



**Trustees' Annual Report and
Consolidated Financial Statements**

Year Ended 31 March 2022

Company Registered Number – 4160627
(A Company Limited by Guarantee)
Registered Charity Number - 1090535

AGE UK BEDFORDSHIRE

**TRUSTEES ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

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AGE UK BEDFORDSHIRE

Report of the Trustees for the year ending 31 March 2022

Introduction

The Trustees present their report together with the consolidated financial statements of the charity and its subsidiary for the year ended 31st March 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 15 to 17.

They have been prepared according to the rules contained in the Companies Act 2006 which relate to small organisations and the provisions of the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" (FRS 102) issued in 2015 in preparing the annual report and financial statements of the Charity.

Chairman's Report

As we reach the end of another year of providing services to elderly people in Bedfordshire it gives us time to reflect on the achievements of the last year and measure outcomes against our identified Purpose and Objectives articulated on page 2 of this document.

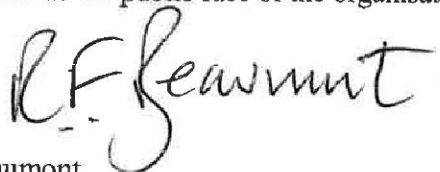
As we came out of the Covid-19 pandemic life gradually returned to a more normal pattern and this was demonstrated in our service provision. The service met the challenge of providing a safe, high quality welfare service to our client group throughout the pandemic, including during the prolonged periods of lockdown; over the past year the volume of provision has increased with excellent feedback from clients being reported.

To provide such a service in a highly competitive market requires constant diligence to attract adequate resources and then skillful management of human resources, commodities, and the scope of the daily activities, all of which have been achieved by our CEO, Deputy CEO and their team of employees and volunteers to maximise outcomes to our client group. Funding has successfully been secured from a cross section of contracts with the statutory sector plus a mix of other sources to ensure ongoing financial viability is not reliant on limited funding streams.

The standards of service provision achieved, with proactive leadership and sound management were confirmed by external scrutiny in February 2022. The organisation has been one of six Age UK's nationally to be chosen to participate in a changed Quality Assurance pilot. A 360° service review was completed culminating in a series of formal one to one interviews and focus groups involving staff from all levels of the local organisation and volunteers including the trustees; the outcome report demonstrated positive outcomes in every area examined with many being reported as very good and excellent.

The Trustees have met regularly with our CEO, firstly via zoom and latterly face to face; our discussions have always been robust, constructive, and productive, demonstrating an understanding that whilst our roles and responsibilities are specific, they are inter-related, and to ensure safe high-quality outcomes for our client group we must work in partnership as a team to successfully bring all the strands together; this we have achieved.

My thanks to our CEO, Deputy CEO, and my fellow trustees for their support during this my first full year as the Chair of Trustees and to the team of employees and volunteers who always demonstrate high professional standards as the public face of the organisation.



R Beaumont
Chairman

9 February 2023

Purposes and Activities

The object of the charity according to our Memorandum and Articles of Association 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 Bedfordshire (hereinafter called "the area of benefit").

Our mission statement, which is the ethos of the organisation, is -

to promote the well-being of all older people in Bedfordshire and help make laterlife a fulfilling and enjoyable experience.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when setting and reviewing our aims and objectives and in the planning of future activities. In particular the Board of Trustees considers how the planned future activities will contribute to the aims and objectives set.

The charity has four main strategies set by the Board of Trustees which help to achieve the overall objective and they are:-

- To enable all older people to have choices about their lifestyle;
- To provide and influence provision of services to older people by raising the awareness of policy makers to the needs and wishes of older people;
- To seek to ensure all older people can access services from Age UK Bedfordshire, and others, according to need;
- To improve access to services for disadvantaged older people and provide services which meet their needs.

These aims are used to form the objectives for the year and the strategies for achieving those objectives remain as follows:-

Enabling older People to Access Services

We provide independent objective advice to empower older people to make their own decisions thereby giving them the independence and dignity to make their own choices about how and where they wish to live their later years. Through our Information and Advice Service we help older people by giving them this help and support via the telephone, face to face in our offices or by undertaking housebound individuals through home visits. Our advisors and Support Workers work on a one-to-one basis with each client to assess what issues they are dealing with and then we provide the information and advice from a broad range of knowledge and experience, to enable them to have the independence to make an informed decision. Issues we deal with can be wide ranging and include benefits, pensions, finance, health, care, education, leisure and any general issue or concern that a client may have. We undertake completion of benefit and other various forms to enable older people to gain entitlements and benefits to help them continue to live well and financially independently in their homes. We advocate on behalf of our clients with various agencies and companies to assist them to bring about a better quality of life.

Provide and influence

We undertake to provide a range of our own practical services, and these include Home Help, Handyperson and Garden Maintenance. These services are designed to give older people the opportunity to stay living safely in their own homes by provision of housework, shopping, accompanied outings, small DIY type tasks such as putting up shelves and general maintenance; plus general maintenance of gardens again to ensure the older person has a safe and healthy environment to live in. These services provide a lifeline to many older people and provide peace of mind to families who may live long distances. Through regular feedback from both our Information and Advice Service and our Practical services we are able to ascertain the issues that many older people face in today's society. These issues are then assessed as to whether we can develop further services ourselves or we represent the voice of those older people at forums such as Partnership Boards in the Local Authority areas and NHS forums across Bedfordshire. We are the voice of our older people and bring that voice to influence future services.

