AGE UK CANTERBURY

England & Wales · Charity number 1094385

Details

Other names	AGE CONCERN CANTERBURY
Status	Registered
Legal form	Charitable company
Company number	04511978
Registered	2002-10-29
Register	View on the Charity Commission register

Contact

Address	Castle Row Canterbury Kent CT1 2QY
Phone	01227462368
Email	info@ageukcanterbury.org.uk
Website	www.ageuk.org.uk/canterbury

Activities

Objects: The Charity's objects are to promote the relief of older people in any manner which now or hereafter may be deemed by law to be charitable within the county of Kent with particular reference to the city of Canterbury and the surrounding areas, namely postcode areas CT1, CT2, CT3 and CT4; and, at the discretion of the Trustees, to promote the relief of people in need by reason of ill-health, disability, financial hardship or other disadvantage where engagement in such activity is considered complementary to the Charity’s primary purpose.

Activities: General Charitable Purposes

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People

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Geography

- **Area of benefit:** IN AND AROUND CANTERBURY
- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,296,001	£1,199,278	£1,024,005	27
2024-03-31	£1,110,380	£1,135,968	£927,282	24
2023-03-31	£954,408	£996,819	£952,870	25
2022-03-31	£891,964	£855,332	£995,281	23
2021-03-31	£1,040,339	£931,224	£958,649	34

Trustees

Name	Role	Appointed
Anthony Ullman		2021-11-15
DAVID JOHN BAXTER		
Dr Julie MacInnes		2020-01-27
Elizabeth Frost		2022-12-06
Nitin Shrotri		2025-09-30
Rosemary Kroiter		2024-12-03
Sandra Worth		2021-11-15

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AGE UK CANTERBURY

England & Wales - Charity number 1094385

Accounts

Canterbury Age UK

Annual Report and Accounts 2024-2025

Age UK Canterbury

The object for which Age UK Canterbury is established 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 the City of Canterbury."

Honorary President

Mrs Patricia Shephard MBE DL

Board of Trustees

David Baxter	Chairman (until 3 December 2024)
Tony Ullman	Vice Chairman (until 3 December then Chair)
Elizabeth Frost	Treasurer
Julie MacInnes	Committee Member
Sandra Worth	Committee Member
Rosemary Kroiter	Committee Member (from 3 December 2024)

Chief Officer and Company Secretary

Neil Brown

Deputy Chief Officer

Janet Eales

Members of the Company: 33

Banks

Lloyds TSB plc, 49 High Street, Canterbury, Kent T1 2SE
CAF Bank Ltd, Kings Hill, West Malling, Kent ME19 4TA

Auditors

Kreston Reeves & Co. LLP, Montague Place, Quayside, Chatham Maritime, Chatham, Kent ME4 4QU

Solicitors

`Furley Page 39 St Margarets Street Canterbury CT1 2TX

Registered Charity No 1094385. Registered Company No 451197

CHAIRMAN'S REPORT

Welcome to this year's annual report. We are pleased to be able to report that the charity continues to maintain a stable financial position. The organisation receives income from several established areas including IMAGO, The Big Lottery Fund, Age UK Cost of Living Grant, Kent County Council and the Kent and Medway Integrated Care Board. New income opportunites are continually being sought through the development of existing services such as our foot health service, day opportunities and dementia day care.

Age UK Canterbury continues to meet all its statutory obligations in all areas. In April 2024 we were again successful in achieving our annual ISO 9001:2015 accreditation through the British Assessment Bureau. This is specifically awarded for providing quality management for the delivery of social and health opportunities and outreach services to older people in the Canterbury and surrounding areas. The ongoing delivery of high quality services to older people living in Canterbury and surrounding areas fully supports both our strategic nd business planning objectives.

As part of the ongoing development of the charity, we have been actively looking to gain new membership across a broad range of areas, at the time of writing, our membership has increased from 20 to 33. We look forward to welcoming all of our members to our AGM which after due consideration, we will be facilitating in late summer in order to take advantage of the lighter evenings and improve accessibility for attendance.

The success of the charity has only been possible due the excellent dedication of our staff, volunteers and the partners that we work with and through in support of our charitable objectives.

I wish to thank all the individual people, businesses and organisations that have supported us through donations and legacies. This is critical since it is not always appreciated that we are a small independent charity.

On behalf of the Board of Trustees and Age UK Canterbury, I would like to thank all our staff, volunteers, collaborative partners, members and fellow Trustees for their excellent work and support. I would also like to thank our President and Volunteer Charity Shop Manager, Mrs Tricia Shephard with her volunteers who continue to work tirelessly for the success of our Charity Shop in St Peter's Street, Canterbury. Thanks also to Tricia for supporting the introduction of a new charity shop manager who commenced her role in March 2025. I would also like to thank David Baxter for his excellent work as Chair over the last several years.

Tony Ullman
Chair of Board of Trustees

CHIEF OFFICER'S REPORT

It is a pleasure to highlight this Annual Report for 2024/25. In addition, I would like to extend my grateful and sincere thanks to David Baxter for his stirling performance of charity chair and to the Board of Trustees for all their support over the past year. I would like to welcome Tony Ullman to the role of Age UK Canterbury Chair of Trustees and I look forward to working with Tony in continuing to build and grow our wonderful charity.

During the last year we have continued to work collaboratively with NHS and KCC colleagues and we have sought and devleoped new funding opportunites to support our continued growth amidst very challenging times for voluntary sector organisations. Our day opportunities, wellbeing programmes, hot meal delivery service and dementia day care continue to build capacity in order to provice sustainability going forward.

The need for our Foot Health Service continues to grow rapdily. As mentioned in previous annual reports, it has been necessary to implement a workforce development plan to ensure that Age UK Canterbury keeps pace with the demand placed upon it and has appropriate succession management procedures in place. As a result of this requirement we continue to deliver an accredited clinical training degree programme in partnership with the University of Plymouth. Our Apprentice Podiatrist training covers both the BSc (Hons) and MSc Podiatry degree levels. Our first cohort of our Podiatry Apprentices graduate in both BSc and MSc in September 2025. We are also a well established accredited training setting in partnerhsip with The Royal College of Podiatry for the Assistant Podiatry Practitoner qualification. This is a unique model and Age UK Canterbury is the only charity in the UK offering these services and training opportunies.

Integrated health and social care within the community remains a key part of the charity's strategic direction. In line with this commitment our Personalised Independence Programme, Community Navigation and Hospital Care Navigation Services provide extremely effective community pathways in supporting wellbeing, independence and social inclusion for the clients that we deliver these services to. We are still waiting for decisions from commissioners that the funding for these much needed services continue into 2025/26.

We continue to refurbish and upgrade our facilities at both the centre and the charity shop. Most recently we have painted the exterior to the charity shop. We are also introducing new till software to facilitate Gift Aid on goods donated to our charity shop. In addition, we have undertaken a full fixed wiring and electrical hardware refurbishment to our centre in Castle Row.

Heartfelt thanks go to all our excellent staff and volunteers for the invaluable work that they all undertake. Our achievements in 2024/25 were only made possible by the sterling efforts and hard work of our staff and volunteers including our wonderful President, Tricia Shephard and her team of volunteers that she leads at our charity shop.

Dr Neil Brown
Chief Officer

SERVICES REPORT

We continue to deliver a wide and comprehensive range of services for our clients. Successful funding oportunites have enabled us to deliver the Wellbeing Matters Plus Service managed by IMAGO. Within this programme we offer a wide range of wellbeing activities which support not only our existing client base but we have also welcomed new clients to this service area. The types of activities that we provide within this service include lip reading, arts and crafs, knit and knatter, light exercise, games/quizzes, clay modelling and befriending. All of our actitivies are aimed at preventing social isolation, depression and falls and they also encourage social interation.

The ongoing Dementia Contract has proven sucessful in 2024/25 not least in the outreach arrangements but also referring appropriate post-diagnostic clients to our dementia day care services.The Dementia and Me roles include a single point of access for help and support for all things to do with dementia across the Canterbury and Faversham areas. Staff visit clients in their own home and create a support plan and offer a wide range of support and advice. In addition, a varied range of group-based support activities are available including Dementia Cafes, Peer Support Groups, Befriending and Younger Onset Groups.

The Foot Health Service continues to develop and grow and over the last three years we have provided around 30,000 appointments to our caseload of patients over 55 years old both in our clinics and community home visiting.

Our Hot Meal Service continues to provides a consistent service delivery within the community . Most of the clients accessing our hot meal service are on a long term basis. There is always a daily challenge to get these meals prepared, packed and delivered in a short space of time, but with the support of staff and volunteers the service has been extremely important for the community.

In addition, we deliver many other key and critical services such as Community Navigation, Information, Advice and Signposting, Hospital Care Navigation Service and Personalised Independence Service. Our charity shop also provides a critical community focus and much needed income for the charity.

We have a large number of volunteers who work in all areas of our charity and without the help, flexibility and dedication to their role, many of our services would not be able to run as they do withouth their input, we are extremely grateful to them all.

Mrs Janet Eales
Deputy Chief Officer

CHARITY SHOP REPORT

Our Charity shop in St Peters Street continues to trade very well despite the difficult environment for trading at the current time. The shop seeks to open seven days a week and frequently during Bank Holiday periods. Our volunteers, as always, are extremely welcoming and always remain customer focused.

The shop not only provides much needed financial support for our charity, but it also acts as a community hub and focal point for older people to support them in accessing our services. In addition, our charity shop delivers much-needed support particularly for our younger volunteers in gaining experience and confidence in the working environment and enabling a steppingstone into their future career.

A range of items are accepted by us, such as clothes, bric a brac, suitably PAT tested electrical equipment, CD's, DVDs, and in fact most things but we do have to be careful as there are trading regulations which we must conform to. All donations are sorted carefully, clothes are sized, priced and steamed and most of the china and glass must be carefully washed before it is suitable to go on the shelves.

Our windows are themed, and this depends on the time of year, for example, festivities such as Christmas and Easter together with other celebrations such as St Valentine's Day. We reserve items for sale for these times to make a colorful show. We do find we sell items from the windows and try to make them eye-catching to encourage new customers into the shop.

The front of the charity shop has been painted recently and looks very smart and tidy. The rest of the outside of the shop is due to be completed once a license from the Diocese has been obtained.

I am pleased to support the introduction of a paid charity shop manager who will commence their role in March 2025. I wish them every success in their new position. I will continue to volunteer and look forward to supporting the ongoing success of the charity shop.

Our extreme gratitude and thanks as always go to our supporters who provide much needed donations. Without everyone's generosity we would not have a shop and even more importantly the many volunteers who cheerfully work and help us every week.

Mrs Tricia Shephard
Volunteer Charity Shop Manager

Statistical Information
Age UK Canterbury
2024 - 2025

DAY CENTRE

2036
Attendances

FOOT HEALTH SERVICE

10828
Appointments/
Home visits

INFORMATION AND ADVICE

233
Interventions

COLLINS UNIT
DEMENTIA DAY CARE

1918
Attendances

MEALS ON WHEELS

6674
Meals
Delivered

BEFRIENDING

437
Visits

HANDYMAN

46
Key Safes
Fitted

WELLBEING ACTIVITIES

4351
Attendances

OUTREACH SERVICES

4205
Visits/
Interventions

Community Navigators
Hospital care Navigators
Personal Independance Navigators
Dementia and ME Coordinators

Could you support our work?

You could make a difference to the lives of older people in Canterbury and surrounding areas by supporting our work in the following ways:

Cheques

Please make cheques payable to 'Age UK Canterbury' and send to our office in Castle Row Canterbury CT1 2QY.

Online

Visit our website wwwageukcanterbury.org.uk to donate through the Just Giving website.

For more information please call

01227 462368

email canterbury**info@ageukcanterbury.org.uk**

or visit **www.ageukcanterbury.org.uk**

Age UK Canterbury is a charitable company limited by guarantee and registered in England and Wales Registered charity number 1094385
Company number: 4511978
Registered office is: Age Concern Building, Castle Row, Canterbury, Kent,, CT1 2QY

REPORT AND FINANCIAL REVIEW 2024 -2025

Structure, Governance and Management

The company is registered as a charitable company limited by guarantee and was incorporated on 15 August 2002. It is governed by its Memorandum and Articles of Association.

The members of the Trustee Board during the financial year were as listed on page 1 The

Trustee Board was formed in 2002 with the original Chairman and Trustees being elected into office at the Annual General Meeting (AGM) in 2003. The Trustees are aware of the responsibilities which they carry and will be looking for suitable people with whom to share them when vacancies arise. Appropriate training and help have been given and will be offered to new Trustees when they are appointed.
Safeguarding is a critical factor in all the work carried out in the charity and regular training for staff and volunteers is completed on an ongoing basis. Our safeguarding policies and procedures are reviewed annually to ensure that we keep pace with any changes to requirements and legislation.
The Trustees have met 8 times during the financial year, being responsible for the oversight of the planning and of the management of the activities and finances of the Charity. The Board is supported by the Chief Officer who attends each meeting and who is responsible for the day-to-day operational management and delivery of all the services provided by Age UK Canterbury and of the staff and volunteers. The Chief Officer is assisted in this by Mrs Janet Eales, Deputy Chief Officer. At the Centre in Castle Row a total of 34 members of staff were employed up until March 2023. The staff were supported by around 44 volunteers (including the Charity Shop in St Peter's Street) who continued to work with us throughout the pandemic.
The main risk to the Company is the withdrawal of the funding provided for services by Kent County Council at the end of March 2022. The Trustees do ensure that the reserves would cover redundancies should that need arise and now have nine months running costs in the unrestricted reserves.

Public Benefit

The charity offers support to all people in the Canterbury and surrounding areas over 55 to enable them to make the most of later life through the provision of support, activities friendship, advice and services to support their mobility and independence.

Achievements and Performance

The achievements and performance during the financial year are as set out in various proceeding Reports particularly those of the Chairman and Chief Officer.

Future Plans

Plans are again set out in the Chairman's and Chief Officer's Report.

Financial Review

The details of Income and Expenditure for the 2024/2025 financial year are set out in the accompanying Statement of Financial Activities and Notes to the Accounts. The Charity remained in a healthy financial position throughout the period.

We are grateful to Canterbury City Council for their Discretionary Business Rate Relief on our Centre and Charity shop premises.

Donations from local organisations, clients and friends, totalled £20,440 and we also received legacies amounting to £81,000. These funds were put on deposit to gain interest until required. We are very grateful for all this financial support.

The Age UK Canterbury shop in the main street of Canterbury continues to provide an essential source of funds. During this financial year, sales yielded a record net profit of £54,651 which represents a significant addition to the general funds. This would not be possible without the hard work of the volunteers who kept the shop open Monday to Sunday throughout the year and who also sorted and labelled the huge amount of donated second hand items of clothing, books, records, ornaments and other miscellaneous items. The Trustees are extremely grateful for all that these volunteers have done on behalf of the Charity.

Plans for the future and Reserves and Investment Policy

At the year end the total financial reserves held as net current assets were £743,828. These reserves fell into three categories - unrestricted, designated and restricted funds, as shown on the balance sheet.

Unrestricted Reserves

Company policy is that ideally the unrestricted liquid reserves should amount to at least the equivalent of six months of total resources expended.

At the year end the unrestricted liquid funds amounted to £444,874 which was 51.4% of the year's total unrestricted expenditure. At the financial year end the Tangible Fixed Assets totaled £280,177 with the full amount showning as a designated fund. Whilst these may provide some security, it is essential, particularly in the present difficult climate, that our main source of income, the KCC contract funding, continues. Without this financial support we would not be able to continue to provide the level of services required by our existing and potential clientele.

Designated Reserves

The designated reserves as shown in the balance sheet totalled £548,800 at the year end. These reserves were designated for six separate purposes and included £280,177 in respect of fixed assets and £172,000 for unexpected contingencies (for example, employer liability).

Restricted Reserves

The balance of the liquid assets at the year end was £30,331 in the restricted category as itemised at note 19 to the accounts.

Reserves Policy

There remains an on-going need to set aside further sums for possible expenditure on building maintenance, and to increase the reserves to cover unforeseen circumstances due to the considerably increased extent of the Charity's operations. Thus, there is a need to increase funding to meet the trustees' stated requirement to have sufficient reserves to cover 6 months of on-going operation costs.

Investment Policy

During the year the Company continued to be in the position of requiring substantial funds at short notice for the provision of increased services, improved accommodation, and for the replacement of equipment. Thus, it was necessary to have all liquid funds on call at short notice, but in such a manner as to maximise interest.

Should this situation change and substantial long-term funds accrue, consideration will be given to the appointment of an investment adviser.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Canterbury for the purposes of Company Law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charitable company's state of affairs at the end of the year and of its income and expenditure for that period. In preparing these accounts, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- Observe the methods an principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Statement of Disclosure of Information to Auditors

We the trustees of the charity who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the charity's auditors are unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information

Auditors

In accordance with Section 485 of the Companies Act 2006, a resolution proposing that Reeves & Co LLP be reappointed as auditors of the company will be put to the Annual General Meeting.

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

At a meeting of the Trustees held on 2 September 2025 this report, together with the annual accounts were approved and authority given to the undersigned to confirm approval on their behalf.

