3,092**	3,494
Depreciation	**15,016**	**-**	**15,016**	18,827
	521,719	**116,707**	**638,426**	640,680

Total expenditure in 2020 included unrestricted expenditure of £511,158 and restricted expenditure of £129,522.

Notes to the Financial Statements
For the Year ended 31 March 2021

6. Net income/expenditure

This is stated after charging:

	2021	2020
	£	£
Depreciation of tangible fixed assets	**15,016**	18,827
Independent examiner's fees	**1,800**	1,800

7. Staff costs

Staff costs were as follows:

	2021	2020
	£	£
Wages and salaries	**474,456**	466,261
Social security costs	**27,467**	23,347
Other pension costs	**13,784**	13,020
	515,707	502,628

The average number of persons employed by the charity during the year was as follows:

	2021	2020
	No.	No.
Headcount	43	42
Full time equivalent	21	22

No employee received remuneration amounting to more than £60,000 in either year.

The aggregate employee benefits payable to key management personnel for the year was £52,209 (2020: £50,913).

During the year, no Trustees received any remuneration (2020: £nil) or benefits in kind (2020: £nil)

No Trustees received any reimbursement of expenses in the year (2020: £nil).

There were no related party transactions during the year (2020: £nil).

Notes to the Financial Statements
For the Year ended 31 March 2021

8. Tangible Fixed Assets

	Freehold Property	Fixtures & fittings	Computer equipment	Office equipment	Total
Cost or valuation					
At 1 April 2020	**265,929**	**8,213**	**54,085**	**52,163**	**380,390**
Additions	**-**	**-**	**2,472**	**-**	**2,472**
At 31 March 2021	**265,929**	**8,213**	**56,557**	**52,163**	**382,862**
Depreciation					
At 1 April 2020	**101,472**	**8,213**	**48,014**	**51,422**	**209,121**
Charge for year	**10,637**	**-**	**4,194**	**185**	**15,016**
At 31 March 2021	**112,109**	**8,213**	**52,208**	**51,607**	**224,137**
Net book value					
At 31 March 2021	**153,820**	**-**	**4,349**	**556**	**158,725**
At 31 March 2020	164,457	-	6,071	741	171,269

9. Debtors

	2021 £	2020 £
Trade debtors	**78,662**	44,840
Prepayments and accrued income	**5,881**	5,285
Other debtors	**156**	-
	84,699	50,125

10. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Trade creditors	**4,835**	4,140
Accruals and deferred income	**28,822**	17,000
	33,657	21,140

Deferred income

	£
Deferred income at 1 April 2020	1,957
Resources deferred during the year	9,603
Deferred income at 31 March 2021	**11,560**

Notes to the Financial Statements
For the Year ended 31 March 2021

11. **Funds**

	1 April 2020 £	Income £	Expenditure £	Transfers in/out £	31 March 2021 £
Designated Funds					
Property and Fixed Assets	171,269	-	-	(12,544)	158,725
General Funds					
General funds	357,926	550,569	(521,719)	12,544	399,320
Total unrestricted funds	529,195	550,569	(521,719)	-	558,045
Restricted Funds					
Improved better care fund – End of life	9,240	76,917	(59,588)	-	26,569
Improved better care fund - Housing	2,122	30,000	(25,181)	-	6,941
Lottery Grant	-	16,975	(15,375)	-	1,600
Age UK Covid Grant	-	20,295	(16,563)	-	3,732
	11,362	144,187	(116,707)	-	38,842
Total funds	540,557	694,756	(638,426)	-	596,887

Comparative information in respect of the preceding period is as follows:

	1 April 2019 £	Income £	Expenditure £	Transfers in/out £	31 March 2020 £
Designated Funds					
Property and Fixed Assets	182,237	-	-	(10,968)	171,269
General Funds					
General funds	263,478	594,638	(511,158)	10,968	357,926
Total unrestricted funds	445,715	594,638	(511,158)	-	529,195
Restricted Funds					
E.on Benefits Take Up Programme – Age UK	-	32,984	(32,984)	-	-
Improved better care fund – End of life	-	73,000	(63,760)	-	9,240
Improved better care fund - Housing	-	17,960	(15,838)	-	2,122
Packages of Care	-	16,940	(16,940)	-	-
	-	140,884	(129,522)	-	11,362
Total funds	445,715	735,522	(640,680)	-	540,557

Information and Advice – Torbay and South Devon NHS Foundation Trust (T&SDNHSFT), and Warm Homes (Age UK), and National Lottery Community Fund

Provision delivers free and confidential advice and information to anyone living in Torbay, and over the age of 50.

Wellbeing Torbay – Ageing Well and T&SDNHSFT

Starting in 2016, this project works with anyone over the age of 50 that considers themselves to be lonely and isolated, enabling them to re-connect with their communities.

The current funding is in place until 2022.

Specialised Wellbeing – improved Better Care Fund Adult Precept Fund

Our Wellbeing work has highlighted a need for more specialised support around End of Life, Dementia, and Housing.

This funding was initially for two years, but has been extended until 2022.
Torbay ICO Project – Wellbeing

Staying Put – Ageing Well

Partnership approach to enabling people to stay in their own homes for as long as possible. Age UK Torbay's role has been to train staff and volunteers in how to use a guided conversation when talking to people.

This project has now ceased.

Age UK Covid Funds

Throughout the year we have received a number of grants from Age UK national to assist us financially throughout the year. This funding has helped us continue with Befriending, purchase of new equipment, and provide additional support for clients.

Designated Fund

The balance of the designated fund represents the carrying value of Property and other Fixed Assets.

12. Analysis of Net Assets Between Funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Tangible fixed assets	158,725	-	158,725	171,269
Current assets	432,977	38,842	471,819	390,428
Creditors due within one year	(33,657)	-	(33,657)	(21,140)
	558,045	38,842	596,887	540,557

Comparative information in respect of the preceding period is as follows:

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Tangible fixed assets	171,269	-	171,269	182,237
Current assets	379,066	11,362	390,428	319,656
Creditors due within one year	(21,140)	-	(21,140)	(56,178)
	529,195	11,362	540,557	445,715

Notes to the Financial Statements
For the Year ended 31 March 2021

13. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**56,330**	94,842
Adjustment for:		
Depreciation charges	**15,016**	18,827
Decrease / (increase) in stocks	**119**	(179)
(Increase) / decrease in debtors	**(34,574)**	54,709
Increase / (decrease) in creditors	**12,517**	(35,038)
Net cash provided by operating activities	**49,408**	133,161