Equality for all

We work to ensure all older people are given the right to receive both the financial and practical help to which they are entitled and further to ensure they receive the care that they wish and have a right to receive. The criteria we set for our beneficiaries is that they are over 50 years of age and that they reside within the county of Bedfordshire. In this way we endeavor to have services that meet the needs of as wide a community as possible.

Measure of our Success

The success of the charity is evaluated by various monitoring and feedback processes undertaken throughout the year. The processes identify that - the charity increases its interventions year on year with older people; the feedback from clients remains at 99% positive; the staff morale is good or very good; more older people and groups learn of our services and can access them; we remain an important part of the overall Health and Social Care system for older people by representing them at various forums; we remain financially viable. More in depth details of achievement towards the successful operation of the charity are noted under the Achievements and Performance section.

Our Volunteers

Age UK Bedfordshire relies heavily on the contribution of its 30+ volunteers. These volunteers work within the organisation in a range of different roles and are supported by the respective managers. Our volunteers work within the Information and Advice Service undertaking training and thereafter advising clients and completing home visits to assist clients with a wide range of welfare benefit forms. Other volunteers work within our Administration team assisting with the compilation of data, outcomes, general administration tasks and back-office functions. Over the last year our volunteers have contributed 1,672 hours to the organisation. This equates to a potential cost saving of employed staff of around £20,064. This help is invaluable and enables us to continue providing free services.

Achievements and Performance

- Continued our full complement of services for those vulnerable people with no transmission of COVID delivering 60,000 hours of help in and around the home.
- Undertook our 12th year of CON Project with a full success rate and over target.
- Completed our full organisation Quality Audit as part of 6 pilot organisation.
- Continued our contracts with Bedford Borough Council (BBC) and Central Bedfordshire Council (CBC) to provide Home Help (HH) and Telephone Friendship Network (TTFN) Services.
- Distributed over 600 emergency hot boxes/food packages across the country with support from BBC and CBC councils and the HSG funds.
- Supported the Age UK National campaigns for Social Care, Keep warm in Winter, the Big Knit.
- Once again delivered Gift boxes at Christmas with support from the Dioceses of St Albans to 90+ people
- Successfully trained two Apprentice Administration Assistants from Bedford College.
- Worked with CBC and BBC to encourage take up of vaccines (COVID & flu).
- Began the planning of a new Foot care service to be launched in Bedfordshire.
- Supported HfH and ongoing support to residents of CBC and BBC.
- Received funding from organisations such as Wixamtree, Tesco, Sainsburys, Harpur Trust and many more.

Client Interventions

In respect of our ongoing services the following levels have been achieved:-

Total Number of New Client Cases for Information Advice Support — 1,950

Number of Information and Advice complex ongoing cases — 448

Number of Information and Advice client open cases — 1,864

Attendance Allowance and other benefits procured for our clients over the year: £1,156,776

Total approximately One-off payments: £13,228

NOTE: Benefit changes are having a negative effect on income. Personal Independence Payment reviews generally result in a slight reduction in benefits for people.

Welfare Services client hours

<i>Home Help</i>	<i>33,235</i>
<i>Gardening</i>	<i>16,253</i>
<i>Handyperson</i>	<i>477</i>
<i>Carers Respite Sitting Services</i>	<i>6,432</i>
<i>TOTAL</i>	<i>56,397</i>

Financial Review

Investment Powers and Policy

In accordance with our Articles of Association, the Charity has the power to invest in any way the Trustees deem appropriate. As a result, we endeavor where possible to negotiate the receipt of funds for projects in advance of the work undertaken. Any surplus which arises is placed in the CAF Cash Account at as high a rate as can be achieved. Presently the rates are extremely low, and we do consider the availability of other investment opportunities in order to bring in increasing returns. Any investments we do make presently and in the future are placed in accordance with the rules of the Financial Conduct Authority.

Reserves Policy and Going Concern

Reserves are needed to temporarily fund any timing gaps between the receipt and spending of income, and fund future projects. They are also used to cover any unfunded expenditure such as vehicles, repairs and new equipment. The Charity also uses its reserves to assist with any adverse variable year on year financial pressures.

Risk analysis and the Charity Commission guidelines indicate a need for a level of about 6 months estimated running costs. Whilst this is not always achievable, there is a regular review of operational risks and the Trustees believe that our aim is to attain and then improve on this level whilst maintaining our present financial controls.

The Charity has adequate reserves of £269,798 which includes cash in the bank and in hand of £142,735. Of the year end reserves total, £265,766 represents unrestricted funds, there were no designated funds and £4,032 represents restricted funds. The charity also has a large number of regular clients for the Welfare Services and is continuing to actively seek to expand the client base and also the type of services provided. Although the coming financial year will also be financially challenging, the Charity is strong enough to accommodate this.

Plans for the Future

- Move our Welfare Services (WS) to a new platform giving efficiencies of service.
- Launch Foot Care Project.
- Continue to work with statutory partners to alleviate Winter Pressures, thereby enabling people to be safe and well.
- Expand Telephone Friendship Networks (TTFN) to Luton.
- Work with colleagues on the Participating Care Agenda.
- Work with National Health Service (NHS) and Local Authority (LA). to ensure older people are helped through current cost of living crisis. To ensure older people can "Heat & Eat".
- Ensure we remain vigilant in processes and procedures to maintain Health & Safety (H&S) in respect of COVID.
- Make a success of new Dementia Project.