On behalf of the Trustees

Tony Ullman

Tony Ullman – Chairman

Independent auditor's report to the Members of Age UK Canterbury

Opinion

We have audited the financial statements of Age UK Canterbury (the 'Charity') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2025 and of its income 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 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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Independent auditor's report to the Members of Age UK Canterbury (continued)

Other information

The other information comprises the information included in the 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 Charity'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Age UK Canterbury (continued)

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures with automated data analytical tools to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Physical inspection of tangible assets susceptible to fraud or irregularity;
- Assessment of identified fraud risk factors; and review of cash expenditure to confirm no evidence of personal benefit; and
- Reading minutes of meetings of those charged with governance; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Independent auditor's report to the Members of Age UK Canterbury (continued)

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

- Identify and assess the risks of material misstatement of the 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 of the effectiveness of the Charity'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 Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my 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 my Auditor's report. However, future events or conditions may cause the Charity 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.

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 Charity'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 Charity's 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 Charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

Date: 3 September 2025

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2025

	Note	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	**320,902**	**288,088**	**608,990**	478,258
Charitable activities	5	**7,235**	**571,391**	**578,626**	518,671
Other trading activities	6	**-**	**96,080**	**96,080**	104,023
Investments	7	**-**	**12,305**	**12,305**	9,428
Total income		**328,137**	**967,864**	**1,296,001**	1,110,380
Expenditure on:					
Raising funds	8	**-**	**39,432**	**39,432**	46,544
Charitable activities	10	**334,123**	**825,723**	**1,159,846**	1,089,424
Total expenditure		**334,123**	**865,155**	**1,199,278**	1,135,968
Net movement in funds		**(5,986)**	**102,709**	**96,723**	(25,588)
Reconciliation of funds:					
Total funds brought forward		**36,317**	**890,965**	**927,282**	952,870
Net movement in funds		**(5,986)**	**102,709**	**96,723**	(25,588)
Total funds carried forward		**30,331**	**993,674**	**1,024,005**	927,282

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 36 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)
Registered number: 04511978

Balance sheet
as at 31 March 2025

	Note		2025 £		2024 £
Fixed assets					
Tangible assets	14		**280,177**		269,665
Investments			**-**		150,000
Current assets					
Stocks	15	**4,292**		1,819	
Debtors	16	**151,536**		88,390	
Investments	17	**450,905**		300,905	
Cash at bank and in hand		**213,200**		187,296	
		819,933		578,410	
Creditors: amounts falling due within one year	18	**(76,105)**		(70,793)	
Net current assets			**743,828**		507,617
Total net assets			**1,024,005**		927,282
Charity funds					
Restricted funds	19		**30,331**		36,317
Unrestricted funds	19		**993,674**		890,965
Total funds			**1,024,005**		927,282

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr Tony Ullman
Trustee
Date:

Ms Elizabeth Frost
Trustee

The notes on pages 14 to 36 form part of these financial statements.

Statement of cash flows
for the year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities (note 23)	**99,556**	172,651
Cash flows from investing activities		
Dividends, interests and rents from investments	**12,305**	9,428
Purchase of tangible fixed assets	**(85,957)**	(103,241)
Purchase of investments	**-**	(150,000)
Net cash used in investing activities	**(73,652)**	**(243,813)**
Change in cash and cash equivalents in the year	**25,904**	**(71,162)**
Cash and cash equivalents at the beginning of the year	**187,296**	258,458
Cash and cash equivalents at the end of the year (note 23)	**213,200**	187,296

The notes on pages 14 to 36 form part of these financial statements

Notes to the financial statements for the year ended 31 March 2025

1. General information

Age UK Canterbury is a charitable company and an exempt charity incorporated in England and Wales. The registered office is Castle Row, Canterbury, Kent, CT1 2QY. The principal activities of the Charity are to support the lives of the older people in Canterbury and the surrounding area.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Canterbury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the Charity's functional currency, and rounded to the nearest pound.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. 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.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 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 measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2. Accounting policies (continued)

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on the following bases:

Leasehold improvements - Centre	- 4% on Cost (over the term of the lease)
Minibuses	- 25% on Net Book Value
Furniture and Equipment	- 25% on Cost
Leasehold improvements - Charity Shop	- 10% on Cost (over the term of the lease)

2.10 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Current asset investments include cash or other short-term liquid investments with a short term maturity of more than three months but less than one year, held for investment purposes.

2.11 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

2. Accounting policies (continued)

2.12 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.13 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 from the date of acquisition or opening of the deposit or similar account.

2.14 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.15 Financial instruments

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

2.16 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.17 Pensions

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

2.18 Employee pension contributions

The Charity contributes to employees' personal pension plans. Contributions payable to these plans are charged to the Statement of financial activities in the period to which they relate.

2. Accounting policies (continued)

2.19 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 Charity 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 Charity 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.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Tangible fixed assets

The Charity has recognised tangible fixed assets with a carrying value of £280,177 at the reporting date (see note 14). These assets are stated at their cost less provision for depreciation and impairment. The Charity's accounting policy sets out the approach to calculating depreciation for immaterial assets acquired. For material assets such as land and buildings the Charity determines at acquisition reliable estimates for the useful economic life of the asset, its residual value and decommissioning costs. These estimates are based upon such factors as the expected use of the acquired asset and market conditions. At subsequent reporting dates the Trustees consider whether there are any factors such as technological advancements or changes in market conditions that indicate a need to reconsider the estimates used. Where there are indicators that the carrying value of tangible fixed assets may be impaired the Charity undertakes tests to determine the recoverable amount of assets. These tests require estimates of the fair value of assets less cost to sell and of their value in use. Wherever possible the estimate of the fair value of assets is based upon observable market prices less incremental cost for disposing of the asset. The value in use calculation is based upon a discounted cash flow model, based upon the Charity's forecasts for the foreseeable future which do not include any restructuring activities that the Charity is not yet committed to or significant future investments that will-enhance the asset's performance. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow model as well as expected future cash flows and the growth rate used for extrapolation purposes.

Notes to the financial statements
for the year ended 31 March 2025

4. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	190	20,250	**20,440**	17,957
Legacies	-	81,000	**81,000**	-
Grants	207,042	186,838	**393,880**	346,631
Government grants	113,670	-	**113,670**	113,670
Total 2025	320,902	288,088	**608,990**	478,258
Total 2024	334,946	143,312	478,258	

5. Income from charitable activities

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Clients minibus contributions	-	50,824	**50,824**	50,475
Clients meal contributions	-	52,742	**52,742**	54,353
Meals on wheels	-	2,550	**2,550**	1,526
Nail cutting	-	326,192	**326,192**	268,094
Collins unit	-	94,077	**94,077**	97,630
Transported clients day contributions	-	42,648	**42,648**	35,740
Meal contributions	-	865	**865**	594
Handyman service	-	1,493	**1,493**	1,631
Miscellaneous income	7,235	-	**7,235**	6,193
Student Placement	-	-	**-**	2,085
Rent Income	-	-	**-**	350
Total 2025	7,235	571,391	**578,626**	518,671
Total 2024	6,193	512,478	518,671	

6. Income from other trading activities

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Charity shop takings and sale of purchased items	92,835	**92,835**	100,126
Fundraising	190	**190**	2,446
Shop sales and sale of purchased items	1,938	**1,938**	506
Outings receipts	1,117	**1,117**	945
Total 2025	96,080	**96,080**	104,023
Total 2024	104,023	104,023	

7. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest receivable	12,305	**12,305**	9,428
Total 2024	9,428	9,428	

Notes to the financial statements
for the year ended 31 March 2025

8. Expenditure on raising funds

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Shop costs	38,184	**38,184**	46,467
Shop depreciation	1,248	**1,248**	77
Total 2025	39,432	**39,432**	46,544
Total 2024	46,544	46,544	

9. Analysis of grants

	Grants to Individuals 2025 £	Total funds 2025 £	Total funds 2024 £
Outreach & Other Funded Services	-	-	19
Total 2024	19	19	

Notes to the financial statements
for the year ended 31 March 2025

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total 2025 £	Total 2024 £
Day Centre	92,692	656,694	**749,386**	714,664
Mini Buses	-	51,518	**51,518**	51,439
Outreach & Other Funded Services	229,473	24,427	**253,900**	214,687
Dementia Unit	11,958	93,084	**105,042**	108,634
Total 2025	334,123	825,723	**1,159,846**	1,089,424
Total 2024	369,532	719,892	1,089,424	

11. Analysis of expenditure by activities

	Direct costs 2025 £	Grant funding of activities 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Day Centre	549,022	-	200,364	**749,386**	714,664
Mini Buses	42,611	-	8,907	**51,518**	51,439
Outreach & Other Funded Services	234,082	-	19,818	**253,900**	214,687
Dementia Unit	60,504	-	44,538	**105,042**	108,634
Total 2025	886,219	-	273,627	**1,159,846**	1,089,424
Total 2024	828,566	19	260,839	1,089,424	

Notes to the financial statements
for the year ended 31 March 2025

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Day Centre 2025 £	Mini Buses 2025 £	Outreach & Other Funded Services 2025 £	Dementia Unit 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	380,703	2,570	206,113	60,484	**649,870**	587,276
Depreciation	62,084	12,113	-	-	**74,197**	70,774
Kitchen	14,363	-	-	-	**14,363**	48,694
Minibus expenses	-	20,128	-	-	**20,128**	17,339
Private car drivers	233	-	-	-	**233**	274
Centre shop purchases	1,090	-	-	-	**1,090**	461
Entertainment and outings	1,177	-	1,040	-	**2,217**	2,163
Repairs and maintenance	34,944	7,800	-	-	**42,744**	46,396
Training	16,178	-	179	-	**16,357**	14,314
Cleaning	4,464	-	-	-	**4,464**	5,209
Provision of services	33,786	-	26,750	20	**60,556**	35,666
Total 2025	549,022	42,611	234,082	60,504	**886,219**	828,566
Total 2024	520,536	43,326	196,630	68,074	828,566	

Notes to the financial statements
for the year ended 31 March 2025

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Day Centre 2025 £	Mini Buses 2025 £	Outreach & Other Funded Services 2025 £	Dementia Unit 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	104,955	8,907	19,596	44,538	**177,996**	164,216
Legal and professional fees	7,127	-	-	-	**7,127**	5,163
Office expenses	47,023	-	222	-	**47,245**	51,034
Utilities	24,261	-	-	-	**24,261**	27,082
Insurance	2,879	-	-	-	**2,879**	1,956
Bad debts	1,519	-	-	-	**1,519**	260
Auditors' remuneration	12,600	-	-	-	**12,600**	11,128
Total 2025	200,364	8,907	19,818	44,538	**273,627**	260,839
Total 2024	194,128	8,113	18,038	40,560	260,839	

Notes to the financial statements
for the year ended 31 March 2025

12. Staff costs

	2025 £	2024 £
Wages and salaries	**746,153**	690,569
Social security costs	**57,855**	46,393
Pension costs	**23,858**	14,530
	827,866	751,492

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

	2025 No.	2024 No.
Employees	**34**	30

The average headcount expressed as full-time equivalents was:

	2025 No.	2024 No.
Employees	**27**	24

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

During the financial year the Charity's senior key management personnel received remuneration and benefits, including employer's national insurance contributions, amounting to £110,462 (2024: £102,262).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

Notes to the financial statements
for the year ended 31 March 2025

14. Tangible fixed assets

	Leasehold Centre Improve-ments £	Leasehold Charity Shop Improve-ments £	Minibuses £	Furniture and Equipment £	Total £
Cost or valuation					
At 1 April 2024	**604,199**	**15,228**	**123,365**	**174,980**	**917,772**
Additions	**45,919**	**11,704**	**-**	**28,334**	**85,957**
Disposals	**-**	**-**	**-**	**(11,178)**	**(11,178)**
At 31 March 2025	**650,118**	**26,932**	**123,365**	**192,136**	**992,551**
Depreciation					
At 1 April 2024	**428,253**	**13,405**	**74,917**	**131,532**	**648,107**
Charge for the year	**34,232**	**1,752**	**12,113**	**27,348**	**75,445**
On disposals	**-**	**-**	**-**	**(11,178)**	**(11,178)**
At 31 March 2025	**462,485**	**15,157**	**87,030**	**147,702**	**712,374**
Net book value					
At 31 March 2025	**187,633**	**11,775**	**36,335**	**44,434**	**280,177**
At 31 March 2024	175,946	1,823	48,448	43,448	269,665

15. Stocks

	2025 £	2024 £
Stocks	**4,292**	1,819

16. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	**34,684**	41,818
Other debtors	**2,479**	2,484
Prepayments and accrued income	**114,373**	44,088
	151,536	88,390

17. Current asset investments

	2025 £	2024 £
Short-term deposit accounts	**450,905**	300,905

18. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	**14,196**	11,913
Other taxation and social security	**14,901**	12,108
Other creditors	**4,944**	3,982
Accruals and deferred income	**42,064**	42,790
	76,105	70,793

	2025 £	2024 £
Deferred income at 1 April 2024	**20,835**	5,000
Resources deferred during the year	**15,559**	20,835
Amounts released from previous periods	**(20,835)**	(5,000)
Deferred income at 31 March 2024	**15,559**	20,835

Deferred income is in relation to grant income received in advance.

Notes to the financial statements
for the year ended 31 March 2025

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	269,665	-	(75,445)	85,957	280,177
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
Redundancy Provision	84,852	-	-	-	84,852
Building Maintenance Fund	10,000	-	-	-	10,000
	538,288	-	(75,445)	85,957	548,800
General funds					
General Funds	352,677	967,864	(789,710)	(85,957)	444,874
Total Unrestricted funds	890,965	967,864	(865,155)	-	993,674

Notes to the financial statements
for the year ended 31 March 2025

19. Statement of funds (continued)

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Restricted funds					
Outreach Fund	5,460	7,425	(12,885)	-	-
Hardship Fund	751	-	-	-	751
KCC Community Navigator Fund	9,428	111,663	(100,734)	-	20,357
Personal Independence Programme	2,515	70,888	(73,403)	-	-
Dementia Co-Ordinator	5,879	63,490	(60,146)	-	9,223
DEMO	12,284	33,914	(46,198)	-	-
Imago Wellbeing Contract	-	38,750	(38,750)	-	-
Foothealth Service	-	2,007	(2,007)	-	-
	36,317	328,137	(334,123)	-	30,331
Total of funds	927,282	1,296,001	(1,199,278)	-	1,024,005

Notes to the financial statements
for the year ended 31 March 2025

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	237,275	-	(70,851)	103,241	269,665
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	(50,000)	-
Foot Health Governance	5,000	-	-	(5,000)	-
Redundancy Provision	29,852	-	-	55,000	84,852
Building Maintenance Fund	10,000	-	-	-	10,000
	505,898	-	(70,851)	103,241	538,288
General funds					
General Funds	379,266	769,241	(695,585)	(100,245)	352,677
Total Unrestricted funds	885,164	769,241	(766,436)	2,996	890,965

Notes to the financial statements
for the year ended 31 March 2025

19. Statement of funds (continued)

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Restricted funds					
Outreach Fund	-	6,607	(1,147)	-	5,460
Hardship Fund	1,349	-	(10)	(588)	751
KCC Community Navigator Fund	-	111,663	(102,235)	-	9,428
Foothealth Service	-	2,007	(2,007)	-	-
Lapwing	2,408	-	-	(2,408)	-
Personal Independence Programme	-	47,560	(45,045)	-	2,515
Vascular Equipment Donations	597	-	(597)	-	-
Dementia Co-Ordinator	4,140	76,798	(75,059)	-	5,879
DEMO	13,691	27,754	(29,161)	-	12,284
Imago Wellbeing Contract	35,521	38,750	(74,271)	-	-
Cost of Living Response Fund	10,000	30,000	(40,000)	-	-
	67,706	341,139	(369,532)	(2,996)	36,317
Total of funds	952,870	1,110,380	(1,135,968)	-	927,282

Designated funds comprise:

a). Fixed Assets Fund
A fund that represents the net book value of the tangible fixed assets at the Balance sheet date.

b). Provision for Contingencies
This amount has been designated by the Trustees, and will be used by the charity in the short-term in the event that future local authority funding is not available, the minibuses need premature replacement or legislation requires unforeseen expense.

c). Equipment Replacement
Funds have been raised specifically to replace equipment at the Centre. This is an ongoing process.

d). Carer's Support Fund
Funds have been specifically to provide support for Carers and will be held pending such need arising. This is an ongoing process.

e). NHS Vanguard
A fund created to provide potential development money for the NHS Vanguard initiative, an innovative approach to service delivery. No decisions have yet been made regarding when these costs will be incurred.

f). Foot Health Governance
A fund specifically set up to fund the governance costs of the foot health service when the Chief Exective Officer is absent for any period of time.

g). Redundancy Provision
A fund created to, if the need may arise, enable the Charity to have a pot of money available in order to pay for any staff redundancy costs.

h). Building Maintenance Fund
A fund created to assist with any major expenditure that may be incurred now that the lease with KCC has come into force. This is an ongoing process.

