



**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 3<sup>rd</sup> 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)

**Age UK Torbay  
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**Trustees' Report  
For the Year Ended 31 March 2022**

- 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.

**Age UK Torbay**  
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**Trustees' Report**  
**For the Year Ended 31 March 2022**

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
<b>Total</b>	<b>599</b>	<b>306</b>	<b>504</b>	<b>£2,092,797.16</b>	<b>£1,127,947.28</b>	<b>£2,032,922.85</b>

**Age UK Torbay I&A Traffic & Benefit Summary 2021/22**

Contacts Reach	3446
Contact Volume	12432
Unclaimed Benefits Awarded	<b>£2,032,922.85</b>

Helpline	20/21	21/22	22/23
Finance / I&A referrals	<b>183</b>	<b>122</b>	<b>128*</b>

\* 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:

- 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.



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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
<b>TOTAL</b>	<b>340</b>	<b>243</b>
EOL	40	13
Dementia	68	8
<b>TOTAL</b>	<b>108</b>	<b>21</b>
Housing	185	178
<b>TOTAL</b>	<b>633</b>	<b>442</b>

Helpline Referrals (From March 22)	44
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## **Age UK Torbay (A Company Limited by Guarantee)**

### **Trustees' Report For the Year Ended 31 March 2022**

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.

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### **Trustees' Report For the Year Ended 31 March 2022**

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 provide 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



**Age UK Torbay  
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For the Year Ended 31 March 2022**

- 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.



**Age UK Torbay**  
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**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 31<sup>st</sup> 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.

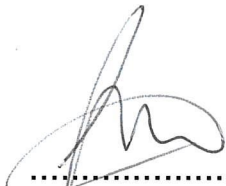
The trustees are assured (have a reasonable expectation) that the charitable company has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding 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**  
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**Trustees' Report**  
**For the Year Ended 31 March 2022**

**Signed on behalf of the Trustees**

A handwritten signature in black ink, appearing to read 'Jacqui Lyttle', written over a horizontal dotted line.

**Jacqui Lyttle**  
**Chair of Trustees**  
**Date:**

**Age UK Torbay**  
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**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  
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**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**Statement of Financial Activities**

**Year Ended 31 March 2022**

		<b>Unrestricted Funds 2022 £</b>	<b>Restricted Funds 2022 £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
	<b>Note</b>				
<b>Income from:</b>					
Donations and capital grants	2	329,170	191,470	<b>520,640</b>	512,546
Charitable activities	3	216,240	-	<b>216,240</b>	180,359
Other trading activities	4	3,632	-	<b>3,632</b>	1,739
Interest received		45	-	<b>45</b>	112
<b>Total</b>		<b>549,087</b>	<b>191,470</b>	<b>740,557</b>	694,756
<b>Expenditure on:</b>					
Charitable activities	5	549,479	113,727	<b>663,206</b>	638,426
<b>Total</b>		<b>549,479</b>	<b>113,727</b>	<b>663,206</b>	638,426
<b>Net (expenditure)/ income before transfers</b>					
		<b>(392)</b>	<b>77,743</b>	<b>77,351</b>	56,330
Transfers between funds		2,422	(2,422)	-	-
<b>Net movements in funds</b>		<b>2,030</b>	<b>75,321</b>	<b>77,351</b>	56,330
<b>Reconciliation of funds:</b>					
Total funds brought forward		558,045	38,842	<b>596,887</b>	540,557
<b>Total funds carried forward</b>		<b>560,075</b>	<b>114,163</b>	<b>674,238</b>	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 £
<b>Fixed assets</b>					
Tangible assets	8		<u>149,401</u>		<u>158,725</u>
<b>Current assets</b>					
Stocks		-		120	
Debtors	9	43,705		84,699	
Cash at bank and in hand		<u>576,138</u>		<u>387,000</u>	
		619,843		471,819	
<b>Creditors: amounts falling due within one year</b>	10	<u>(95,006)</u>		<u>(33,657)</u>	
<b>Net current assets</b>			<u>524,837</u>		<u>438,162</u>
<b>Net assets</b>			<u><u>674,238</u></u>		<u><u>596,887</u></u>
<b>Charity Funds</b>					
Restricted funds	11		<u>114,163</u>		<u>38,842</u>
Unrestricted funds	11		<u>560,075</u>		<u>558,045</u>
<b>Total funds</b>			<u><u>674,238</u></u>		<u><u>596,887</u></u>

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



**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**Balance Sheet (continued)**

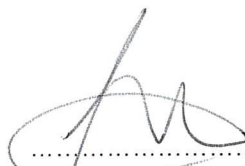
**31 March 2022**

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**

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

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

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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.