Reference and Administrative Details

Registered Office

78-82 Bromham Road, Bedford, MK40 2QH Tel: 01234

360510 Company Registration Number 04160627

Charity Registration Number 1090535

Directors

The directors of the charitable company (the charity) are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

Marjorie Stephenson - resigned 24 November 2021

Rita Beaumont - Chairman

Sally Searle - Treasurer

Janet Wilkins - resigned 28 August 2022

Wendy Davis

Anne Powis

Chief Executive Officer and Company Secretary

Karen Jane Perry

Deputy Chief Executive Officer

Steven Perry

Auditors

Hawsons Chartered Accountants,

Jubilee House, 32 Duncan Close, Moulton Park, Northampton, NN3 6WL

Bankers

Caf Bank Limited Kings Hill, West Malling, Kent ME19 4TA

Solicitors

Tollers Solicitors, 312-314 Silbury Boulevard, Milton Keynes, MK9 2AE

Structure, Governance and Management

Governing Document

Age UK Bedfordshire is a company limited by guarantee governed by its Memorandum and Articles of Association and registered on 15th February 2001 and updated in accordance with legislation changes in April 2009. It is a registered charity with the Charity Commission. Anyone over the age of 18 who is interested in furthering the work of the charity may become a member. The Trustees however have the right to refuse any application for membership without giving any reason therefore.

Appointment of Trustees

As set out in the Articles of Association the chair of the Trustees is nominated by the membership at the AGM as are the other Trustees. The Board of Trustees consists of the chair plus six other Trustees. There is provision for two co-opted Trustees.

New Trustees are appointed when a vacancy arises in line with the Memorandum and Articles of Association and the organisation's Trustee Policy. When considering Trustees, the normal course of events would be to meet with the CEO and then the Trustees prior to any formal election to ensure the balance of skills required on the Board are managed.

Trustee Induction and Training

Potential new Trustees meet with the CEO and receive information on the charity, its services and funding. They are given copies of newsletters, Annual Reviews and relevant documentation such as the Memorandum and Articles of Association and the Business Plan. They then attend several Board meetings as an observer and are encouraged to visit the offices and meet other staff.

Organisation

The Board of Trustees administers the charity. The Board meets approximately every 8 weeks and sub committees are formed when the need arises. A Chief Executive Officer is appointed by the Trustees to manage the charity and has delegated authority approved by the Trustees for operational matters. A Deputy Chief Executive Officer is appointed to assist the Chief Executive Officer in development and management of the charity.

Related Parties and Co-operation with other Organisations

The charity's wholly owned subsidiary, Age UK Bedfordshire Trading Limited, was established in January 2012 to operate the non-charitable trading operation of insurance provision under FCA regulations. The Company is not currently trading.

Risk Management

The Trustees have a risk management strategy and process which includes:-

- Regular reviews of the Business Plan to identify any potential risks facing the charity;
- Ensuring established systems and processes are in place to minimise any potential risks;
- Ensuring policies and procedures are reviewed on a regular basis to minimise risk.

The above has identified few risks and the ongoing introduction of relevant policies and procedures has ensured that risk management is proactive. A proactive approach to strategic planning has helped in this process. Key elements of planning and management of risk have been the development of services thereby reducing reliance upon statutory funding and the ongoing review of the reserves policy to ensure financial stability.

Pay Policy for Senior Staff

The Trustees employ a Chief Executive, a Deputy Chief Executive and a Senior Management Team. The Chief Executive has overall management of the day-to-day operation of the organisation but the rest of the team supports her.

The pay of all staff including the above is reviewed annually and is increased in accordance with average earnings. The benchmarks used to set pay are those of similar Age UK and other similar local organisations. The remuneration set for any new employee is set by assessing the responsibility of the job role within the organisation and the market rate for similar roles.

Trustees' responsibilities in relation to the financial statements

The trustees (who are also directors of the charity 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 2015 (FRS 102);
- 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 adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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.

Auditors

A resolution that Messrs. Hawsons, Chartered Accountant be re-appointed auditors of the Charity will be placed before the Annual General Meeting.

The Trustees approved this Report on 9th February 2023 and it is signed on their behalf by:-

A handwritten signature in black ink, appearing to read 'R. F. Beaumont', with a stylized flourish at the end.

Rita Beaumont — Chairmam

Independent Auditor's Report to the Members and Trustees of Age UK Bedfordshire

Opinion

We have audited the financial statements of Age UK Bedfordshire (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheets, Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2022, and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate. Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act 2011 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 7, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charities Act 2011 and report in accordance with those Acts.

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

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

The charity is subject to laws and regulations that directly and indirectly affect the financial statements. Based on our understanding of the charity and the environment it operates within, we determined that the laws and regulations that were most significant included FRS 102, Charities SORP, Charities Act 2011, Companies Act 2006, Health and Safety regulations and employment law. We considered the extent to which non-compliance with these laws and regulations might have a material effect on the financial statements, including how fraud might occur. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override on controls), and determined that the principal risks were related to the posting of inappropriate accounting entries to improve the charity's results for the period, and management bias in key accounting estimates. In addition to this, we have also identified the following principal risk areas:

- Revenue recognition — there are two components to this risk, being revenue completeness and revenue cut-off;
- Going concern — an area that requires enhanced scrutiny in the context of the current economic uncertainty;
- Restriction of income and expenditure- there is a risk that restricted income received may be classified as unrestricted income. This income can only be used to fulfil a particular purpose. There is also a risk that restricted funds may be used for expenditure that does not relate to the particular purpose for which the restricted income was received.
- Management override of controls - management is typically in a powerful position to perpetrate fraud owing its ability to manipulate accounting records and prepare fraudulent financial statements by overriding controls that otherwise appear to be operating effectively.