Restricted funds comprise:

a). Outreach Fund
This is the fund used to receive and spend the grant given specifically by Kent County Council for the purpose of providing a visiting service to Carers responsible for looking after and caring for older dementia sufferers in their own homes. This fund goes towards the employment and expenses, including the overhead costs of two part time Outreach workers, who provide valuable support for Carers in Canterbury and the surrounding villages, many of whom find their lives stressful and tiring with little respite.

b). Hardship Fund
The Hardship Fund contains those funds donated with requests that they be used specifically for individual clients experiencing financial need. We are grateful to those donating in this way, thus providing some emergency funding for any of our clients who may be in desperate financial straits.

c). KCC Community Navigator Fund
A fund to account for the grant given by Kent County Council to provide the services of a Care Navigator for the Districts of Canterbury, Herne Bay and Whitstable. The service is working in conjunction with INVOKE (Independence through the Voluntary Action of Kent's Elders), a partnership between Age UK Canterbury, Kent County Council and Eastern & Coastal Kent Primary Care Trust.

d). Foothealth Service
This has been funded by Canterbury Clinical Commissioning Group and covers the costs of providing the Foothealth Service.

e). Lapwing
Live Art Practice Wellbeing Inspired Network Group - was a programme led by Age UK Canterbury. The project's main aim was to build the confidence, capability and capacity of Kent's professional artists to facilitate more effectively, to achieve arts inspired "dementia-friendly" and "mental health-alert" communities.

f). Personal Independence Programme
Integrated care programme working with local GPs to support the elderly in the community with two long term medical conditions.

g). Vascular Equipment Donations
Donations received by the Charity to help fund the purchase of vascular equipment. These have been used as and when necessary, to purchase the required equipment. Only a small balance is carried forward at the year end.

h). Dementia Coordinator
A single point of access to provide support for those diagnosed with dementia or suspected dementia, their carers and family. The fund pays for staff salaries plus all expenses associated with the service.

i). DEMO (Dementia Organizers)
Group support for people affected by Dementia. To facilitate Dementia Cafe's Peer Support Groups, providing basic Information and Advise at Café's. The fund pays for staff salaries, hall hire plus all expenses associated with the service.

j). Imago Wellbeing Contract
To provide a range of daily activities and befriending, to help promote health and wellbeing in over 55s.

k.) Cost of Living Response Fund
This is funded by Age UK to deliver activities/meals/and other services to help support and maintain independence. The fund goes towards salaries and expenses.

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Designated funds	**538,288**	**-**	**(75,445)**	**85,957**	**548,800**
General funds	**352,677**	**967,864**	**(789,710)**	**(85,957)**	**444,874**
Restricted funds	**36,317**	**328,137**	**(334,123)**	**-**	**30,331**
	927,282	**1,296,001**	**(1,199,278)**	**-**	**1,024,005**

Age UK Canterbury is an independent charity. We are a "Brand Partner" of the national charity, Age UK and are responsible for our own finances. Due to cuts and expected further cuts in government funding, we are increasingly looking for new sources of funding.

The transfer into Designated funds of £85,957 is an annual adjustment made to ensure the carried forward balance on the Fixed asset fund agrees to the Fixed asset net book value carried forward

The transfer out of restricted funds relates to the restricted Minibus donation being utilised and Vascular Equipment donations.

Free reserves at 31 March 2025 were £444,874 (2024: £352,677). This is sufficient to cover our normal expenditure for around 3 months. The age profile of our beneficiaries is increasing, which means our services are more and more essential. Any break in our service provision could have a detrimental effect on some of our more vulnerable users.

We are anxious to continue growing both the quality and level of our services to the local population, which is why we are seeking new sources of funding. We would welcome the opportunity to discuss our charity and our aspirations with you.

20. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	505,898	-	(70,851)	103,241	538,288
General funds	379,266	769,241	(695,585)	(100,245)	352,677
Restricted funds	67,706	341,139	(369,532)	(2,996)	36,317
	952,870	1,110,380	(1,135,968)	-	927,282

21. Analysis of net assets between funds - current period

	Restricted funds 2025 £	**Unrestricted funds 2025 £**	**Total funds 2025 £**
Tangible fixed assets	-	280,177	**280,177**
Current assets	30,331	789,602	**819,933**
Creditors due within one year	-	(76,105)	**(76,105)**
Total	30,331	993,674	**1,024,005**

Analysis of net assets between funds - prior year

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	269,665	269,665
Fixed asset investments	-	150,000	150,000
Current assets	36,317	542,093	578,410
Creditors due within one year	-	(70,793)	(70,793)
Total	36,317	890,965	927,282

Notes to the financial statements
for the year ended 31 March 2025

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

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**96,723**	(25,588)
Adjustments for:		
Depreciation charges	**75,445**	70,851
Dividends, interests and rents from investments	**(12,305)**	(9,428)
Increase in stocks	**(2,473)**	(337)
Increase in debtors	**(63,146)**	(3,007)
(Decrease) increase in creditors	**5,312**	(12,656)
Increase in current asset investments	**-**	152,816
Net cash provided by operating activities	**99,556**	172,651

23. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	**213,200**	187,296
Total cash and cash equivalents	**213,200**	187,296

24. Analysis of changes in net debt

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	**187,296**	**25,904**	**213,200**
Liquid investments	**300,905**	**150,000**	**450,905**
	488,201	**175,904**	**664,105**

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £23,858 (2024 - £14,530). As at 31 March 2025, contributions of £4,944 were payable to the Charity (2024 - £3,892).

26. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	**24,798**	23,598
Later than 1 year and not later than 5 years	**73,646**	2,394
Later than 5 years	**-**	100
	98,444	26,092

27. Related party transactions

There were no related party transactions in the reporting period. There are no amounts outstanding with any related parties at the Balance sheet date (2024: £Nil).

AGE UK CANTERBURY

England & Wales - Charity number 1094385

Accounts

Canterbury age UK

Annual Report and Accounts 2023-2024

Age UK Canterbury

The object for which Age UK Canterbury is established 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 the City of Canterbury."

Honorary President

Mrs Patricia Shephard MBE DL

Board of Trustees

David Baxter	Chairman
Tony Ullman	Vice Chairman
Elizabeth Frost	Treasurer
Sian Calnan	Committee Member – resigned 12 February 2024
Julie MacInnes	Committee Member
Sandra Worth	Committee Member

Chief Officer and Company Secretary

Neil Brown

Deputy Chief Officer

Janet Eales

Members of the Company: 20

Banks

Lloyds TSB plc, 49 High Street, Canterbury, Kent T1 2SE
CAF Bank Ltd, Kings Hill, West Malling, Kent ME19 4TA

Auditors

Kreston Reeves & Co. LLP, Montague Place, Quayside, Chatham Maritime, Chatham, Kent ME4 4QU

Solicitors

Robinsons Solicitors, River House, Stour Street, Canterbury, CT1 2NZ
Gardner and Croft LLP, 2 Castle Street, Canterbury, Kent CT1 2QH

CHAIRMAN'S REPORT

Welcome to this year's annual report. We are pleased to be able to report that the charity remains stable despite a challenging financial position. We have been successful in continuing to receive income from several new areas which include IMAGO Wellbeing Programmes, The Big Lottery Fund and Age UK Cost of Living Grant allocation. Ongoing developments and improved capacity in both our Dementia Day Care and Foot Health Service supports improved income opportunities.

The cost of living crisis continues to impact areas such as our charity shop but despite this we have built upon the success of previous years alongside the service developments implemented as a result of operational remodelling. The ongoing delivery of high quality services to older people living in Canterbury and surrounding areas fully supports both our Strategic and Business Planning objectives.

Age UK Canterbury continues to meet all its statutory obligations in all areas. In April 2023 we were again successful in achieving our annual ISO 9001:2015 accreditation through the British Assessment Bureau. This is specifically awarded for providing quality management for the delivery of social and health opportunities and outreach services to older people in the Canterbury and surrounding areas.

As part of our strategic planning and business development model, Age UK Canterbury made an application to the Kent Community NHS Foundation Trust to be awarded an Any Qualified Provider (AQP) status to deliver NHS Podiatry Services in partnership with the NHS Podiatry Service. This contract was awarded to Age UK Canterbury in September 2023 for a three year contract with an additional two year extension.

The success of the charity has only been possible due the excellent dedication of our staff, volunteers and the partners that we work with and through in support of our charitable objectives.

We wish to thank all the individual people, businesses and organizations that have supported us through donations and legacies. This is critical since it is not always appreciated that we are a small independent charity.

On behalf of the Board of Trustees and Age UK Canterbury, We would like to thank all our staff, volunteers, collaborative partners, members and fellow Trustees for the excellent work and support. We would also like to thank our President and Volunteer Charity Shop Manager, Mrs Tricia Shephard with her volunteers who continue to work tirelessly for the success of our Charity Shop in St Peter's Street, Canterbury.

David Baxter
Chair of Board of Trustees

CHIEF OFFICER'S REPORT

We are most pleased to highlight in this Annual Report the improvements and developments achieved in 2023/24 and we would like to extend our grateful and sincere thanks and appreciation to David Baxter and the Board of Trustees for all their support over the last year.

The charity continues to develop new services and grow effectively to deliver the quality and provision needed by our clients in line with our strategic and business plans.

During the last year we have continued to work collaboratively with NHS and KCC colleagues and as highlighted in the Chairman's report, we have sought and developed new funding opportunities that have supported our ongoing growth over recently challenging times. Our day opportunities, wellbeing programmes, hot meal delivery and dementia day care continue to build capacity.

The need for our Foot Health Service has grown considerably over the last few years. This has required the implementation of a workforce development strategy to ensure that Age UK Canterbury keeps pace with the demand placed upon it and has appropriate succession management procedures in place. As a result of this requirement we continue to deliver an accredited clinical training degree programme in partnership with the University of Plymouth. Our Apprentice Podiatrist training covers both the BSc (Hons) and MSc Podiatry Degree levels. We are also a well established accredited training setting in partnership with The Royal College of Podiatry for the Assistant Podiatry Practitioner qualification. This is a unique model and Age UK Canterbury is the only charity in the UK offering these services and training opportunities. We were also successful in 2023/2024 in being awarded an NHS Any Qualified Provider status for the delivery of NHS Podiatry in our local community. This is also a unique national accreditation for an Age UK.

Integrated health and social care within the community remains a key part of the charity's strategic direction. In line with this commitment our Personalized Independence Programme, Community Navigation and Hospital Care Navigation Services provide extremely effective community pathways in supporting wellbeing, independence and social inclusion for the clients that we deliver these services to.

As with previous years, we continue to refurbish and upgrade our facilities at both the centre and the charity shop. Most recently we have upgraded our kitchen facilities at the centre and also the IT infrastructure at our charity shop in order to implement the introduction of Gift Aid.

Heartfelt thanks go to all our excellent staff and volunteers for the invaluable work that they all undertake. Our achievements in 2023/24 were only made possible by the sterling efforts and hard work of our staff and volunteers including our wonderful President, Tricia Shephard and her team of volunteers that she leads at our charity shop.

Dr Neil Brown
Chief Officer

SERVICES REPORT

As a result of the Kent County Council contract cessation, we undertook a fundamental review of our service delivery areas together with our capacity arrangements within each service. As a result of this, new funding opportunities were sought and we were awarded the Wellbeing Matters Plus Service managed by IMAGO. The year has been successful in achieving a range of new wellbeing programmes which support not only our existing client base but we have also welcomed new clients to this service area.

The award of the Dementia Contract with the NHS Kent and Medway Integrated Care Board (ICB) has proven to be very successful in 2023/24 not least in the outreach arrangements but also referring appropriate post-diagnostic clients to our dementia day care services. The Dementia and Me roles include a single point of access for help and support for all things to do with dementia across the Canterbury and Faversham areas. Staff visit clients in their own home and create a support plan and offer a wide range of support and advice. In addition, a varied range of group-based support activities are available including Dementia Cafes, Peer Support Groups, Befriending and Younger Onset Groups.

The Foot Health Services continues to develop and grow and over the last three years we have provided around 27,000 appointments to our caseload of patients over 55 years old both in our clinics and community home visiting.

Our Hot Meal Services continues to provides a consistent service delivery within the community . Most of the clients accessing our hot meal service are on a long term basis. There is always a daily challenge to get these meals prepared, packed and delivered in a short space of time, but with the support of staff and volunteers the service has been extremely important for the community.

We continue to offer a variety of wellbeing activities for the members to try; some are more successful than others but the majority of members are willing to try a new activity when it is introduced. All the activities are aimed at preventing social isolation, depression and falls and they also encourage social interaction. Our activity review will seek to ensure that even greater engagement is achieved by members going forward.

In addition, we deliver many other key and critical services such as Community Navigation, Information and Advice, Befriending, Hospital Care Navigation Service and Personalised Independence Service. Our charity shop also provides a critical community focus and much needed income for the charity.

We have lovely, helpful volunteers and it has been nice to have a mixture of both young and the more mature, it is always uplifting to see the development in their confidence and social interaction.

Mrs Janet Eales
Deputy Chief Officer

CHARITY SHOP REPORT

Our Charity shop in St Peters Street continues to trade very well despite the difficult environment for trading at the current time. The shop seeks to open seven days a week and frequently during Bank Holiday periods. Our volunteers, as always, are extremely welcoming and always remain customer focused.

The shop not only provides much needed financial support for our charity, but it also acts as a community hub and focal point for older people to support them in accessing our services. In addition, our charity shop delivers much needed support particularly for our younger volunteers in gaining experience and confidence in the working environment and enabling a steppingstone into their future career.

A range of items are accepted by us, such as, clothes, bric a brac, suitably PAT tested electrical equipment, books CD's, DVDs, and in fact most things but we do have to be careful as there are trading regulations which we must conform to. We do not sell any baby equipment for safety reasons. All donations must be sorted carefully, clothes are sized, priced, and steamed and most of the china and glass must be carefully washed before it is suitable to go on the shelves. We do code our clothes so that we know how long they have been on sale and so reduce the price after a month. We do have an arrangement when any clothes not suitable for sale are sent for recycling and these are collected frequently.

Our windows are themed, and this depends on the time of year, for example, festivities such as Christmas and Easter together with other celebrations such as St Valentine's Day. We reserve items for sale for these times to make a colorful show. We do find we sell items from the windows and try to make them eye catching to encourage new customers into the shop. Toy weeks are also very popular, but most toys take hours of sorting as often toy boxes are just emptied into sacks and brought in and so putting toys together into a saleable object is often a great challenge!

Our extreme gratitude and thanks as always, goes to our supporters who provide much needed donations. Without everyone's generosity we would not have a shop and even more importantly the many volunteers who cheerfully work and help us every week.

Mrs Tricia Shephard
Volunteer Charity Shop Manager

STATISTICAL INFORMATION

AGE UK CANTERBURY 2023 – 2024

DAY CENTRE	1794 ATTENDANCES
FOOT HEALTH SERVICE VISITS	9905 APPOINTMENTS/HOME
INFORMATION AND ADVICE	550 INTERVENTIONS
COLLINS UNIT – DEMENTIA DAY CARE	2196 ATTENDANCES
MEALS ON WHEELS	6774 MEALS DELIVERED
BEFRIENDING	364 VISITS
HANDYMAN	44 KEY SAFES FITTED
WELLBEING ACTIVITIES	5700 ATTENDANCES
OUTREACH SERVICES (COMMUNITY NAVIGATORS, HOSPITAL CARE NAVIGATORS, PERSONAL INDEPENDENCE COORDINATORS AND DEMENTIA AND ME COORDINATORS)	4305 VISITS/INTERVENTIONS

Could you support our work?

You could make a difference to the lives of older people in Canterbury and surrounding areas by supporting our work in the following ways:

Cheques

Please make cheques payable to 'Age UK Canterbury' and send to our office in Castle Row Canterbury CT1 2QY.

Online

Visit our website wwwageukcanterbury.org.uk to donate through the Just Giving website.

For more information please call

01227 462368

email canterbury**info@ageukcanterbury.org.uk**

or visit **www.ageukcanterbury.org.uk**

Age UK Canterbury is a charitable company limited by guarantee and registered in England and Wales Registered charity number 1094385
Company number: 4511978
Registered office is: Age Concern Building, Castle Row, Canterbury, Kent,, CT1 2QY

REPORT AND FINANCIAL REVIEW 2023 -2024

Structure, Governance and Management

The company is registered as a charitable company limited by guarantee and was incorporated on 15 August 2002. It is governed by its Memorandum and Articles of Association.

The members of the Trustee Board during the financial year were as listed on page 1. The Trustee Board was formed in 2002 with the original Chairman and Trustees being elected into office at the Annual General Meeting (AGM) in 2003. The Trustees are aware of the responsibilities which they carry and will be looking for suitable people with whom to share them when vacancies arise. Appropriate training and help have been given and will be offered to new Trustees when they are appointed.

Safeguarding is a critical factor in all the work carried out in the charity and regular training for staff and volunteers is completed on an ongoing basis. Our safeguarding policies and procedures are reviewed annually to ensure that we keep pace with any changes to requirements and legislation.

The Trustees have met 8 times during the financial year, being responsible for the oversight of the planning and of the management of the activities and finances of the Charity. The Board is supported by the Chief Officer who attends each meeting and who is responsible for the day-to-day operational management and delivery of all the services provided by Age UK Canterbury and of the staff and volunteers. The Chief Officer is assisted in this by Mrs Janet Eales, Deputy Chief Officer. At the Centre in Castle Row a total of 34 members of staff were employed up until March 2023. The staff were supported by around 72 volunteers (including the Charity Shop in St Peter's Street) who continued to work with us throughout the pandemic.

The main risk to the Company is the withdrawal of the funding provided for services by Kent County Council at the end of March 2022. The Trustees do ensure that the reserves would cover redundancies should that need arise and now have nine months running costs in the unrestricted reserves.

Public Benefit

The charity offers support to all people in the Canterbury and surrounding areas over 55 to enable them to make the most of later life through the provision of support, activities friendship, advice and services to support their mobility and independence.

Achievements and Performance

The achievements and performance during the financial year are as set out in various proceeding Reports particularly those of the Chairman and Chief Officer.

Future Plans

Plans are again set out in the Chairman's and Chief Officer's Report.

Financial Review

The details of Income and Expenditure for the 2023/2024 financial year are set out in the accompanying Statement of Financial Activities and Notes to the Accounts. The Charity remained in a healthy financial position throughout the period.