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**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

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**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.

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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	<u>329,170</u>	<u>191,470</u>	<u>520,640</u>	<u>512,546</u>

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	<u>505,715</u>	<u>498,460</u>



**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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
	<u>216,240</u>	<u>-</u>	<u>216,240</u>	<u>180,359</u>

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
	<u>3,632</u>	<u>-</u>	<u>3,632</u>	<u>1,739</u>

All 2021 income from other trading activities related to unrestricted funds

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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
	<b>549,479</b>	<b>113,727</b>	<b>663,206</b>	<b>638,426</b>

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



**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**6. Net income/expenditure**

This is stated after charging:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets	<b>16,611</b>	15,016
Independent examiner's fees	<b>1,800</b>	1,800
	<u><b>18,411</b></u>	<u>16,816</u>

**7. Staff costs**

Staff costs were as follows:

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

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

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
Headcount	41	43
Full time equivalent	19	21
	<u>60</u>	<u>64</u>

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).

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**8. Tangible Fixed Assets**

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

**9. Debtors**

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

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**10. Creditors: Amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade creditors	<b>10,824</b>	4,835
Accruals and deferred income	<b>84,182</b>	28,822
	<hr/> <b>95,006</b> <hr/>	<hr/> 33,657 <hr/>

**Deferred income**

	<b>£</b>
Deferred income at 1 April 2021	11,560
Resources deferred during the year	43,587
	<hr/> <b>55,147</b> <hr/>
Deferred income at 31 March 2022	

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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 £
<b>Designated Funds</b>					
Property and Fixed Assets	158,725	-	-	(9,324)	149,401
<b>General Funds</b>					
General funds	399,320	549,087	(549,479)	11,746	410,674
<b>Total unrestricted funds</b>	<b>558,045</b>	<b>549,087</b>	<b>(549,479)</b>	<b>2,422</b>	<b>560,075</b>
<b>Restricted Funds</b>					
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)	-	-
<b>Total restricted funds</b>	<b>38,842</b>	<b>191,470</b>	<b>(113,727)</b>	<b>(2,422)</b>	<b>114,163</b>
<b>Total funds</b>	<b>596,887</b>	<b>740,557</b>	<b>(663,206)</b>	<b>-</b>	<b>674,238</b>

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

	1 April 2020 £	Income £	Expenditure £	Transfers in/out £	31 March 2021 £
<b>Designated Funds</b>					
Property and Fixed Assets	171,269	-	-	(12,544)	158,725
<b>General Funds</b>					
General funds	357,926	550,569	(521,719)	12,544	399,320
<b>Total unrestricted funds</b>	<b>529,195</b>	<b>550,569</b>	<b>(521,719)</b>	<b>-</b>	<b>558,045</b>
<b>Restricted Funds</b>					
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
<b>Total restricted funds</b>	<b>11,362</b>	<b>144,187</b>	<b>(116,707)</b>	<b>-</b>	<b>38,842</b>
<b>Total funds</b>	<b>540,557</b>	<b>694,756</b>	<b>(638,426)</b>	<b>-</b>	<b>596,887</b>

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**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.

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

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

**12. Analysis of Net Assets Between Funds**

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Tangible fixed assets	149,401	-	<b>149,401</b>	158,725
Current assets	505,680	114,163	<b>619,843</b>	471,819
Creditors due within one year	(95,006)	-	<b>(95,006)</b>	(33,657)
	<b>560,075</b>	<b>114,163</b>	<b>674,238</b>	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	-	<b>158,725</b>	171,269
Current assets	432,977	38,842	<b>471,819</b>	390,428
Creditors due within one year	(33,657)	-	<b>(33,657)</b>	(21,140)
	<b>558,045</b>	<b>38,842</b>	<b>596,887</b>	<b>540,557</b>

**Age UK Torbay**  
**(A Company Limited by Guarantee)**

**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**

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