Audit procedures performed by the engagement team included:

- Discussions with management and those responsible for legal compliance procedures within the charity to obtain an understanding of the legal and regulatory framework applicable to the charity and how the charity complies with that framework, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- Reviewing minutes of Trustees' meetings;
- Identifying and assessing the design effectiveness of controls that management has in place to prevent and detect fraud and non-compliance with laws and regulations;
- Robustly challenging the Trustees' assessment of going concern;
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the group's or the parent charitable company's financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or parent charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e., gives a true and fair view).
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's members and its trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Hawsons

Will Amos

Senior Statutory Auditor

For and on behalf of Hawsons Chartered Accountants

Statutory Auditor

Jubilee House

32 Duncan Close

Moulton Park

Northampton

NN3 6WL

30 March 2023

**AGE UK
BEDFORDSHIRE**

**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (including Consolidated Income and
Expenditure Account)
FOR THE YEAR ENDED
31 MARCH 2022**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income and Endowments						
Donations and legacies	4	47,447	-	-	47,447	23,488
<i>Income from charitable activities:</i>						
Grants from public authorities and other grants	6	102,962	-	168,433	271,395	373,246
Welfare services		1,037,572	-	-	1,037,572	886,977
<i>Income from other trading activities:</i>						
Trading subsidiary	2	-	-	-	-	-
Other non charitable trading	5	12,159	-	-	12,159	40,269
Fund raising activities		-	-	-	-	172
Investment income	3	20	-	-	20	47
Total income and endowments		1,200,160	-	168,433	1,368,593	1,324,199
Expenditure						
<i>Expenditure on raising funds</i>						
Trading subsidiary	2	-	-	-	-	-
Other non charitable trading	7	13,478	-	-	13,478	13,344
		13,478	-	-	13,478	13,344
<i>Expenditure on charitable activities</i>	8	1,162,533	-	168,498	1,331,031	1,210,605
Total expenditure		1,176,011	-	168,498	1,344,509	1,223,949
Net income/(expenditure)		24,149	-	(65)	24,084	100,250
Transfers between funds:		-	-	-	-	-
Net movement in funds for the year		24,149	-	(65)	24,084	100,250
Reconciliation of funds						
Total Funds brought forward at 1 April 2021		241,617	-	4,097	245,714	145,464
Total Funds carried forward at 31 March 2022		265,766	-	4,032	269,798	245,714

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

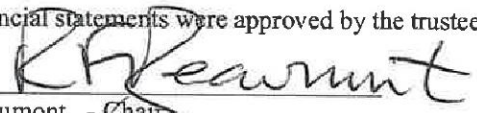
AGE UK BEDFORDSHIRE

BALANCE SHEETS AS AT 31 MARCH 2022

		<u>Group</u>		<u>Charity</u>	
	Note	2022 £	2021 £	2022 £	2021 £
Fixed Assets					
Investments	2	-	-	1	1
Tangible assets	14	15,680	21,810	15,680	21,810
Total Fixed Assets		15,680	21,810	15,681	21,811
Current Assets					
Stocks	15	4,134	6,791	4,134	6,791
Debtors	16	165,703	139,145	166,170	147,326
Cash on short term deposit		-	-	-	-
Cash at bank and in hand		142,735	141,031	142,268	132,850
Total Current Assets		312,572	286,967	312,572	286,967
Liabilities					
Creditors falling due within one year	17	56,634	51,921	56,634	51,921
Net Current Assets		255,938	235,046	255,938	235,046
Total assets less current liabilities		271,618	256,856	271,619	256,857
Creditors: falling due after more than one year	18	1,820	11,142	1,820	11,142
Net Assets		269,798	245,714	269,799	245,715
The funds of the charity:					
Unrestricted income funds	20	265,766	241,617	265,767	241,618
Designated funds	19	-	-	-	-
Restricted income funds	19	4,032	4,097	4,032	4,097
Total charity funds		269,798	245,714	269,799	245,715

The trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The financial statements were approved by the trustees on 09/02 2023 and signed on their behalf by:


Rita Beaumont - Chair


Sally Harrison - Treasurer

Trustees

The notes on pages 15 to 26 form part of these accounts.

AGE UK BEDFORDSHIRE

CONSOLIDATED STATEMENT OF CASH FLOWS FOR YEAR ENDING 31 MARCH 2022

	Note	2022 £	2021 £
Cash used in operating activities	21	<u>4,906</u>	<u>57,408</u>
Cash flows from investing activities			
Interest income	3	20	47
Purchase of tangible fixed assets	14	(3,222)	(8,283)
Cash provided by (used in) investing activities		<u>(3,202)</u>	<u>(8,236)</u>
Cash flows from financing activities			
Increase (decrease) in cash and cash equivalents in the year		1,704	49,172
Cash and cash equivalents at the beginning of the year		141,031	91,859
Total cash and cash equivalents at the end of the year		<u>142,735</u>	<u>141,031</u>

AGE UK BEDFORDSHIRE
NOTES TO THE FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31 MARCH 2022

1 Accounting Policies

a) General information and basis of preparation

Age UK Bedfordshire is a company limited by guarantee incorporated in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 5 of these financial statements. The nature of the charity's operations and principal activities are detailed on pages 2 and 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102. 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), the Charities Act 2011, and the Companies Act 2006.