We are grateful to Canterbury City Council for their Discretionary Business Rate Relief on our Centre and Charity shop premises.

Donations from local organisations, clients and friends, totalled £17,957. These funds were put on deposit to gain interest until required. We are very grateful for all this financial support.

The Age UK Canterbury shop in the main street of Canterbury continues to provide an essential source of funds. During this financial year, sales yielded a record net profit of £53,659 which represents a significant addition to the general funds. This would not be possible without the hard work of the volunteers who kept the shop open Monday to Sunday throughout the year and who also sorted and labelled the huge amount of donated second hand items of clothing, books, records, ornaments and other miscellaneous items. The Trustees are extremely grateful for all that these volunteers have done on behalf of the Charity.

Plans for the future and Reserves and Investment Policy

At the year end the total financial reserves held as net current assets were £507,617 These reserves fell into three categories - unrestricted, designated and restricted funds, as shown on the balance sheet.

Unrestricted Reserves

Company policy is that ideally the unrestricted liquid reserves should amount to at least the equivalent of six months of total resources expended.

At the year end the unrestricted liquid funds amounted to £352,677 which was 50.57% of the year's total unrestricted expenditure. At the financial year end the Tangible Fixed Assets totalled £269,665. Whilst these may provide some security, it is essential, particularly in the present difficult climate, that our main source of income, the KCC contract funding, continues. Without this financial support we would not be able to continue to provide the level of services required by our existing and potential clientele.

Designated Reserves

The designated reserves as shown in the balance sheet totalled £538,288 at the year end. These reserves were designated for separate purposes, as set out in the statement of funds.

Restricted Reserves

The balance of the liquid assets at the year end was £36,317 in the restricted category as itemised at note 20 to the accounts.

Reserves Policy

There remains an on-going need to set aside further sums for possible expenditure on building maintenance, and to increase the reserves to cover unforeseen circumstances due to the considerably increased extent of the Charity's operations. Thus, there is a need to increase funding to meet the trustees' stated requirement to have sufficient reserves to cover 6 months of on-going operation costs.

Investment Policy

During the year the Company continued to be in the position of requiring substantial funds at short notice for the provision of increased services, improved accommodation, and for the replacement of equipment. Thus, it was necessary to have most liquid funds on call at short notice, but in such a manner as to maximise interest, with some current asset investments also held in the medium term.

Should this situation change and substantial long-term funds accrue, consideration will be given to the appointment of an investment adviser.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Canterbury for the purposes of Company Law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charitable company's state of affairs at the end of the year and of its income and expenditure for that period. In preparing these accounts, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- Observe the methods an principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Statement of Disclosure of Information to Auditors

We the trustees of the charity who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the charity's auditors are unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information

Auditors

In accordance with Section 485 of the Companies Act 2006, a resolution proposing that Reeves & Co LLP be reappointed as auditors of the company will be put to the Annual General Meeting.

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

At a meeting of the Trustees held on 22 October 2024 this report, together with the annual accounts were approved and authority given to the undersigned to confirm approval on their behalf.

On behalf of the Trustees

David Baxter – Chairman

Independent auditor's report to the Members of Age UK Canterbury

Opinion

We have audited the financial statements of Age UK Canterbury (the 'Charity') for the year ended 31 March 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2024 and of its income 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 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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Independent auditor's report to the Members of Age UK Canterbury (continued)

Other information

The other information comprises the information included in the 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 Charity'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Age UK Canterbury (continued)

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures with automated data analytical tools to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Physical inspection of tangible assets susceptible to fraud or irregularity;
- Assessment of identified fraud risk factors; and review of cash expenditure to confirm no evidence of personal benefit; and
- Reading minutes of meetings of those charged with governance; and
- Review of significant and unusual transactions and evaluation of the underlying financial rationale supporting the transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

- Identify and assess the risks of material misstatement of the 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 of the effectiveness of the Charity'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 Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my 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 my Auditor's report. However, future events or conditions may cause the Charity 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.

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 Charity'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 Charity's 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 Charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP
Chartered Accountants
Statutory Auditor
Chatham Maritime

22 October 2024

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Age UK Canterbury
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	4	**334,946**	**143,312**	**478,258**	400,144
Charitable activities	5	**6,193**	**512,478**	**518,671**	449,720
Other trading activities	6	**-**	**104,023**	**104,023**	102,331
Investments	7	**-**	**9,428**	**9,428**	2,213
Total income		**341,139**	**769,241**	**1,110,380**	954,408
Expenditure on:					
Raising funds	8	**-**	**46,544**	**46,544**	45,596
Charitable activities	10	**369,532**	**719,892**	**1,089,424**	951,223
Total expenditure		**369,532**	**766,436**	**1,135,968**	996,819
Net (expenditure)/income		**(28,393)**	**2,805**	**(25,588)**	(42,411)
Transfers between funds	20	**(2,996)**	**2,996**	**-**	-
Net movement in funds		**(31,389)**	**5,801**	**(25,588)**	(42,411)
Reconciliation of funds:					
Total funds brought forward		**67,706**	**885,164**	**952,870**	995,281
Net movement in funds		**(31,389)**	**5,801**	**(25,588)**	(42,411)
Total funds carried forward		**36,317**	**890,965**	**927,282**	952,870

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 18 to 42 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)
Registered number: 04511978

Balance sheet
as at 31 March 2024

	Note		2024 £		2023 £
Fixed assets					
Tangible assets	14		**269,665**		237,275
Investments	15		**150,000**		-
Current assets					
Stocks	16	**1,819**		1,482	
Debtors	17	**88,390**		85,383	
Investments	18	**300,905**		453,721	
Cash at bank and in hand		**187,296**		258,458	
		578,410		799,044	
Creditors: amounts falling due within one year	19	**(70,793)**		(83,449)	
Net current assets			**507,617**		715,595
Total net assets			**927,282**		952,870
Charity funds					
Restricted funds	20		**36,317**		67,706
Unrestricted funds	20		**890,965**		885,164
Total funds			**927,282**		952,870

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Mr Tony Ullman
Trustee
Date: 22 October 2024

Ms Elizabeth Frost
Trustee

The notes on pages 18 to 42 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities (note 23)	**172,651**	11,056
Cash flows from investing activities		
Dividends, interests and rents from investments	**9,428**	2,213
Fixed assets disposals NBV	**-**	1,034
Purchase of tangible fixed assets	**(103,241)**	(70,453)
Purchase of investments	**(150,000)**	-
Net cash used in investing activities	**(243,813)**	**(67,206)**
Change in cash and cash equivalents in the year	**(71,162)**	**(56,150)**
Cash and cash equivalents at the beginning of the year	**258,458**	314,608
Cash and cash equivalents at the end of the year (note 23)	**187,296**	258,458

The notes on pages 18 to 42 form part of these financial statements

Notes to the financial statements for the year ended 31 March 2024

1. General information

Age UK Canterbury is a charitable company and an exempt charity incorporated in England and Wales. The registered office is Castle Row, Canterbury, Kent, CT1 2QY. The principal activities of the Charity are to support the lives of the older people in Canterbury and the surrounding area.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Canterbury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the Charity's functional currency, and rounded to the nearest pound.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. 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.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

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

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 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 measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2. Accounting policies (continued)

2.8 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on the following bases:

Leasehold improvements - Centre	- 4% on Cost (over the term of the lease)
Minibuses	- 25% on Net Book Value
Furniture and Equipment	- 25% on Cost
Leasehold improvements - Charity Shop	- 10% on Cost (over the term of the lease)

2.10 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Current asset investments include cash or other short-term liquid investments with a short term maturity of more than three months but less than one year, held for investment purposes.

2.11 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

2.12 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2. Accounting policies (continued)

2.13 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 from the date of acquisition or opening of the deposit or similar account.

2.14 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.15 Financial instruments

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

2.16 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.17 Pensions

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

2.18 Employee pension contributions

The Charity contributes to employees' personal pension plans. Contributions payable to these plans are charged to the Statement of financial activities in the period to which they relate.

2. Accounting policies (continued)

2.19 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 Charity 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 Charity 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.

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Tangible fixed assets

The Charity has recognised tangible fixed assets with a carrying value of £269,665 at the reporting date (see note 14). These assets are stated at their cost less provision for depreciation and impairment. The Charity's accounting policy sets out the approach to calculating depreciation for immaterial assets acquired. For material assets such as land and buildings the Charity determines at acquisition reliable estimates for the useful economic life of the asset, its residual value and decommissioning costs. These estimates are based upon such factors as the expected use of the acquired asset and market conditions. At subsequent reporting dates the Trustees consider whether there are any factors such as technological advancements or changes in market conditions that indicate a need to reconsider the estimates used. Where there are indicators that the carrying value of tangible fixed assets may be impaired the Charity undertakes tests to determine the recoverable amount of assets. These tests require estimates of the fair value of assets less cost to sell and of their value in use. Wherever possible the estimate of the fair value of assets is based upon observable market prices less incremental cost for disposing of the asset. The value in use calculation is based upon a discounted cash flow model, based upon the Charity's forecasts for the foreseeable future which do not include any restructuring activities that the Charity is not yet committed to or significant future investments that will enhance the asset's performance. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow model as well as expected future cash flows and the growth rate used for extrapolation purposes

4. Income from donations and legacies

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	414	17,543	**17,957**	33,643
Grants	220,862	125,769	**346,631**	249,081
Government grants	113,670	-	**113,670**	117,420
Total 2024	334,946	143,312	**478,258**	400,144
Total 2023	330,123	70,021	400,144	

5. Income from charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Clients minibus contributions	-	50,475	**50,475**	43,722
Clients meal contributions	-	54,353	**54,353**	47,477
Meals on wheels	-	1,526	**1,526**	763
Nail cutting	-	268,094	**268,094**	234,971
Collins unit	-	97,630	**97,630**	89,030
Transported clients day contributions	-	35,740	**35,740**	27,728
Meal contributions	-	594	**594**	162
Handyman service	-	1,631	**1,631**	1,748
Miscellaneous income	6,193	-	**6,193**	2,999
Student Placement	-	2,085	**2,085**	1,120
Rent Income	-	350	**350**	-
Total 2024	6,193	512,478	**518,671**	449,720
Total 2023	2,894	446,826	449,720	

6. Income from other trading activities

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Charity shop takings and sale of purchased items	100,126	**100,126**	99,175
Fundraising	2,446	**2,446**	1,822
Shop sales and sale of purchased items	506	**506**	1,334
Outings receipts	945	**945**	-
Total 2024	104,023	**104,023**	102,331
Total 2023	102,331	102,331	

7. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank interest receivable	9,428	**9,428**	2,213
Total 2023	2,213	2,213	

8. Expenditure on raising funds

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Shop costs	46,467	**46,467**	45,519
Shop depreciation	77	**77**	77
Total 2024	46,544	**46,544**	45,596
Total 2023	45,596	45,596	

9. Analysis of grants

	Grants to Individuals 2024 £	Total funds 2024 £	Total funds 2023 £
Outreach & Other Funded Services	19	**19**	37
Total 2023	37	37	

Notes to the financial statements
for the year ended 31 March 2024

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total 2024 £	Total 2023 £
Day Centre	180,990	533,674	**714,664**	561,115
Mini Buses	-	51,439	**51,439**	39,677
Outreach & Other Funded Services	188,542	26,145	**214,687**	256,842
Dementia Unit	-	108,634	**108,634**	93,589
Total 2024	369,532	719,892	**1,089,424**	951,223
Total 2023	249,702	701,521	951,223	

11. Analysis of expenditure by activities

	Direct costs 2024 £	Grant funding of activities 2024 £	Support costs 2024 £	Total funds 2024 £	Total funds 2023 £
Day Centre	520,536	-	194,128	**714,664**	561,115
Mini Buses	43,326	-	8,113	**51,439**	39,677
Outreach & Other Funded Services	196,630	19	18,038	**214,687**	256,842
Dementia Unit	68,074	-	40,560	**108,634**	93,589
Total 2024	828,566	19	260,839	**1,089,424**	951,223
Total 2023	700,616	37	250,570	951,223	

Notes to the financial statements
for the year ended 31 March 2024

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Day Centre 2024 £	Mini Buses 2024 £	Outreach & Other Funded Services 2024 £	Dementia Unit 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	320,685	3,421	195,099	68,071	**587,276**	481,781
Depreciation	54,624	16,150	-	-	**70,774**	53,739
Kitchen	48,694	-	-	-	**48,694**	41,392
Minibus expenses	-	17,339	-	-	**17,339**	43,718
Private car drivers	274	-	-	-	**274**	406
Centre shop purchases	461	-	-	-	**461**	932
Entertainment and outings	1,043	-	1,120	-	**2,163**	1,240
Repairs and maintenance	39,980	6,416	-	-	**46,396**	30,537
Training	14,070	-	244	-	**14,314**	11,722
Cleaning	5,209	-	-	-	**5,209**	3,840
Provision of services	35,496	-	167	3	**35,666**	31,309
Total 2024	520,536	43,326	196,630	68,074	**828,566**	700,616

Notes to the financial statements
for the year ended 31 March 2024

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Day Centre 2024 £	Mini Buses 2024 £	Outreach & Other Funded Services 2024 £	Dementia Unit 2024 £	Total funds 2024 £	Total funds 2023 £
Staff costs	97,697	8,113	17,846	40,560	**164,216**	160,359
Legal and professional fees	5,163	-	-	-	**5,163**	8,948
Office expenses	50,842	-	192	-	**51,034**	48,178
Utilities	27,082	-	-	-	**27,082**	22,440
Insurance	1,956	-	-	-	**1,956**	1,756
Bad debts	260	-	-	-	**260**	693
Auditors' remuneration	11,128	-	-	-	**11,128**	8,196
Total 2024	194,128	8,113	18,038	40,560	**260,839**	250,570

Notes to the financial statements
for the year ended 31 March 2024

12. Staff costs

	2024 £	2023 £
Wages and salaries	**690,569**	587,709
Social security costs	**46,393**	42,116
Pension costs	**14,530**	12,315
	751,492	642,140

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

	2024 No.	2023 No.
Employees	**30**	32

The average headcount expressed as full-time equivalents was:

	2024 No.	2023 No.
Employees	**24**	25

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

During the financial year the Charity's senior key management personnel received remuneration and benefits, including employer's national insurance contributions, amounting to £102,262 (2023: £90,446).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 March 2024, no Trustee expenses have been incurred (2023 - £NIL).

Notes to the financial statements
for the year ended 31 March 2024

14. Tangible fixed assets

	Leasehold Centre Improve-ments £	Leasehold Charity Shop Improve-ments £	Minibuses £	Furniture and Equipment £	Total £
Cost or valuation					
At 1 April 2023	**576,317**	**13,210**	**87,285**	**149,415**	**826,227**
Additions	**27,882**	**2,018**	**36,080**	**37,261**	**103,241**
Disposals	**-**	**-**	**-**	**(11,696)**	**(11,696)**
At 31 March 2024	**604,199**	**15,228**	**123,365**	**174,980**	**917,772**
Depreciation					
At 1 April 2023	**398,613**	**12,823**	**58,767**	**118,749**	**588,952**
Charge for the year	**29,640**	**582**	**16,150**	**24,479**	**70,851**
On disposals	**-**	**-**	**-**	**(11,696)**	**(11,696)**
At 31 March 2024	**428,253**	**13,405**	**74,917**	**131,532**	**648,107**
Net book value					
At 31 March 2024	**175,946**	**1,823**	**48,448**	**43,448**	**269,665**
At 31 March 2023	177,704	387	28,518	30,666	237,275

15. Fixed asset investments

	Unlisted investments £
Cost or valuation	
Additions	**150,000**
At 31 March 2024	**150,000**
Net book value	
At 31 March 2024	**150,000**

16. Stocks

	2024 £	2023 £
Stocks	**1,819**	1,482

17. Debtors

	2024 £	2023 £
Due within one year		
Trade debtors	**41,818**	51,098
Other debtors	**2,484**	2,715
Prepayments and accrued income	**44,088**	31,570
	88,390	85,383

18. Current asset investments

	2024 £	2023 £
Short-term deposit accounts	**300,905**	453,721

Notes to the financial statements
for the year ended 31 March 2024

19. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	**11,913**	20,763
Other taxation and social security	**12,108**	9,835
Other creditors	**3,982**	2,821
Accruals and deferred income	**42,790**	50,030
	70,793	83,449

	2024 £	2023 £
Deferred income at 1 April 2023	**5,000**	5,000
Resources deferred during the year	**20,835**	5,000
Amounts released from previous periods	**(5,000)**	(5,000)
Deferred income at 31 March 2024	**20,835**	5,000

Deferred income is in relation to grant income received in advance.

Notes to the financial statements
for the year ended 31 March 2024

20. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	237,275	-	(70,851)	103,241	269,665
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	(50,000)	-
Foot Health Governance	5,000	-	-	(5,000)	-
Redundancy Provision	29,852	-	-	55,000	84,852
Building Maintenance Fund	10,000	-	-	-	10,000
	505,898	-	(70,851)	103,241	538,288
General funds					
General Funds	379,266	769,241	(695,585)	(100,245)	352,677
Total Unrestricted funds	885,164	769,241	(766,436)	2,996	890,965

Notes to the financial statements
for the year ended 31 March 2024

20. Statement of funds (continued)

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Restricted funds					
Outreach Fund	-	6,607	(1,147)	-	5,460
Hardship Fund	1,349	-	(10)	(588)	751
KCC Community Navigator Fund	-	111,663	(102,235)	-	9,428
Foothealth Service	-	2,007	(2,007)	-	-
Lapwing	2,408	-	-	(2,408)	-
Personal Independence Programme	-	47,560	(45,045)	-	2,515
Vascular Equipment Donations	597	-	(597)	-	-
Dementia Co-Ordinator	4,140	76,798	(75,059)	-	5,879
DEMO	13,691	27,754	(29,161)	-	12,284
Imago Wellbeing Contract	35,521	38,750	(74,271)	-	-
Cost of Living Response Fund	10,000	30,000	(40,000)	-	-
	67,706	341,139	(369,532)	(2,996)	36,317
Total of funds	952,870	1,110,380	(1,135,968)	-	927,282

Notes to the financial statements for the year ended 31 March 2024

20. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	221,672	-	(53,816)	69,419	237,275
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	29,852	-	-	-	29,852
Building Maintenance Fund	10,000	-	-	-	10,000
	490,295	-	(53,816)	69,419	505,898
General funds					
General Funds	499,564	621,391	(693,301)	(48,388)	379,266
Total Unrestricted funds	989,859	621,391	(747,117)	21,031	885,164

Notes to the financial statements
for the year ended 31 March 2024

20. Statement of funds (continued)

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Restricted funds					
Outreach Fund	-	3,174	(3,174)	-	-
Hardship Fund	1,386	-	(37)	-	1,349
KCC Community NavigatorFund	-	111,663	(111,663)	-	-
Foothealth Service	-	2,007	(2,007)	-	-
Lapwing	2,408	-	-	-	2,408
Personal IndependenceProgramme	-	41,322	(41,322)	-	-
Vascular Equipment Donations	1,628	-	-	(1,031)	597
Dementia Co-Ordinator	-	85,398	(81,258)	-	4,140
DEMO	-	23,932	(10,241)	-	13,691
Minibus Donation	-	20,000	-	(20,000)	-
Imago Wellbeing Contract	-	35,521	-	-	35,521
Cost of Living Response Fund	-	10,000	-	-	10,000
	5,422	333,017	(249,702)	(21,031)	67,706
Total of funds	995,281	954,408	(996,819)	-	952,870

Designated funds comprise:

a). Fixed Assets Fund
A fund that represents the net book value of the tangible fixed assets at the Balance sheet date.

b). Provision for Contingencies
This amount has been designated by the Trustees, and will be used by the charity in the short-term in the event that future local authority funding is not available, the minibuses need premature replacement or legislation requires unforeseen expense.

c). Equipment Replacement
Funds have been raised specifically to replace equipment at the Centre. This is an ongoing process.

d). Carer's Support Fund
Funds have been specifically to provide support for Carers and will be held pending such need arising. This is an ongoing process.

e). NHS Vanguard
A fund created to provide potential development money for the NHS Vanguard initiative, an innovative

approach to service delivery. No decisions have yet been made regarding when these costs will be incurred.

f). Foot Health Governance
A fund specifically set up to fund the governance costs of the foot health service when the Chief Exective Officer is absent for any period of time.

g). Redundancy Provision
A fund created to, if the need may arise, enable the Charity to have a pot of money available in order to pay for any staff redundancy costs.

h). Building Maintenance Fund
A fund created to assist with any major expenditure that may be incurred now that the lease with KCC has come into force. This is an ongoing process.

Restricted funds comprise:

a). Outreach Fund
This is the fund used to receive and spend the grant given specifically by Kent County Council for the purpose of providing a visiting service to Carers responsible for looking after and caring for older dementia sufferers in their own homes. This fund goes towards the employment and expenses, including the overhead costs of two part time Outreach workers, who provide valuable support for Carers in Canterbury and the surrounding villages, many of whom find their lives stressful and tiring with little respite.

b). Hardship Fund
The Hardship Fund contains those funds donated with requests that they be used specifically for individual clients experiencing financial need. We are grateful to those donating in this way, thus providing some emergency funding for any of our clients who may be in desperate financial straits.

c). KCC Community Navigator Fund
A fund to account for the grant given by Kent County Council to provide the services of a Care Navigator for the Districts of Canterbury, Herne Bay and Whitstable. The service is working in conjunction with INVOKE (Independence through the Voluntary Action of Kent's Elders), a partnership between Age UK Canterbury, Kent County Council and Eastern & Coastal Kent Primary Care Trust.

d). Foothealth Service
This has been funded by Canterbury Clinical Commissioning Group and covers the costs of providing the Foothealth Service.

e). Lapwing
Live Art Practice Wellbeing Inspired Network Group - was a programme led by Age UK Canterbury. The project's main aim was to build the confidence, capability and capacity of Kent's professional artists to facilitate more effectively, to achieve arts inspired "dementia-friendly" and "mental health-alert" communities.

f). Personal Independence Programme
Integrated care programme working with local GPs to support the elderly in the community with two long term medical conditions.

g). Vascular Equipment Donations
Donations received by the Charity to help fund the purchase of vascular equipment. These have been used as and when necessary, to purchase the required equipment. Only a small balance is carried forward at the year end.

h). Dementia Coordinator
A single point of access to provide support for those diagnosed with dementia or suspected dementia, their carers and family. The fund pays for staff salaries plus all expenses associated with the service.

i). DEMO (Dementia Organizers)
Group support for people affected by Dementia. To facilitate Dementia Cafe's Peer Support Groups, providing basic Information and Advise at Café's. The fund pays for staff salaries, hall hire plus all expenses associated with the service.

j). Minibus Donation
A £20,000 donation given to the Charity for the purpose of purchasing a new minibus. The purchase has happened during the financial year, and hence the balance has been transferred out of restricted funds.

k). Imago Wellbeing Contract
To provide a range of daily activities and befriending, to help promote health and wellbeing in over 55s.

l). Cost of Living Response Fund
This is funded by Age UK to deliver activities/meals/and other services to help support and maintain independence. The fund goes towards salaries and expenses.

21. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	**505,898**	**-**	**(70,851)**	**103,241**	**538,288**
General funds	**379,266**	**769,241**	**(695,585)**	**(100,245)**	**352,677**
Restricted funds	**67,706**	**341,139**	**(369,532)**	**(2,996)**	**36,317**
	952,870	**1,110,380**	**(1,135,968)**	**-**	**927,282**

Age UK Canterbury is an independent charity. We are a "Brand Partner" of the national charity, Age UK and are responsible for our own finances. Due to cuts and expected further cuts in government funding, we are increasingly looking for new sources of funding.

The transfer into Designated funds of £103,241 is an annual adjustment made to ensure the carried forward balance on the Fixed asset fund agrees to the the Fixed asset net book value carried forward.

The transfer out of restricted funds relates to the restricted Minibus donation being utilised and Vascular Equipment donations.

Free reserves at 31 March 2024 were £235,382 (2023: £379,266). This is sufficient to cover our normal expenditure for around 3 months. The age profile of our beneficiaries is increasing, which means our services are more and more essential. Any break in our service provision could have a detrimental effect on some of our more vulnerable users.

We are anxious to continue growing both the quality and level of our services to the local population, which is why we are seeking new sources of funding. We would welcome the opportunity to discuss our charity and our aspirations with you.

21. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	490,295	-	(53,816)	69,419	505,898
General funds	499,564	621,391	(693,301)	(48,388)	379,266
Restricted funds	5,422	333,017	(249,702)	(21,031)	67,706
	995,281	954,408	(996,819)	-	952,870

22. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	**Unrestricted funds 2024 £**	**Total funds 2024 £**
Tangible fixed assets	-	269,665	**269,665**
Fixed asset investments	-	150,000	**150,000**
Current assets	36,317	542,093	**578,410**
Creditors due within one year	-	(70,793)	**(70,793)**
Total	36,317	890,965	**927,282**

Analysis of net assets between funds - prior period

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	-	237,275	237,275
Current assets	67,706	731,338	799,044
Creditors due within one year	-	(83,449)	(83,449)
Total	67,706	885,164	952,870

Notes to the financial statements
for the year ended 31 March 2024

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

	2024 £	2023 £
Net expenditure for the period (as per Statement of Financial Activities)	**(25,588)**	(42,411)
Adjustments for:		
Depreciation charges	**70,851**	53,816
Dividends, interests and rents from investments	**(9,428)**	(2,213)
Decrease/(increase) in stocks	**(337)**	235
Increase in debtors	**(3,007)**	(35,622)
(Decrease) increase in creditors	**(12,656)**	37,882
Increase in current asset investments	**152,816**	(631)
Net cash provided by operating activities	**172,651**	11,056

24. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	**187,296**	258,458
Total cash and cash equivalents	**187,296**	258,458

25. Analysis of changes in net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	**258,458**	**(71,162)**	**187,296**
Liquid investments	**453,721**	**(152,816)**	**300,905**
	712,179	**(223,978)**	**488,201**

26. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £14,530 (2023 - £12,315). As at 31 March 2024, contributions of £3,982 were payable to the Charity (2023 - £2,821).

27. Operating lease commitments

At 31 March 2024 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024	2023
	£	£
Not later than 1 year	**23,598**	18,050
Later than 1 year and not later than 5 years	**2,394**	150
Later than 5 years	**100**	100
	26,092	18,300

28. Related party transactions

There were no related party transactions in the reporting period. In 2023, the Charity has paid £500 worth of solicitor expenses to Robinson Solicitors, of which is jointly owned by Sandra Worth (Trustee). There are no amounts outstanding with any related parties at the Balance sheet date (2023: £Nil).

AGE UK CANTERBURY

England & Wales - Charity number 1094385

Accounts

Charity number: 1094385
Registered number: 04511978

Canterbury age UK

Annual Report and Accounts 2022-2023

Age UK Canterbury
(A company limited by guarantee)

Contents

	Page
Reference and administrative details of the Charity, its Trustees and Advisers	1
Trustees' report	2 - 11
Independent auditor's report on the financial statements	12 - 15
Statement of financial activities	16
Balance sheet	17
Statement of cash flows	18
Notes to the financial statements	19 - 41

Age UK Canterbury

The object for which Age UK Canterbury is established 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 the City of Canterbury."

Honorary President

Mrs Patricia Shephard MBE DL

Board of Trustees

David Baxter	Chairman
Tony Ullman	Vice Chairman
Elizabeth Frost	Treasurer – appointed 6 December 2022
Janet Bentley	Committee Member – resigned 6 December 2022
Sian Calnan	Committee Member
Julie MacInnes	Committee Member
Sandra Worth	Committee Member

Chief Officer and Company Secretary

Neil Brown

Deputy Chief Officer

Janet Eales

Members of the Company: 21

Banks
Lloyds TSB plc, 49 High Street, Canterbury, Kent T1 2SE
CAF Bank Ltd, Kings Hill, West Malling, Kent ME19 4TA

Auditors

Kreston Reeves LLP, Montague Place, Quayside, Chatham Maritime, Chatham, Kent, ME4 4QU

Solicitors

Robinsons Solicitors, River House, Stour Street, Canterbury, CT1 2NZ
Gardner and Croft LLP, 2 Castle Street, Canterbury, Kent CT1 2QH

Registered Charity No 1094385. Registered Company No 4511978

CHAIRMAN'S REPORT

Welcome to this year's annual report. Over a year on from the loss of the Kent County Council grant funding, we are pleased to be able to report that the charity continues to maintain a strong financial position. As part of our ongoing operational re-modelling, we have been sucessful in achieving income from several new areas which include IMAGO Wellbeing Programmes, The Big Lottery Fund and Age UK Cost of Living Grant allocation.

The year continues to be challenging not least because of the onging pressures with the cost of living crisis, however, the charity has continued to build upon the success of previous years.This has been achieved by the ongoing delivery of high quality services to people living in Canterbury and surrounding area in line with our objectives as set out in our Strategic and Business Plans.

Age UK Canterbury continues to meet all its statutory obligations in all areas. In October 2022 we were auditied against the Age UK Charity Quality Standards (CQS). This is a four year detailed audit process and we are pleased to confirm that the charity was re-awarded the CQS status. In addition, we undertook our annual ISO accreditation which was also sucessful. Alongside these accreditations we again achieved our five star award for our food hygiene processes.

The charity continues to build back capacity across several servcies that were closed during the pandemic. Our day opportunities and dementia day care services continue to grow and we are expecting a continuation of these developments going forward into 2023/24. The Big Lottery Funding that we were sucessful in achieving specifically supports us in developing capacity across these two service areas.

The sucess of the charity has only been possible due the excellent dedication of our staff, volunteers and the partners that we work with and through in support of our charitable objectives.

We wish to thank all the individual people, businesses and organizations that have supported us through donations and legacies. This is critical since it is not always appreciated that we are a small independent charity.

On behalf of the Board of Trustees and Age UK Canterbury, We would like to thank all our staff, volunteers, collaborative partners, members and fellow Trustees for the excellent work and support. We would also like to thank our President and Volunteer Charity Shop Manager, Mrs Tricia Shephard with her volunteers who continue to work tirelessly for the success of our Charity Shop in St Peter's Street, Canterbury.

David Baxter
Chair of Board of Trustees

CHIEF OFFICER'S REPORT

We are most pleased to highlight in this Annual Report the improvements and developments achieved in 2022/23 and we would like to extend our grateful and sincere thanks and appreciation to David Baxter and the Board of Trustees for all their support over the last year.

The charity continues to develop new services and grow effectively to deliver the quality and provision needed by our clients in line with our strategic and business plans.

During the last year we have continued to work collaboratively with NHS and KCC colleagues and as highlighted in the Chairman's report, we have sought and developed new funding opportunities that have supported our ongoing growth over recently challenging times. Our day opportunies, wellbeing programmes, hot meal delivery and dementia day care are steadily building back capacity.

The need for our Foot Health Service has grown considerably over the last few years. As a result of this requirement, a key development for Age UK Canterbury in 2022/23 has been to establish an accredited training setting in partnership with the University of Plymouth to provide clinical training for Apprentice Podiatrist to BSc (Hons) and MSc Podiatry Degree levels. We are also an accredited training setting in partnership with The Royal College of Podiatry for the Assistant Podiatry Practitioner qualification. This is a unique model and Age UK Canterbury is the only charity in the UK offering these services and training opportunities.

Integrated health and social care within the community remains a key part of the charity's strategic direction. In line with this commitment our Personalized Independence Programme, Community Navigation and Hospital Care Navigation Services provide extremely effective community pathways in supporting wellbeing, independence and social inclusion for the clients that we deliver these services to.

As with previous years, we continue to refurbish and upgrade our facilities at both the centre and the charity shop. Most recently we have undertaken a review of requirements to upgrade our kitchen facilitites. We are in the process for receiving quotations for consideration by The Board of Trustees.

We have spent considerable time this year in preparation for the Charity Quality Standards and ensuring all our quality management processes and procedures are fully compliant and robust to continue the highest quality of services for our clients.

Heartfelt thanks go to all our excellent staff and volunteers for the invaluable work that they all undertake. Our achievements in 2022/23 were only made possible by the sterling efforts and hard work of our staff and volunteers including our wonderful President, Tricia Shephard and her team of volunteers that she leads at our charity shop.

Dr Neil Brown
Chief Officer

SERVICES REPORT

As a result of the Kent County Council contract cessation, we undertook a fundamental review of our service delivery areas together with our capacity arrangements within each service. As a result of this, new funding opportunities were sought and we were awarded the Wellbeing Matters Plus Service managed by IMAGO. The year has been sucessful in achieving a range of new wellbeing programmes which support not only our existing client base but we have also welcomed new clients to this service area.

The award of the Dementia Contract with the NHS Clinical Commissioning Group has proven to be very sucessful in 2022/23 not least in the outreach arrangements but also referring appropriate post-diagnostic clients to our dementia day care services.The Dementia and Me roles include a single point of access for help and support for all things to do with dementia across the Canterbury and Faversham areas. Staff visit clients in their own home and create a support plan and offer a wide range of support and advice. In addition, a varied range of group-based support activities are available including Dementia Cafes, Peer Support Groups, Befriending and Younger Onset Groups.

The Foot Health Services continues to develop and grow and over the last three years we have provided around 24,000 appointments to our caseload of patients over 55 years old both in our clinics and community home visiting.

Our Hot Meal Services continues to provides a consistent service delivery within the community . Most of the clients accessing our hot meal service are on a long term basis. There is always a daily challenge to get these meals prepared, packed and delivered in a short space of time, but with the support of staff and volunteers the service has been extremely important for the community.

We continue to offer a variety of wellbeing activities for the members to try; some are more successful than others but the majority of members are willing to try a new activity when it is introduced. All the activities are aimed at preventing social isolation, depression and falls and they also encourage social interaction. Our activity review will seek to ensure that even greater engagement is achieved by members going forward.

In addition, we deliver many other key and critical services such as Community Navigation, Information and Advice, Befriending, Hospital Care Navigation Service and Personalised Independence Service. Our charity shop also provides a critical community focus and much needed income for the charity.

We have lovely, helpful volunteers and it has been nice to have a mixture of both young and the more mature, it is always uplifting to see the development in their confidence and social interaction.

Mrs Janet Eales
Deputy Chief Officer

CHARITY SHOP REPORT

Our Charity shop in St Peters Street continues to trade very well. The shop seeks to open seven days a week and frequently during Bank Holiday periods. Our volunteers, as always, are extremely welcoming and always remain customer focused.

The shop not only provides much needed financial support for our charity, but it also acts as a community hub and focal point for older people to support them in accessing our services.