The financial statements have been prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity. The financial statements have been prepared in order to give a true and fair view of the charity's financial position, financial performance and cash flows for the year ended 31 March 2022.

b) Group financial statements

The Group financial statements comprise the financial statements of Age UK Bedfordshire and its wholly owned subsidiary, Age UK Bedfordshire Trading Limited for the year ended 31 March 2022. The charity's own statement of financial activities replicates that of the group as the only subsidiary company is no longer trading.

c) Income

Income represents donations, grants, legacies, trading income and income from service level agreements due for the year. All incoming resources are included within the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Grants and legacies receivable and local authority fees are credited to the SOFA in the year for which they are received. All amounts exclude VAT.

d) Trading Income

Trading income consists of non-charitable income, commission received on sales of insurance, funeral plans, charity flowers, personal alarms, subsidiary income and other miscellaneous income. The subsidiary's trading income ceased on 31 March 2018.

e) Expenditure on raising funds

Cost of generating funds comprises costs directly attributable to attracting incoming resources and are recognised on an accruals basis.

f) Charitable Activities Expenditure

Charitable activities expenditure represents expenditure that is directly incurred in the provision of services and in achievement of the objectives of the organisation in other ways, along with allocated support costs.

g) Governance and Support Costs of the Charity

Governance costs of the Charity represents the expenditure incurred in the running of the Charity such as costs of meetings, audit and statutory compliance, and includes any costs which cannot be specifically identified to another expenditure classification. No such costs are allocated to restricted funds.

AGE UK BEDFORDSHIRE
NOTES TO THE FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31 MARCH 2021

1 Accounting Policies (continued)

h) Depreciation

Depreciation is provided at the following rates to write off all tangible assets over their useful lives.

Computer hardware	25% Straight Line
Computer software	33% Straight Line
Office equipment	10% Straight Line
Other equipment	25% Straight Line
Leasehold improvements	Duration of Lease

i) Stock

Stock consists of key safes and uniforms, Christmas and birthday cards for resale, and postage stamps. Stocks are valued at the lower of cost and net realisable value.

j) Funds

The accounts distinguish between 'unrestricted' and 'restricted' funds. Unrestricted funds are those where there are no externally imposed restrictions, and are freely available to the Trustees for use in accordance with the objects of the charity.

Funds are 'designated' to specific projects from accumulated unrestricted funds. Funds were designated to provide for the costs arising relating to the potential acquisition of Age UK Buckinghamshire. Another designated fund relates to future pension provision.

Restricted funds are to be used for the specific purpose for each project within each type of fund. Restricted funds include the Warmer/Healthy Homes Hardship Fund for the purpose of providing minor home improvements. Other restricted funds include the People Fund established for the purpose of providing small grants to older people in need, and a similar fund for the disadvantaged.

k) Operating Leases

Rentals applicable to operating leases are charged to the SOFA over the period in which costs are incurred.

l) Pension Scheme

The charity participates in a multi-employer defined benefit scheme which provides benefits to some 950 non-associated participating employers. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme, therefore it accounts for the scheme as a defined contribution scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £795m, liabilities of £926m and a deficit of £132m. To eliminate this funding shortfall, the Trustees have asked the participating employers to pay additional contributions to the scheme. For 2021/22 the charity's deficit contribution was £3,775.

The scheme is classified as a 'last-man standing arrangement'. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

Where the scheme is in deficit and where the charity has agreed to a deficit funding arrangement the charity recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate 2.53%. The unwinding of the discount rate is recognised as a finance cost.

AGE UK BEDFORDSHIRE
NOTES TO THE FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31 MARCH 2021

1 Accounting Policies (continued)

m) Going Concern

The charity is dependent upon the continued receipt of grants from public authorities and the income stream generated from its charitable activities. After due consideration of all relevant factors including the impact of the COVID-19 pandemic, the trustees have a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future.

n) Donated services and facilities

When services are provided to the charity as a donation that would be normally be purchased from suppliers and an estimate of value can be reasonably determined, this contribution is included in the financial statements at that estimated value. Where the value cannot be reasonably determined, the nature of the donation is disclosed in the notes to the financial statements.

o) Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid as at the balance sheet date.

p) Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less.

m) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due can be measured reliably.

n) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to that category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

AGE UK BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS

2 Activities to generate funds: Trading subsidiary

The charity owns the single issued ordinary share in Age UK Bedfordshire Trading Limited, which is incorporated in England and Wales. The subsidiary is a trading company which transfers its taxable profit to the charity by a Gift Aid Declaration. A summary of the trading result is shown below.