A range of items are accepted by us, such as, clothes, bric a brac, suitably PAT tested electrical equipment, books CD's, DVDs, and in fact most things but we do have to be careful as there are trading regulations which we must conform to. We do not sell any baby equipment for safety reasons. All donations must be sorted carefully, clothes are sized, priced, and steamed and most of the china and glass must be carefully washed before it is suitable to go on the shelves. We do code our clothes so that we know how long they have been on sale and so reduce the price after a month. We do have an arrangement when any clothes not suitable for sale are sent for recycling and these are collected frequently.

Our windows are themed, and this depends on the time of year, for example, festivities such as Christmas and Easter together with other celebrations such as St Valentine's Day. We reserve items for sale for these times to make a colorful show. We do find we sell items from the windows and try to make them eye catching to encourage new customers into the shop. Toy weeks are also very popular, but most toys take hours of sorting as often toy boxes are just emptied into sacks and brought in and so putting toys together into a saleable object is often a great challenge!

We are currently looking at upgrading our display stands on the shop floor to afford more sale space for our donated goods.

Our extreme gratitude and thanks go out to all who provide donations. Without everyone's generosity we would not have a shop and even more importantly the many volunteers who cheerfully work and help us every week.

As part of succession planning, we took on a paid member of staff in the Autumn of 2022 and continue to grow and continue our volunteer base.

Mrs Tricia Shephard
Volunteer Charity Shop Manager

STATISTICAL INFORMATION

AGE UK CANTERBURY 2022 – 2023

DAY CENTRE	**1461 ATTENDANCES**
FOOT HEALTH SERVICE	**9865 APPOINTMENTS/HOME VISITS**
INFORMATION AND ADVICE	**3004 INTERVENTIONS**
COLLINS UNIT – DEMENTIA DAY CARE	**1954 ATTENDANCES**
MEALS ON WHEELS	**6094 MEALS DELIVERED**
BEFRIENDING	**624 VISITS**
HANDYMAN	**46 KEY SAFES FITTED**
WELLBEING ACTIVITIES	**5640 ATTENDANCES**
OUTREACH SERVICES (COMMUNITY NAVIGATORS, HOSPITAL CARE NAVIGATORS, PERSONAL INDEPENDENCE COORDINATORS AND DEMENTIA AND ME COORDINATORS)	**4252 VISITS/INTERVENTIONS**

Could you support our work?

You could make a difference to the lives of older people in Canterbury and surrounding areas by supporting our work in the following ways:
Cheques
Please make cheques payable to 'Age UK Canterbury' and send to our office in Castle Row Canterbury CT1 2QY.
Online
Visit our website wwwageukcanterbury.org.uk to donate through the Just Giving website.

For more information please call

01227 462368

email canterbury**info@ageukcanterbury.org.uk**
or visit **www.ageukcanterbury.org.uk**

Age UK Canterbury is a charitable company limited by guarantee and registered in England and Wales Registered charity number 1094385
Company number: 4511978
Registered office is: Age Concern Building, Castle Row, Canterbury, Kent,, CT1 2QY

Age UK Canterbury
Trustee's Report for the year ended 31 March 2023

The Trustees present their annual report together with the audited financial statements of the Group and the Charity for the year 1 April 2022 to 31 March 2023. The annual report serves the purposes of both a Trustees' report and a Directors' report under company law. The Trustees confirm that the annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

REPORT AND FINANCIAL REVIEW 2022 -2023

Structure, Governance and Management

The company is registered as a charitable company limited by guarantee and was incorporated on 15 August 2002. It is governed by its Memorandum and Articles of Association.

The members of the Trustee Board during the financial year were as listed on page 1 The Trustee Board was formed in 2002 with the original Chairman and Trustees being elected into office at theAnnual General Meeting (AGM) in 2003. The Trustees are aware of the responsibilities which they carry and will be looking for suitable people with whom to share them when vacancies arise. Appropriate training and help have been given and will be offered to new Trustees when they are appointed.

Safeguarding is a critical factor in all the work carried out in the charity and regular training for staff and volunteers is completed on an ongoing basis. Our safeguarding policies and procedures are reviewed annually to ensure that we keep pace with any changes to requirements and legislation.
The Trustees have met 8 times during the financial year, being responsible for the oversight of the planning and of the management of the activities and finances of the Charity. The Board is supported by the Chief Officer who attends each meeting and who is responsible for the day-to-day operational management and delivery of all the services provided by Age UK Canterbury and of the staff and volunteers. The Chief Officer is assisted in this by Mrs Janet Eales, Deputy Chief Officer. At the Centre in Castle Row a total of 34 members of staff were employed up until March 2023. The staff were supported by around 44 volunteers (including the Charity Shop in St Peter's Street) who continued to work with us throughout the pandemic.

The main risk to the Company is the withdrawal of the funding provided for services by Kent County Council at the end of March 2022. The Trustees do ensure that the reserves would cover redundancies should that need arise and now have nine months running costs in the unrestricted reserves.

Public Benefit

The charity offers support to all people in the Canterbury and surrounding areas over 55 to enable them to make the most of later life through the provision of support, activities friendship, advice and services to support their mobility and independence.

The Trustees have complied with their duty under Part 4, Chapter 1 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. They have considered this guidance in deciding what activities the Charity should undertake, and they are satisfied that the Charity confers a public benefit. They have followed this guidance both when reviewing the Charity's policies and objectives for the year, and when planning for both the immediate and long-term future.

Achievements and Performance

The achievements and performance during the financial year are as set out in various proceeding Reports particularly those of the Chairman and Chief Officer.

Future Plans

Plans are again set out in the Chairman's and Chief Officer's Report.

Financial Review

The details of Income and Expenditure for the 2022/2023 financial year are set out in the accompanying Statement of Financial Activities and Notes to the Accounts. The Charity remained in a healthy financial position throughout the period, despite making a deficit of £42,411, which reduced the Charity's reserves to £952,870 at the Balance sheet date.

We are grateful to Canterbury City Council for their Discretionary Business Rate Relief on our Centre and Charity shop premises.

Donations from local organisations, clients and friends, totalled £33,643 and we also received legacies amounting to £Nil. These funds were put on deposit to gain interest until required. We are very grateful for all this financial support.

The Age UK Canterbury shop in the main street of Canterbury continues to provide an essential source of funds. During this financial year, sales yielded a record net profit of £54,913 which represents a significant addition to the general funds. This would not be possible without the hard work of the volunteers who kept the shop open Monday to Sunday throughout the year and who also sorted and labelled the huge amount of donated second hand items of clothing, books, records, ornaments and other miscellaneous items. The Trustees are extremely grateful for all that these volunteers have done on behalf of the Charity.

Plans for the future and Reserves and Investment Policy

At the year end the total financial reserves held as net current assets were £715,595. These reserves fell into three categories – unrestricted, designated and restricted funds, as shown on the balance sheet.

Unrestricted Reserves

Company policy is that ideally the unrestricted liquid reserves should amount to at least the equivalent of six months of total resources expended.

At the year end the unrestricted liquid funds amounted to £379,266 which was 50.76% of the year's total unrestricted expenditure. At the financial year end the Tangible Fixed Assets totalled £237,275, held in a designated fund. Whilst these may provide some security, it is essential, particularly in the present difficult climate, that our main source of income, the KCC contract funding, continues. Without this financial support we would not be able to continue to provide the level of services required by our existing and potential clientele.

Designated Reserves

The designated reserves as shown in the balance sheet totalled £505,898 at the year end. These reserves were designated for eight separate purposes, as set out in the statement of funds.

Restricted Reserves

The balance of the liquid assets at the year end was £67,706 in the restricted category as itemised at note 19 to the accounts.

Reserves Policy

There remains an on-going need to set aside further sums for possible expenditure on building maintenance, and to increase the reserves to cover unforeseen circumstances due to the considerably increased extent of the Charity's operations. Thus, there is a need to increase funding to meet the trustees' stated requirement to have sufficient reserves to cover 6 months of on-going operation costs.

Investment Policy

During the year the Company continued to be in the position of requiring substantial funds at short notice for the provision of increased services, improved accommodation, and for the replacement of equipment. Thus, it was necessary to have all liquid funds on call at short notice, but in such a manner as to maximise interest.

Should this situation change and substantial long-term funds accrue, consideration will be given to the appointment of an investment adviser.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Canterbury for the purposes of Company Law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charitable company's state of affairs at the end of the year and of its income and expenditure for that period. In preparing these accounts, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- Observe the methods an principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Statement of Disclosure of Information to Auditors

We the trustees of the charity who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the charity's auditors are unaware; and

- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

In accordance with Section 485 of the Companies Act 2006, a resolution proposing that Reeves & Co LLP be reappointed as auditors of the company will be put to the Annual General Meeting.

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

At a meeting of the Trustees held on this report, together with the annual accounts were approved and authority given to the undersigned to confirm approval on their behalf.

On behalf of the Trustees:

David Baxter – Chairman

Independent auditor's report to the Members of Age UK Canterbury

Opinion

We have audited the financial statements of Age UK Canterbury (the 'Charity') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2023 and of its income 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 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 Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Independent auditor's report to the Members of Age UK Canterbury (continued)

Other information

The other information comprises the information included in the 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 Charity'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditor's report to the Members of Age UK Canterbury (continued)

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Physical inspection of tangible assets susceptible to fraud or irregularity;
- Assessment of identified fraud risk factors; and review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Reading minutes of meetings of those charged with governance; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

- Identify and assess the risks of material misstatement of the 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 of the effectiveness of the Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.

Independent auditor's report to the Members of Age UK Canterbury (continued)

- 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 Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my 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 my Auditor's report. However, future events or conditions may cause the Charity 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.

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 Charity'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 Charity's 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 Charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Chartered Accountants
Statutory Auditor

Chatham Maritime

Date:

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Age UK Canterbury
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2023

	Note	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	4	**330,123**	**70,021**	**400,144**	434,760
Charitable activities	5	**2,894**	**446,826**	**449,720**	378,472
Other trading activities	6	**-**	**102,331**	**102,331**	78,496
Investments	7	**-**	**2,213**	**2,213**	236
Total income		**333,017**	**621,391**	**954,408**	891,964
Expenditure on:					
Raising funds	8	**-**	**45,596**	**45,596**	24,986
Charitable activities	9,10	**249,702**	**701,521**	**951,223**	830,346
Total expenditure		**249,702**	**747,117**	**996,819**	855,332
Net income/(expenditure)		**83,315**	**(125,726)**	**(42,411)**	36,632
Transfers between funds	19	**(21,031)**	**21,031**	**-**	-
Net movement in funds		**62,284**	**(104,695)**	**(42,411)**	36,632
Reconciliation of funds:					
Total funds brought forward		**5,422**	**989,859**	**995,281**	958,649
Net movement in funds		**62,284**	**(104,695)**	**(42,411)**	36,632
Total funds carried forward		**67,706**	**885,164**	**952,870**	995,281

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 41 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)
Registered number: 04511978

Balance sheet
as at 31 March 2023

	Note		2023 £		2022 £
Fixed assets					
Tangible assets	14		**237,275**		221,672
Current assets					
Stocks	15	**1,482**		1,717	
Debtors	16	**85,383**		49,761	
Investments	17	**453,721**		453,090	
Cash at bank and in hand		**258,458**		314,608	
		799,044		819,176	
Creditors: amounts falling due within one year	18	**(83,449)**		(45,567)	
Net current assets			**715,595**		773,609
Total net assets			**952,870**		995,281
Charity funds					
Restricted funds	19		**67,706**		5,422
Unrestricted funds	19		**885,164**		989,859
Total funds			**952,870**		995,281

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on and signed on their behalf by:

Mr David Baxter
Trustee

Mrs Sian Calnan
Trustee

The notes on pages 19 to 41 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)

Statement of cash flows
for the year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities (note 22)	**11,056**	79,767
Cash flows from investing activities		
Dividends, interests and rents from investments	**2,213**	236
Fixed assets disposals NBV	**1,034**	-
Purchase of tangible fixed assets	**(70,453)**	(36,511)
Net cash used in investing activities	**(67,206)**	**(36,275)**
Change in cash and cash equivalents in the year	**(56,150)**	**43,492**
Cash and cash equivalents at the beginning of the year	**314,608**	271,116
Cash and cash equivalents at the end of the year (note 23)	**258,458**	314,608

The notes on pages 19 to 41 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2023

1. General information

Age UK Canterbury is a charitable company and an exempt charity incorporated in England and Wales. The registered office is Castle Row, Canterbury, Kent, CT1 2QY. The principal activities of the Charity are to support the lives of the older people in Canterbury and the surrounding area.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Canterbury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in UK sterling, which is the Charity's functional currency, and rounded to the nearest pound.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. 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.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 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 measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2. Accounting policies (continued)

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.9 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on the following bases:

Leasehold improvements - Centre	- 4% on Cost (over the term of the lease)
Minibuses	- 25% on Net Book Value
Furniture and Equipment	- 25% on Cost
Leasehold improvements - Charity Shop	- 10% on Cost (over the term of the lease)

2.10 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

2.11 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.12 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 from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.13 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.14 Financial instruments

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

2.15 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.16 Pensions

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

2.17 Employee pension contributions

The Charity contributes to employees' personal pension plans. Contributions payable to these plans are charged to the Statement of financial activities in the period to which they relate.

2.18 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 Charity 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 Charity 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.

Notes to the financial statements
for the year ended 31 March 2023

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Tangible fixed assets

The Charity has recognised tangible fixed assets with a carrying value of £237,275 at the reporting date (see note 14). These assets are stated at their cost less provision for depreciation and impairment. The Charity's accounting policy sets out the approach to calculating depreciation for immaterial assets acquired. For material assets such as land and buildings the Charity determines at acquisition reliable estimates for the useful economic life of the asset, its residual value and decommissioning costs. These estimates are based upon such factors as the expected use of the acquired asset and market conditions. At subsequent reporting dates the Trustees consider whether there are any factors such as technological advancements or changes in market conditions that indicate a need to reconsider the estimates used. Where there are indicators that the carrying value of tangible fixed assets may be impaired the Charity undertakes tests to determine the recoverable amount of assets. These tests require estimates of the fair value of assets less cost to sell and of their value in use. Wherever possible the estimate of the fair value of assets is based upon observable market prices less incremental cost for disposing of the asset. The value in use calculation is based upon a discounted cash flow model, based upon the Charity's forecasts for the foreseeable future which do not include any restructuring activities that the Charity is not yet committed to or significant future investments that will enhance the asset's performance. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow model as well as expected future cash flows and the growth rate used for extrapolation purposes

Notes to the financial statements
for the year ended 31 March 2023

4. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	**Total funds 2023 £**	Total funds 2022 £
Donations	20,280	13,363	**33,643**	27,143
Legacies	-	-	**-**	20
Grants	196,173	52,908	**249,081**	100,908
Government grants	113,670	3,750	**117,420**	306,689
Total 2023	330,123	70,021	**400,144**	434,760
Total 2022	182,826	251,934	434,760	

5. Income from charitable activities

	Restricted funds 2023 £	Unrestricted funds 2023 £	**Total funds 2023 £**	Total funds 2022 £
Clients minibus contributions	-	43,722	**43,722**	37,171
Clients meal contributions	-	47,477	**47,477**	45,869
Meals on wheels	-	763	**763**	-
Nail cutting	-	234,971	**234,971**	213,300
Collins unit	-	89,030	**89,030**	51,661
Transported clients day contributions	-	27,728	**27,728**	22,607
Meal contributions	-	162	**162**	84
Handyman service	-	1,748	**1,748**	1,104
Miscellaneous income	2,894	105	**2,999**	6,676
Student Placement	-	1,120	**1,120**	-
Total 2023	2,894	446,826	**449,720**	378,472
Total 2022	5,396	373,076	378,472	

Notes to the financial statements
for the year ended 31 March 2023

6. Income from other trading activities

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Charity shop takings and sale of purchased items	99,175	**99,175**	71,329
Insurance claim proceeds	-	**-**	3,825
Fundraising	1,822	**1,822**	2,215
Shop sales and sale of purchased items	1,334	**1,334**	1,127
Total 2023	102,331	**102,331**	78,496
Total 2022	78,496	78,496	

7. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Bank interest receivable	2,213	**2,213**	236
Total 2022	236	236	

8. Expenditure on raising funds

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Shop costs	45,519	**45,519**	24,909
Shop depreciation	77	**77**	77
Total 2023	45,596	**45,596**	24,986
Total 2022	24,986	24,986	

9. Analysis of grants

	Grants to Individuals 2023 £	Total funds 2023 £	Total funds 2022 £
Outreach & Other Funded Services	37	**37**	-
Total 2022	-	-	

10. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Day Centre	17,603	543,512	**561,115**	530,515
Mini Buses	-	39,677	**39,677**	35,747
Outreach & Other Funded Services	232,099	24,743	**256,842**	198,227
Dementia Unit	-	93,589	**93,589**	65,857
Total 2023	249,702	701,521	**951,223**	830,346
Total 2022	195,098	635,248	830,346	

11. Analysis of expenditure by activities

	Direct costs 2023 £	Grant funding of activities 2023 £	Support costs 2023 £	Total funds 2023 £	Total funds 2022 £
Day Centre	376,198	-	184,917	**561,115**	530,515
Mini Buses	31,722	-	7,955	**39,677**	35,747
Outreach & Other Funded Services	238,876	37	17,929	**256,842**	198,227
Dementia Unit	53,820	-	39,769	**93,589**	65,857
Total 2023	700,616	37	250,570	**951,223**	830,346
Total 2022	645,127	-	185,219	830,346	

Notes to the financial statements
for the year ended 31 March 2023

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Day Centre 2023 £	Mini Buses 2023 £	Outreach & Other Funded Services 2023 £	Dementia Unit 2023 £	Total funds 2023 £	Total funds 2022 £
Staff costs	216,494	1,794	209,863	53,630	**481,781**	459,969
Depreciation	44,025	9,714	-	-	**53,739**	48,906
Kitchen	41,392	-	-	-	**41,392**	37,564
Minibus expenses	-	15,920	27,798	-	**43,718**	11,624
Private car drivers	406	-	-	-	**406**	222
Centre shop purchases	932	-	-	-	**932**	814
Entertainment and outings	600	-	640	-	**1,240**	10,340
Repairs and maintenance	26,243	4,294	-	-	**30,537**	33,745
Training	11,380	-	342	-	**11,722**	10,390
Cleaning	3,840	-	-	-	**3,840**	8,077
Provision of services	30,886	-	233	190	**31,309**	23,476
Total 2023	376,198	31,722	238,876	53,820	**700,616**	645,127
Total 2022	389,875	30,359	185,975	38,918	645,127	

Notes to the financial statements
for the year ended 31 March 2023

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Day Centre 2023 £	Mini Buses 2023 £	Outreach & Other Funded Services 2023 £	Dementia Unit 2023 £	Total funds 2023 £	Total funds 2022 £
Staff costs	95,137	7,955	17,498	39,769	**160,359**	108,745
Legal and professional fees	8,948	-	-	-	**8,948**	14,944
Office expenses	47,747	-	431	-	**48,178**	39,913
Utilities	22,440	-	-	-	**22,440**	13,390
Insurance	1,756	-	-	-	**1,756**	1,654
Bad debts	693	-	-	-	**693**	(27)
Auditors' remuneration	8,196	-	-	-	**8,196**	6,600
Total 2023	184,917	7,955	17,929	39,769	**250,570**	185,219
Total 2022	140,640	5,388	12,252	26,939	185,219	

Notes to the financial statements
for the year ended 31 March 2023

12. Staff costs

	2023 £	2022 £
Wages and salaries	**587,709**	520,213
Social security costs	**42,116**	37,966
Pension costs	**12,315**	10,535
	642,140	568,714

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

	2023 No.	2022 No.
Employees	**32**	26

The average headcount expressed as full-time equivalents was:

	2023 No.	2022 No.
Employees	**25**	23

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

During the financial year the Charity's senior key management personnel received remuneration and benefits, including employer's national insurance contributions, amounting to £90,446 (2022: £82,217).