	2022 £	2021 £
Profit and loss account :		
Turnover	-	-
Salaries, National Insurance and pension	-	-
Travel and subsistence	-	-
Staff training and recruitment	-	-
Rent, cleaning and utilities	-	-
Telephone, postage, stationery and IT	-	-
Repairs, renewals and insurance	-	-
Depreciation	-	-
Miscellaneous	-	-
Publicity	-	-
Audit Fees	-	-
Operating profit	-	-
Gift Aid paid to Age UK Bedfordshire Ltd	-	-
Profit / Loss for the year	-	-
Profit and loss account brought forward	-	-
Profit and loss account carried forward	-	-

Balance Sheet

Current assets :		
Debtors	-	-
Cash at bank and in hand	467	8,181
Current Liabilities :		
Intercompany account	(466)	(8,180)
	<u>1</u>	<u>1</u>

Represented by :

Share capital	1	1
Profit and loss account	-	-
	<u>1</u>	<u>1</u>

AGE UK BEDFORDSHIRE
NOTES TO THE FINANCIAL
STATEMENTS

3 Investment income

All of the group's investment income of £20 (2021:£47) arises from money held in interest bearing deposit accounts.

4 Income from donations and legacies:	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Donations	6,467	-	6,467	16,357
Legacies	40,980	-	40,980	7,131
	<u>47,447</u>	<u>-</u>	<u>47,447</u>	<u>23,488</u>

5 Other non charitable trading income :

	Funds £	Funds £	2022 £	2021 £
Other income	12,159	-	12,159	40,269
	<u>12,159</u>	<u>-</u>	<u>12,159</u>	<u>40,269</u>

6 Grants from government or public authorities and other grants received :	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Bedford Borough Council Social Services	-	14,355	14,355	14,352
Central Bedfordshire Social Services	-	29,785	29,785	29,785
Age UK Eon Information and Advice Project	-	-	-	15,252
Age UK Handyperson Project	-	11,389	11,389	8,816
Central Bedfordshire Council TFN	-	8,500	8,500	8,500
Bedford Borough Council - TFN	-	8,000	8,000	8,000
Henry Smith Charity	-	-	-	25,500
Age UK Covid Appeal Funding	-	-	-	32,398
Armed Forces Covenant Fund	-	-	-	19,218
The Clothworkers' Foundation - Equipment Grant	-	-	-	5,000
Bedfordshire Police	-	-	-	25,000
Bedfordshire and Luton Community Trust	-	-	-	7,000
Lottery COVID-19 Response	-	-	-	10,000
Groundwork UK - Tesco	-	-	-	500
HMRC Coronavirus Job Retention Scheme	-	4,779	4,779	81,372
Age UK Emergency Appeal Funding	-	-	-	32,055
Bedford Borough Council COVID Grants	3,162	-	3,162	20,098
Bedford Borough Council Infection Control Grant	12,000	-	12,000	3,000
Central Bedfordshire Infection Control Grant	54,800	-	54,800	27,400
Bedford Borough Council Vaccine Inequalities Grant	-	4,930	4,930	-
Central Bedfordshire Vaccinations Grant	-	1,800	1,800	-
Central Bedfordshire British Red Cross Handover	-	17,013	17,013	-
Central Bedfordshire A & E Reduction	-	33,196	33,196	-
The Wixamtree Trust	-	10,000	10,000	-
Groundwork UK One Stop Community Partnership	-	1,000	1,000	-
NHS Link Project	-	22,186	22,186	-
Anglian Water Priority Services Register	-	1,500	1,500	-
Bedford Borough Council - Ageing Well	8,000	-	8,000	-
Bedford Borough Council - Hot Boxes	10,000	-	10,000	-
Central Bedfordshire Council - Hot Boxes	10,000	-	10,000	-
Sainsburys The Neighbourly - Hot Boxes	1,000	-	1,000	-
Age UK Winter Health Grant	2,000	-	2,000	-
Age UK Extreme Weather Grant	2,000	-	2,000	-
	<u>102,962</u>	<u>168,433</u>	<u>271,395</u>	<u>373,246</u>

AGE UK BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS Cont/d...

Resources expended on non charitable activities :					
7	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Salaries, National Insurance and pension	13,478	-	-	13,478	13,344
Travel and subsistence	-	-	-	-	-
Rent, cleaning and utilities	-	-	-	-	-
Food - Sandy lunch club	-	-	-	-	-
	<u>13,478</u>	<u>-</u>	<u>-</u>	<u>13,478</u>	<u>13,344</u>
Resources expended on charitable activities :					
8	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Salaries, National Insurance and pension	243,143	-	84,067	327,210	320,289
Welfare services - workers' wages	639,316	-	41,706	681,022	598,161
Staff training and recruitment	9,378	-	1,592	10,970	4,811
Travel and subsistence	79,336	-	5,303	84,639	75,644
Rent, rates, cleaning and utilities	44,371	-	18,276	62,647	59,742
Telephone, postage, stationery and I T	39,881	-	9,856	49,737	44,968
Repairs, renewals & insurance	12,245	-	3,442	15,687	21,338
Depreciation	6,026	-	2,197	8,223	8,823
Bad debts	4,709	-	272	4,981	4,815
Miscellaneous	18,915	-	1,273	20,188	11,950
Publicity	1,922	-	514	2,436	2,050
Governance costs (see note 9)	63,291	-	-	63,291	58,014
	<u>1,162,533</u>	<u>-</u>	<u>168,498</u>	<u>1,331,031</u>	<u>1,210,605</u>
9 Analysis of governance costs:				2022	2021
				£	£
Salaries, National Insurance and pension				36,186	38,880
Travel and subsistence				344	175
Audit fees and other professional charges				13,609	7,156
General office				10,265	9,226
Depreciation				1,130	1,195
Bank charges				1,374	1,017
Subscriptions				383	365
Room hire				-	-
				<u>63,291</u>	<u>58,014</u>
10 Net Incoming Resources				2022	2021
				£	£
This is stated after charging:					
Depreciation				9,352	10,018
Auditor's remuneration				<u>7,416</u>	<u>5,970</u>

AGE UK BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS Cont/d...

11 Staff Costs and Trustees' remuneration

	2022	2021
	£	£
Wages and salaries	1,023,775	923,449
Employer's National Insurance	26,848	22,354
Pension costs	7,274	24,872
	<u>1,057,897</u>	<u>970,675</u>

One employee received emoluments of £60,000 or over (2021 : Nil)

The average number of employees was:

	2022	2021
	Number	Number
Welfare services workers	110	105
Welfare services staff	7	7
Information and advice	4	6
Administration	9	8
	<u>130</u>	<u>126</u>
Full time	8	5
Part Time	<u>122</u>	<u>121</u>
	<u>130</u>	<u>126</u>

12 Trustees' and key management personnel remuneration and expenses

The trustees received no remuneration (2021: £Nil)

No out of pocket expenses were reimbursed to the trustees (2021 : £Nil)

The total amount of employee benefits received by key management personnel is £162,070 (2021: £155,665). The Trust considers its key management personnel to comprise:

Chief Executive Officer, Deputy Chief Executive Officer, Facilities and Support Services Manager, Accounts Manager.

**AGE UK
BEDFORDSHIRE**

**NOTES TO THE FINANCIAL
STATEMENTS Cont/d...**

13 Taxation

No liability to corporation tax arises on the results for the year.

14 Tangible Fixed Assets

	Leasehold Improvements £	Computers & Software £	Office Equipment £	Other Equipment £	Van £	Total £
Cost						
At beginning of year	45,588	78,780	32,680	26,748	7,194	190,990
Additions	-	-	588	2,634	-	3,222
Disposals	-	-	(340)	-	-	(340)
At end of year	<u>45,588</u>	<u>78,780</u>	<u>32,928</u>	<u>29,382</u>	<u>7,194</u>	<u>193,872</u>
Depreciation						
At beginning of year	43,043	70,342	28,914	20,046	6,835	169,180
Charge for year	392	3,518	1,171	3,912	359	9,352
Disposals	-	-	(340)	-	-	(340)
At end of year	<u>43,435</u>	<u>73,860</u>	<u>29,745</u>	<u>23,958</u>	<u>7,194</u>	<u>178,192</u>
Net Book Value at end of year	<u>2,153</u>	<u>4,920</u>	<u>3,183</u>	<u>5,424</u>	<u>-</u>	<u>15,680</u>
Net Book Value at beginning of year	<u>2,545</u>	<u>8,438</u>	<u>3,766</u>	<u>6,702</u>	<u>359</u>	<u>21,810</u>

15 Stock

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Christmas cards	488	478	488	478
Postage stamps	137	181	137	181
Keysafes	735	2,603	735	2,603
Uniforms	2,694	3,363	2,694	3,363
Aids	70	97	70	97
Personal Alarms	10	69	10	69
	<u>4,134</u>	<u>6,791</u>	<u>4,134</u>	<u>6,791</u>

16 Debtors

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors:			136,48	
welfare services	136,484	117,506	4	117,506
Prepayments and accrued income	<u>29,219</u>	<u>21,639</u>	<u>29,686</u>	<u>29,820</u>
	<u>165,703</u>	<u>139,145</u>	<u>166,17</u>	<u>147,326</u>

AGE UK BEDFORDSHIRE

NOTES TO THE FINANCIAL STATEMENTS Cont/d...

17	Creditors - Amounts falling due within one year	Group		Charity	
		2022	2021	2022	2021
		£	£	£	£
	Accruals	9,600	13,732	9,600	13,732
	Other taxation and Social Security	12,014	6,622	12,014	6,622
	Other creditors	35,020	31,567	35,020	31,567
		<u>56,634</u>	<u>51,921</u>	<u>56,634</u>	<u>51,921</u>
18	Creditors - Amounts falling due after more than one year	Group		Charity	
		2022	2021	2022	2021
		£	£	£	£
	Pension deficit	1,820	11,142	1,820	11,142

AGE UK BEDFORDSHIRE
NOTES TO THE FINANCIAL
STATEMENTS Cont/d...