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 31 March 2023, no Trustee expenses have been incurred (2022 - £NIL).

Notes to the financial statements
for the year ended 31 March 2023

14. Tangible fixed assets

	Leasehold Centre Improve-ments £	Leasehold Charity Shop Improve-ments £	Minibuses £	Furniture and Equipment £	Total £
Cost or valuation					
At 1 April 2022	**544,076**	**13,210**	**131,014**	**131,203**	**819,503**
Additions	**32,241**	**-**	**20,000**	**18,212**	**70,453**
Disposals	**-**	**-**	**(63,729)**	**-**	**(63,729)**
At 31 March 2023	**576,317**	**13,210**	**87,285**	**149,415**	**826,227**
Depreciation					
At 1 April 2022	**371,761**	**12,745**	**111,748**	**101,577**	**597,831**
Charge for the year	**26,852**	**78**	**9,714**	**17,172**	**53,816**
On disposals	**-**	**-**	**(62,695)**	**-**	**(62,695)**
At 31 March 2023	**398,613**	**12,823**	**58,767**	**118,749**	**588,952**
Net book value					
At 31 March 2023	**177,704**	**387**	**28,518**	**30,666**	**237,275**
At 31 March 2022	172,315	465	19,266	29,626	221,672

15. Stocks

	2023 £	2022 £
Stocks	**1,482**	1,717

Notes to the financial statements
for the year ended 31 March 2023

16. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	**51,098**	26,982
Other debtors	**2,715**	2,489
Prepayments and accrued income	**31,570**	20,290
	85,383	49,761

17. Current asset investments

	2023 £	2022 £
Short-term deposit accounts	**453,721**	453,090

18. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	**20,763**	12,768
Other taxation and social security	**9,835**	9,019
Other creditors	**2,821**	2,078
Accruals and deferred income	**50,030**	21,702
	83,449	45,567

	2023 £	2022 £
Deferred income at 1 April 2022	**5,000**	9,684
Resources deferred during the year	**5,000**	5,000
Amounts released from previous periods	**(5,000)**	(9,684)
Deferred income at 31 March 2023	**5,000**	5,000

Notes to the financial statements
for the year ended 31 March 2023

19. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	**221,672**	**-**	**(53,816)**	**69,419**	**237,275**
Provision for Contingencies	**172,000**	**-**	**-**	**-**	**172,000**
Equipment Replacement	**1,045**	**-**	**-**	**-**	**1,045**
Carer's Support Fund	**726**	**-**	**-**	**-**	**726**
NHS Vanguard	**50,000**	**-**	**-**	**-**	**50,000**
Foot Health Governance	**5,000**	**-**	**-**	**-**	**5,000**
Redundancy Provision	**29,852**	**-**	**-**	**-**	**29,852**
Building Maintenance Fund	**10,000**	**-**	**-**	**-**	**10,000**
	490,295	**-**	**(53,816)**	**69,419**	**505,898**
General funds					
General Funds	**499,564**	**621,391**	**(693,301)**	**(48,388)**	**379,266**
Total Unrestricted funds	**989,859**	**621,391**	**(747,117)**	**21,031**	**885,164**

Notes to the financial statements
for the year ended 31 March 2023

19. Statement of funds (continued)

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Restricted funds					
Outreach Fund	-	3,174	(3,174)	-	-
Hardship Fund	1,386	-	(37)	-	1,349
KCC Community Navigator Fund	-	111,663	(111,663)	-	-
Foothealth Service	-	2,007	(2,007)	-	-
Lapwing	2,408	-	-	-	2,408
Personal Independence Programme	-	41,322	(41,322)	-	-
Vascular Equipment Donations	1,628	-	-	(1,031)	597
Dementia Co-Ordinator	-	85,398	(81,258)	-	4,140
DEMO	-	23,932	(10,241)	-	13,691
Minibus Donation	-	20,000	-	(20,000)	-
Imago Wellbeing Contract	-	35,521	-	-	35,521
Cost of Living Response Fund	-	10,000	-	-	10,000
	5,422	333,017	(249,702)	(21,031)	67,706
Total of funds	995,281	954,408	(996,819)	-	952,870

Notes to the financial statements
for the year ended 31 March 2023

19. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	234,144	-	(48,983)	36,511	221,672
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	29,852	-	-	-	29,852
Building Maintenance Fund	10,000	-	-	-	10,000
	502,767	-	(48,983)	36,511	490,295
General funds					
General Funds	436,662	703,742	(611,251)	(29,589)	499,564
Total Unrestricted funds	939,429	703,742	(660,234)	6,922	989,859

19. Statement of funds (continued)

Restricted funds					
Outreach Fund	-	28,885	(28,885)	-	-
Hardship Fund	1,386	-	-	-	1,386
KCC Community Navigator Fund	-	111,663	(111,663)	-	-
Foothealth Service	-	2,174	(2,174)	-	-
Lapwing	2,958	9,550	(10,100)	-	2,408
Personal Independence Programme	-	35,950	(35,950)	-	-
Vascular Equipment Donations	8,570	-	(20)	(6,922)	1,628
Dementia Co-Ordinator	6,306	-	(6,306)	-	-
	19,220	188,222	(195,098)	(6,922)	5,422
Total of funds	958,649	891,964	(855,332)	-	995,281

Designated funds comprise:

a). Fixed Assets Fund
A fund that represents the net book value of the tangible fixed assets at the Balance sheet date.

b). Provision for Contingencies
This amount has been designated by the Trustees, and will be used by the charity in the short-term in the event that future local authority funding is not available, the minibuses need premature replacement or legislation requires unforeseen expense.

c). Equipment Replacement
Funds have been raised specifically to replace equipment at the Centre. This is an ongoing process.

d). Carer's Support Fund
Funds have been specifically to provide support for Carers and will be held pending such need arising. This is an ongoing process.

e). NHS Vanguard
A fund created to provide potential development money for the NHS Vanguard initiative, an innovative approach to service delivery. No decisions have yet been made regarding when these costs will be incurred.

f). Foot Health Governance
A fund specifically set up to fund the governance costs of the foot health service when the Chief Exective Officer is absent for any period of time.

g). Redundancy Provision
A fund created to, if the need may arise, enable the Charity to have a pot of money available in order to pay for any staff redundancy costs.

h). Building Maintenance Fund
A fund created to assist with any major expenditure that may be incurred now that the lease with KCC has come into force. This is an ongoing process.

Restricted funds comprise:

a). Outreach Fund
This is the fund used to receive and spend the grant given specifically by Kent County Council for the purpose of providing a visiting service to Carers responsible for looking after and caring for older dementia sufferers in their own homes. This fund goes towards the employment and expenses, including the overhead costs of two part time Outreach workers, who provide valuable support for Carers in Canterbury and the surrounding villages, many of whom find their lives stressful and tiring with little respite.

b). Hardship Fund
The Hardship Fund contains those funds donated with requests that they be used specifically for individual clients experiencing financial need. We are grateful to those donating in this way, thus providing some emergency funding for any of our clients who may be in desperate financial straits.

c). KCC Community Navigator Fund
A fund to account for the grant given by Kent County Council to provide the services of a Care Navigator for the Districts of Canterbury, Herne Bay and Whitstable. The service is working in conjunction with INVOKE (Independence through the Voluntary Action of Kent's Elders), a partnership between Age UK Canterbury, Kent County Council and Eastern & Coastal Kent Primary Care Trust.

d). Foot Health Service
This has been funded by Canterbury Clinical Commissioning Group and covers the costs of providing the Foot Health Service.

e). Lapwing
Live Art Practice Wellbeing Inspired Network Group - was a programme led by Age UK Canterbury. The project's main aim was to build the confidence, capability and capacity of Kent's professional artists to facilitate more effectively, to achieve arts inspired "dementia-friendly" and "mental health-alert" communities.

f). Personal Independence Programme
Integrated care programme working with local GPs to support the elderly in the community with two long term medical conditions.

g). Vascular Equipment Donations
Donations received by the Charity to help fund the purchase of vascular equipment. These have been used as and when necessary, to purchase the required equipment. Only a small balance is carried forward at the year end.

h). Dementia Coordinator
A single point of access to provide support for those diagnosed with dementia or suspected dementia, their carers and family. The fund pays for staff salaries plus all expenses associated with the service.

i). DEMO (Dementia Organizers)
Group support for people affected by Dementia. To facilitate Dementia Cafe's Peer Support Groups, providing basic Information and Advise at Café's. The fund pays for staff salaries, hall hire plus all expenses associated with the service.

j). Minibus Donation
A £20,000 donation given to the Charity for the purpose of purchasing a new minibus. The purchase has happened during the financial year, and hence the balance has been transferred out of restricted funds.

k). Imago Wellbeing Contract
To provide a range of daily activities and befriending, to help promote health and wellbeing in over 55s.

l). Cost of Living Response Fund
This is funded by Age UK to deliver activities/meals/and other services to help support and maintain independence. The fund goes towards salaries and expenses.

20. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Designated funds	**490,295**	**-**	**(53,816)**	**69,419**	**505,898**
General funds	**499,564**	**621,391**	**(693,301)**	**(48,388)**	**379,266**
Restricted funds	**5,422**	**333,017**	**(249,702)**	**(21,031)**	**67,706**
	995,281	**954,408**	**(996,819)**	**-**	**952,870**

Age UK Canterbury is an independent charity. We are a "Brand Partner" of the national charity, Age UK and are responsible for our own finances. Due to cuts and expected further cuts in government funding, we are increasingly looking for new sources of funding.

The transfer into Designated funds of £69,419 is an annual adjustment made to ensure the carried forward balance on the Fixed asset fund agrees to the the Fixed asset net book value carried forward.

The transfer out of restricted funds relates to the restricted Minibus donation being utilised and Vascular Equipment donations.

Free reserves at 31 March 2023 were £379,266 (2022: £499,564). This is sufficient to cover our normal expenditure for around 3 months. The age profile of our beneficiaries is increasing, which means our services are more and more essential. Any break in our service provision could have a detrimental effect on some of our more vulnerable users.

We are anxious to continue growing both the quality and level of our services to the local population, which is why we are seeking new sources of funding. We would welcome the opportunity to discuss our charity and our aspirations with you.

20. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	502,767	-	(48,983)	36,511	490,295
General funds	436,662	703,742	(611,251)	(29,589)	499,564
Restricted funds	19,220	188,222	(195,098)	(6,922)	5,422
	958,649	891,964	(855,332)	-	995,281

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2023 £	**Unrestricted funds 2023 £**	**Total funds 2023 £**
Tangible fixed assets	-	237,275	**237,275**
Current assets	67,706	731,338	**799,044**
Creditors due within one year	-	(83,449)	**(83,449)**
Total	67,706	885,164	**952,870**

Analysis of net assets between funds - prior year

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	221,672	221,672
Current assets	5,422	813,754	819,176
Creditors due within one year	-	(45,567)	(45,567)
Total	5,422	989,859	995,281

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

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	**(42,411)**	36,632
Adjustments for:		
Depreciation charges	**53,816**	48,983
Dividends, interests and rents from investments	**(2,213)**	(236)
Decrease in stocks	**235**	384
Increase in debtors	**(35,622)**	(5,178)
(Decrease) increase in creditors	**37,882**	(363)
Increase in current asset investments	**(631)**	(455)
Net cash provided by operating activities	**11,056**	79,767

23. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	**258,458**	314,608
Total cash and cash equivalents	**258,458**	314,608

24. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	**314,608**	**(56,150)**	**258,458**
Liquid investments	**453,090**	**631**	**453,721**
	767,698	**(55,519)**	**712,179**

25. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £12,315 (2022 - £10,535). As at 31 March 2023, contributions of £2,821 were payable to the Charity (2022 - £2,078).

26. Operating lease commitments

At 31 March 2023 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2023	2022
	£	£
Not later than 1 year	**18,050**	18,050
Later than 1 year and not later than 5 years	**150**	150
Later than 5 years	**100**	150
	18,300	18,350

27. Related party transactions

The Charity has paid £500 worth of Solicitor expenses to Robinson Solicitors, of which is jointly owned by Sandra Worth (Trustee) (2022: £Nil) and there are no amounts outstanding with any related parties at the Balance sheet date (2022: £Nil).

AGE UK CANTERBURY

England & Wales - Charity number 1094385

Accounts

Canterbury ageUK

Annual Report and Accounts

2021-2022

Age UK Canterbury

The object for which Age UK Canterbury is established 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 the City of Canterbury."

Honorary President

Mrs Patricia Shephard MBE DL

Board of Trustees

David Baxter	Chairman, Treasurer and Vice Chairman
Janet Bentley	Committee Member
Sian Calnan	Committee Member
Julie MacInnes	Committee Member
Sandra Worth	Committee Member
Tony Ullman	Committee Member

Chief Officer and Company Secretary

Neil Brown

Deputy Chief Officer

Janet Eales

Members of the Company: 37

Banks

Lloyds TSB plc, 49 High Street, Canterbury, Kent T1 2SE
CAF Bank Ltd, Kings Hill, West Malling, Kent ME19 4TA

Auditors

Kreston Reeves & Co. LLP, Montague Place, Quayside, Chatham Maritime, Kent ME4 4QU

Solicitors

Robinsons Solicitors, River House, Stour Street, Canterbury, CT1 2NZ
Gardner and Croft LLP, 2 Castle Street, Canterbury, Kent CT1 2QH

CHAIRMAN'S REPORT

Welcome to this year's annual report. As highlighted in last year's report, the loss of Kent County Council's grant funding for Age UK Canterbury will be effective from 1 April 2022. The charity has been re-modelling operational delivery to ensure ongoing viability of the organization and to ensure the continuity of provision and highest quality services to our clients.

Despite these challenges I am delighted to report upon another successful and supportive year for the charity.

The financial position of Age UK Canterbury continues to remain secure despite ongoing cost pressures such as the living wage increases and the residual effects of the Covid-19 Pandemic which has affected our service delivery capacity over the last two years.

During the year our charity has continued to build upon the success of previous years by the ongoing delivery of services to people living in Canterbury and surrounding area in line with our objectives as set out in our Strategic Plan.

As always Age UK Canterbury continues to deliver upon all its statutory obligations in all areas. We again successfully achieved our annual ISO accreditation in April 2021 together with our five-star rating for our food hygiene award. In addition, considerable work is currently being undertaken for the organization to successfully be re-awarded the Age UK Charity Quality Standards Accreditation in the Autumn of 2022.

The provision of these high quality and responsive services continues to be our main aim and where funding has been reduced or soon to be reduced, we have strived to find alternative funding to ensure continuity. As always, this achievement has only been possible due the excellent dedication of our staff, volunteers and the partners that we work with and through in support of our charitable objectives.

I wish to thank all the individual people, businesses and organizations that have supported us through donations and legacies. This is critical since it is not always appreciated that we are a small independent charity.

On behalf of the Board of Trustees and Age UK Canterbury, I would like to thank all our staff, volunteers, collaborative partners, members and fellow Trustees for the excellent work and support. I would also like to thank our President and Volunteer Charity Shop Manager, Mrs Tricia Shephard with her volunteers who continue to work tirelessly for the success of our Charity Shop in St Peter's Street, Canterbury.