19 Movement in Funds

Restricted Funds

The allocation of incoming resources and resources expended between the various restricted funds was as follows:-

	At 1.4.21 £	Incoming £	Outgoing £	At 31.3.22 £
People Fund	2,006	-	-	2,006
Advice services	-	91,984	(91,984)	-
Welfare services	-	76,449	(76,449)	-
Warmer/Healthy Homes Hardship Fund	1,824	-	(65)	1,759
Fund for Disadvantaged	267	-	-	267
Total Restricted Funds	4,097	168,433	(168,498)	4,032

	At 1.4.20 £	Incoming £	Outgoing £	At 31.3.21 £
People Fund	2,006	-	-	2,006
Advice services	-	220,394	(220,394)	-
Welfare services	-	70,299	(70,299)	-
Warmer/Healthy Homes Hardship Fund	2,200	-	(376)	1,824
Fund for Disadvantaged	267	-	-	267
Total Restricted Funds	4,473	290,693	(291,069)	4,097

Designated Funds

	At 1.4.21 £	Incoming £	Outgoing £	Transfers £	At 31.3.22 £
Pension Fund	-	-	-	-	-
Age UK Buckinghamshire Acquisition	-	-	-	-	-
Total Designated Funds	-	-	-	-	-

	At 1.4.20 £	Incoming £	Outgoing £	Transfers £	At 31.3.21 £
Pension Fund	10,000	-	(10,000)	-	-
Age UK Buckinghamshire Acquisition	-	-	-	-	-
Total Designated Funds	10,000	-	(10,000)	-	-

Unrestricted Funds - Group

	At 1.4.21 £	Incoming £	Outgoing £	Transfers £	At 31.3.22 £
Accumulated Trust Fund	241,617	1,200,160	(1,176,011)	-	265,766
Non-charitable trading fund	-	-	-	-	-
	241,617	1,200,160	(1,176,011)	-	265,766

	At 1.4.20 £	Incoming £	Outgoing £	Transfers £	At 31.3.21 £
Accumulated Trust Fund	130,991	1,033,506	(922,880)	-	241,617
Non-charitable trading fund	-	-	-	-	-
	130,991	1,033,506	(922,880)	-	241,617

Unrestricted Funds - Charity

	At 1.4.21	Incoming	Outgoing	Transfers	At 31.3.22
	£	£	£	£	£
Accumulated Trust Fund	241,618	1,200,160	(1,176,011)	-	265,767
	<u>241,618</u>	<u>1,200,160</u>	<u>(1,176,011)</u>	<u>-</u>	<u>265,767</u>

	At 1.4.20	Incoming	Outgoing	Transfers	At 31.3.21
	£	£	£	£	£
Accumulated Trust Fund	130,992	1,033,506	(922,880)	-	241,618
	<u>130,992</u>	<u>1,033,506</u>	<u>(922,880)</u>	<u>-</u>	<u>241,618</u>

20 Analysis of Net Assets Between Funds

	2022			Total
	Unrestricted Funds	Designated Funds	Restricted Funds	
	£	£	£	£
Tangible Fixed Assets	15,680	-	-	15,680
Net Current Assets	251,906	-	4,032	255,938
Creditors of more than one year	(1,820)	-	-	(1,820)
	<u>265,766</u>	<u>-</u>	<u>4,032</u>	<u>269,798</u>

	2021			Total
	Unrestricted Funds	Designated Funds	Restricted Funds	
	£	£	£	£
Tangible Fixed Assets	21,810	-	-	21,810
Net Current Assets	230,949	-	4,097	235,046
Creditors of more than one year	(11,142)	-	-	(11,142)
	<u>241,617</u>	<u>-</u>	<u>4,097</u>	<u>245,714</u>

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

	2022	2021
	£	£
Net movement in funds	24,084	100,250
Add back depreciation charge	9,352	10,018
Add back loss on disposal	-	-
Deduct interest income shown in investing activities	(20)	(47)
Decrease (increase) in stock	2,657	(2,265)
Decrease (increase) in debtors	(26,558)	(17,999)
Increase (decrease) in creditors	(4,609)	(32,549)
Net cash used in operating activities	<u>4,906</u>	<u>57,408</u>

22 Related Party transactions

There were no reportable related party transactions in the year.

23 Operating Lease Commitments

	Annual commitment £	Years left £	Year 1 2022 £	Yrs 2 to 5 £	Year 5+ £
Photocopier	1,181	2.00	1,181	1181	-
Franking machine	1,493	1.00	1,493	-	-
Property	53,063	2.00	53,063	54,688	-
			<u>55,737</u>	<u>55,869</u>	<u>-</u>

24 CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (including Consolidated Income and Expenditure Account) FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £
Income and Endowments				
Donations and legacies	23,488	-	-	23,488
<i>Income from charitable activities:</i>				
Grants from public authorities and other grants	82,553	-	290,693	373,246
Welfare services	886,977	-	-	886,977
<i>Income from other trading activities:</i>				
Other non charitable trading	40,269	-	-	40,269
Fund raising activities	172	-	-	172
Investment income	47	-	-	47
Total income and endowments	<u>1,033,506</u>	<u>-</u>	<u>290,693</u>	<u>1,324,199</u>
Expenditure				
<i>Expenditure on raising funds</i>				
Other non charitable trading	13,344	-	-	13,344
	<u>13,344</u>	<u>-</u>	<u>-</u>	<u>13,344</u>
<i>Expenditure on charitable activities</i>	909,536	10,000	291,069	1,210,605
Total expenditure	<u>922,880</u>	<u>10,000</u>	<u>291,069</u>	<u>1,223,949</u>
Net income/(expenditure)	110,626	-	(376)	100,250
Transfers between funds	-	-	-	-
Net movement in funds for the year	<u>110,626</u>	<u>(10,000)</u>	<u>(376)</u>	<u>100,250</u>
Reconciliation of funds				
Total Funds brought forward at 1 April 2020	130,991	10,000	4,473	145,464
Total Funds carried forward at 31 March 2021	<u>241,617</u>	<u>-</u>	<u>4,097</u>	<u>245,714</u>