David Baxter

Chair of Board of Trustees

CHIEF OFFICER'S REPORT

I am most pleased to highlight in this Annual Report the improvements and developments achieved in 2021/22 and I would like to extend my grateful and sincere thanks and appreciation to David Baxter and the Board of Trustees for all their support over the last year.

The charity continues to develop new services and grow effectively to deliver the quality and provision needed by our clients in line with our strategic plan.

During the last year we continue to work collaboratively with NHS and KCC colleagues in service delivery and more opportunities will arise as the challenging environment we work in continues to change historical models going forward. We will be losing our historic grant funding on 1 April 2022 and considerable work has been undertaken to ensure the continued operational and financial viability of the charity going forward.

We are a fully established placement centre for the training of Social Work students undertaking their degree programmes at the University of Kent which reflects our effective partnership working with higher education establishments that have developed over recent years. Over the recent months we have been in negotiation with both the Royal College of Podiatry and University of Plymouth to become a formal degree training setting for the BSc Podiatry Degree qualification. This is supported financially by the Education Skills Funding Agency to deliver apprenticeships in the workplace.

Integrated health and social care within the community remains a key part of the charity's strategic direction. In line with this commitment our Personalized Independence Programme, Community Navigation and Hospital Care Navigation Services provide extremely effective community pathways in supporting wellbeing, independence and social inclusion for the clients that we deliver these services to.

Once again Age UK canterbury was accredited for our annual ISO 9001:2015 Quality Award. This award has certified Age UK Canterbury as fully meeting the standards and requirements to deliver social opportunities & outreach services to older people.

As with previous years, an ongoing refurbishment and upkeep programme of our Centre continues.

As always, my heartfelt thanks go to all our excellent staff and volunteers for the invaluable work that they all undertake. Our achievements in 2021/22 were only made possible by the sterling efforts and hard work of our staff and volunteers including our wonderful President, Tricia Shephard and her team of volunteers that she leads at our charity shop.

Dr Neil Brown

Chief Officer

SERVICES REPORT

Post-Pandemic and in view of the cessation of the historic Kent County Council grant funding arrangement has meant that the charity has had to carry out a fundamental review of service delivery areas together with a capacity of services that we can provide.

The Kent County Council contract (previously grant funding) has been awarded to Imago to deliver a Wellbeing Matters Plus Service. We will be looking at opportunities to partner with Imago and seek to provide important programmes for our clients to access going forward. A review of these arrangements will be ongoing throughout 2022/23.

We have been successful in achieving a Dementia Contract arrangement with the NHS Clinical Commissioning Group. These roles include a single point of access for help and support for all things to do with dementia across the Canterbury and Faversham area. Staff will be able to visit clients in their own home and create a support plan and offer a wide range of support and advice. In addition, a varied range of group-based support activities are available including Dementia Cafes, Peer Support Groups, Befriending and Younger Onset Groups.

The Foot Health Services continues to develop and grow and over the last two years we have provided nearly 17,000 appointments to our caseload of patients over 55 years old both in our clinics and community home visiting.

Our Hot Meal Services over the last two years delivered nearly 19,000 meals. Most of the clients accessing our hot meal service are long term whilst others access the service for perhaps a couple of weeks. There is always a daily challenge to get these meals prepared, packed and delivered in a short space of time, but with the support of staff and volunteers we always achieve our target.

We continue to offer a variety of wellbeing activities for the members to try; some are more successful than others but the majority of members are willing to try a new activity when it is introduced. All the activities are aimed at preventing social isolation, depression and falls and they also encourage social interaction. Our activity review will seek to ensure that even greater engagement is achieved by members going forward.

In addition, we deliver many other key and critical services such as Community Navigation, Information and Advice, Befriending, Hospital Care Navigation Service and Personalised Independence Service.

We have lovely, helpful volunteers and it has been nice to have a mixture of both young and the more mature, it is always uplifting to see the development in their confidence and social interaction.

Mrs Janet Eales

Deputy Chief Officer

CHARITY SHOP REPORT

The Charity Shop re-opened in line with Government guidelines in April 2021.

The shop provides much needed financial support for our charity and also acts as a community hub and focal point for older people to support them in accessing our services.

Despite an extremely difficult market environment in which competition from new organizations and companies presents daily challenges, the shop seeks to trade over seven days a week. Our volunteers as always are extremely welcoming and remain customer focused at all times.

A range of items are accepted by us such as clothing, bric a brac, books and in fact most things but we do have to be careful as there are trading regulations that we must conform to. For example, we do not sell any baby equipment for safety reason. All donations must be carefully sorted, clothes are sized, priced and steamed and most of the china and glass must be carefully washed before it is suitable to go on the shelves. We do have an arrangement where any clothes which are not suitable for sale are sent for recycling regularly.

Our windows are themed, and this depends on the time of the year, for example, festivities such as Christmas and Easter together with other celebrations such as St Valentins Day. We reserve items for sale for these times to make a colorful show. We do find we sell items from the windows and try to make them eye catching to encourage new customers into the shop. Toy weeks are also very popular, but most toys take hours of sorting as often toy boxes are just emptied into sacks and brought in and so putting toys together into a saleable object is often a great challenge!

Our extreme gratitude and thanks go to all who provide donations. Without everyone's generosity we would not have a shop and even more importantly to the many volunteers who cheerfully work and help us every week.

Mrs Tricia Shephard

Volunteer Charity Shop Manager

Canterbury ageUK

COVID-19 RESPONSE

Age UK Canterbury have been essential in delivering essential goods and services to older people during the COVID-19 Pandemic

IN THE TWO YEARS SINCE THE FIRST NATIONAL LOCKDOWN (23/03/2020 - 31/03/2022):

We delivered hot and cold meals to members of our community

MEALS

18,686 Hot Meals

Doorstep Lunchtime Delivery

5 Days a week + Frozen meal delivery

SUPPORT SERVICES

694 shopping deliveries

16,999 chiropody appointments

353 prescription deliveries

STAYING HEALTHY AND CONNECTED

260 virtual groups

44,691 Telephone Support Checks

1,587 Dementia Support Contacts

AND WE ALSO CARRIED OUT...

14,723 Information and Advice contacts

plus, we had...

649	In-Person COVID-safe Welfare Checks
3,774	Telephone Befriending Contacts
1,155	COVID-safe Day Centre visits
909	Home from Hospital Contacts
1,171	Dementia Day Centre Attendances

...and much more!

MAKING A DIFFERENCE TO THE LIVES OF OLDER PEOPLE IN YOUR LOCAL COMMUNITY

Could you support our work?

You could make a difference to the lives of older people in Canterbury and surrounding areas by supporting our work in the following ways:

Cheques

Please make cheques payable to 'Age UK Canterbury' and send to our office in Castle Row Canterbury CT1 2QY.

Online

Visit our website wwwageukcanterbury.org.uk to donate through the Just Giving website.

REPORT AND FINANCIAL REVIEW 2021 -2022

Structure, Governance and Management

The company is registered as a charitable company limited by guarantee and was incorporated on 15 August 2002. It is governed by its Memorandum and Articles of Association.

The members of the Trustee Board during the financial year were as listed on page 1

The Trustee Board was formed in 2002 with the original Chairman and Trustees being elected into office at the Annual General Meeting (AGM) in 2003. The Trustees are aware of the responsibilities which they carry and will be looking for suitable people with whom to share them when vacancies arise. Appropriate training and help have been given and will be offered to new Trustees when they are appointed.

Safeguarding is a critical factor in all the work carried out in the charity and regular training for staff and volunteers is completed on an ongoing basis. Our safeguarding policies and procedures are reviewed annually to ensure that we keep pace with any changes to requirements and legislation.

The Trustees have met 8 times during the financial year, being responsible for the oversight of the planning and of the management of the activities and finances of the Charity. The Board is supported by the Chief Officer who attends each meeting and who is responsible for the day-to-day operational management and delivery of all the services provided by Age UK Canterbury and of the staff and volunteers. The Chief Officer is assisted in this by Mrs Janet Eales, Deputy Chief Officer. At the Centre in Castle Row a total of 34 members of staff were employed up until March 2022. The staff were supported by around 44 volunteers (including the Charity Shop in St Peter's Street) who continued to work with us throughout the pandemic.

The main risk to the Company is the withdrawal of the funding provided for services by Kent County Council at the end of March 2022. The Trustees do ensure that the reserves would cover redundancies should that need arise and now have nine months running costs in the unrestricted reserves.

Public Benefit

The charity offers support to all people in the Canterbury and surrounding areas over 55 to enable them to make the most of later life through the provision of support, activities friendship, advice and services to support their mobility and independence.

Achievements and Performance

The achievements and performance during the financial year are as set out in various proceeding Reports particularly those of the Chairman and Chief Officer.

Future Plans

Plans are again set out in the Chairman's and Chief Officer's Report.

Financial Review

The details of Income and Expenditure for the 2021/2022 financial year are set out in the accompanying Statement of Financial Activities and Notes to the Accounts. The Charity remained in a healthy financial position throughout the period.

We are grateful to Canterbury City Council for their Discretionary Business Rate Relief on our Centre and Charity shop premises.

Donations from local organisations, clients and friends, totalled £27,143 and we also received legacies amounting to £20. These funds were put on deposit to gain interest until required. We are very grateful for all this financial support.

The Age UK Canterbury shop in the main street of Canterbury continues to provide an essential source of funds. During this financial year, the Charity recorded a surplus of £36,632 which represents a significant addition to the general funds. This would not be possible without the hard work of the volunteers who kept the shop open Monday to Sunday throughout the year and who also sorted and labelled the huge amount of donated second hand items of clothing, books, records, ornaments and other miscellaneous items. The Trustees are extremely grateful for all that these volunteers have done on behalf of the Charity.

Plans for the future and Reserves and Investment Policy

At the year end the total financial reserves held as net current assets were £773,679. The reserves fell into three categories – unrestricted, designated and restricted funds, as shown on the balance sheet.

Unrestricted Reserves

Age UK Canterbury will hold a reserve of 9 months to ensure appropriate transition time for our vulnerable clients were the charity to close. In addition, this reserve policy supports operational delivery in uncertain times. The Trustee Board is undertaking an ongoing review of our reserve policy over the next 12 months.

At the year end the unrestricted liquid funds amounted to £499,564 which was 81% of the year's total unrestricted expenditure.

Designated Reserves

The designated reserves as shown in the balance sheet totalled £490,295 at the year end. These reserves were designated for eight separate purposes and included £221,672 in respect of fixed assets and £172,000 for unexpected contingencies (for example, employer liability).

Restricted Reserves

The balance of the liquid assets at the year end was £5,422 in the restricted category as itemised at note 17 to the accounts.

Reserves Policy

There remains an on-going need to set aside further sums for possible expenditure on building maintenance, and to increase the reserves to cover unforeseen circumstances due to the considerably increased extent of the Charity's operations. Thus, there is a need to increase funding to meet the trustees' stated requirement to have sufficient reserves to cover 6 months of on-going operation costs.

Investment Policy

During the year the Company continued to be in the position of requiring substantial funds at short notice for the provision of increased services, improved accommodation, and for the replacement of equipment. Thus, it was necessary to have all liquid funds on call at short notice, but in such a manner as to maximise interest.

Should this situation change and substantial long-term funds accrue, consideration will be given to the appointment of an investment adviser.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Canterbury for the purposes of Company Law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charitable company's state of affairs at the end of the year and of its income and expenditure for that period. In preparing these accounts, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- Observe the methods an principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Statement of Disclosure of Information to Auditors

We the trustees of the charity who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the charity's auditors are unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

In accordance with Section 485 of the Companies Act 2006, a resolution proposing that Reeves & Co LLP be reappointed as auditors of the company will be put to the Annual General Meeting.

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

At a meeting of the Trustees held on 13th October 2022 this report, together with the annual accounts were approved and authority given to the undersigned to confirm approval on their behalf.

On behalf of the Trustees

David Baxter – Chairman

Independent auditors' report to the Members of Age UK Canterbury

Opinion

We have audited the financial statements of Age UK Canterbury (the 'Charity') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2022 and of its 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 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 Charity'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 Auditors' 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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; • Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Reading minutes of meetings of those charged with governance; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

- Identify and assess the risks of material misstatement of the 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 of the effectiveness of the Charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.

Independent auditors' report to the Members of Age UK Canterbury (continued)

- 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 Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' 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 Auditors' report. However, future events or conditions may cause the Charity 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.

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 Charity'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 Charity's Trustees those matters we are required to state to them in an Auditors' 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 Charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Susan Robinson BA FCA FCIE DChA MCMI (senior statutory auditor)

for and on behalf of

Kreston Reeves LLP

Chartered Accountants
Statutory Auditor

Chatham Maritime

Date: 31 October 2022

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2022

	Note	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	4	182,826	251,934	434,760	777,486
Charitable activities	4	5,396	373,076	378,472	241,291
Other trading activities	6	-	78,496	78,496	21,190
Investments	7	-	236	236	372
Total income		188,222	703,742	891,964	1,040,339
Expenditure on:					
Raising funds	8	-	24,986	24,986	8,049
Charitable activities	9,10	195,098	635,248	830,346	923,175
Total expenditure		195,098	660,234	855,332	931,224
Net (expenditure)/income		(6,876)	43,508	36,632	109,115
Transfers between funds	18	(6,922)	6,922	-	-
Net movement in funds		(13,798)	50,430	36,632	109,115
Reconciliation of funds:					
Total funds brought forward		19,220	939,429	958,649	849,534
Net movement in funds		(13,798)	50,430	36,632	109,115
Total funds carried forward		5,422	989,859	995,281	958,649

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 41 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)
Registered number: 04511978

Balance sheet
as at 31 March 2022

	Note	2022 £		2021 £	
Fixed assets					
Tangible assets	13		**221,672**		234,144
Current assets					
Stocks	14	**1,717**		2,101	
Debtors	15	**49,761**		44,583	
Investments	16	**453,090**		452,635	
Cash at bank and in hand		**314,608**		271,116	
		819,176		770,435	
Creditors: amounts falling due within one year	17	**(45,567)**		(45,930)	
Net current assets			**773,609**		724,505
Total net assets			**995,281**		958,649
Charity funds					
Restricted funds	18		**5,422**		19,220
Unrestricted funds	18		**989,859**		939,429
Total funds			**995,281**		958,649

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 13th October 2022 and signed on their behalf by:

Mrs Janet Bentley
Trustee

Mrs Sian Calnan
Trustee

The notes on pages 20 to 41 form part of these financial statements.

Janet Bentley

Statement of cash flows
for the year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities (note 21)	**79,767**	135,927
Cash flows from investing activities		
Dividends, interests and rents from investments	**236**	372
Purchase of tangible fixed assets	**(36,511)**	(22,256)
Net cash used in investing activities	**(36,275)**	**(21,884)**
Change in cash and cash equivalents in the year	**43,492**	**114,043**
Cash and cash equivalents at the beginning of the year	**271,116**	157,073
Cash and cash equivalents at the end of the year (note 22)	**314,608**	271,116

The notes on pages 20 to 41 form part of these financial statements

Notes to the financial statements
for the year ended 31 March 2022

1. General information

Age UK Canterbury is a charitable company and an exempt charity incorporated in England and Wales. The registered office is Castle Row, Canterbury, Kent, CT1 2QY. The principal activities of the Charity are to support the lives of the older people in Canterbury and the surrounding area.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Canterbury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. 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.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

2. Accounting policies (continued)

2.4 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 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 measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2. Accounting policies (continued)

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on the following bases:

Leasehold improvements - Centre	- 4% on Cost (over the term of the lease)
Minibuses	- 25% on Net Book Value
Furniture and Equipment	- 25% on Cost
Leasehold improvements - Charity Shop	- 10% on Cost (over the term of the lease)

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 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.

2.11 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 from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.12 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.13 Financial instruments

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

2.14 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.15 Pensions

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

2.16 Employee pension contributions

The Charity contributes to employees' personal pension plans. Contributions payable to these plans are charged to the Statement of financial activities in the period to whcih they relate.

2.17 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 Charity 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 Charity 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.

Notes to the financial statements
for the year ended 31 March 2022

3. Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Tangible fixed assets

The Charity has recognised tangible fixed assets with a carrying value of £221,672 at the reporting date (see note 13). These assets are stated at their cost less provision for depreciation and impairment. The Charity's accounting policy sets out the approach to calculating depreciation for immaterial assets acquired. For material assets such as land and buildings the Charity determines at acquisition reliable estimates for the useful economic life of the asset, its residual value and decommissioning costs. These estimates are based upon such factors as the expected use of the acquired asset and market conditions. At subsequent reporting dates the Trustees consider whether there are any factors such as technological advancements or changes in market conditions that indicate a need to reconsider the estimates used. Where there are indicators that the carrying value of tangible fixed assets may be impaired the Charity undertakes tests to determine the recoverable amount of assets. These tests require estimates of the fair value of assets less cost to sell and of their value in use. Wherever possible the estimate of the fair value of assets is based upon observable market prices less incremental cost for disposing of the asset. The value in use calculation is based upon a discounted cash flow model, based upon the Charity's forecasts for the foreseeable future which do not include any restructuring activities that the Charity is not yet committed to or significant future investments that will enhance the asset's performance. The recoverable amount is most sensitive to the discount rate used for the discounted cash flow model as well as expected future cash flows and the growth rate used for extrapolation purposes

Notes to the financial statements
for the year ended 31 March 2022

4. Income from donations and legacies

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	137	27,006	**27,143**	15,920
Legacies	-	20	**20**	44,506
Grants	45,500	55,408	**100,908**	128,223
Government grants	137,189	169,500	**306,689**	588,837
Total 2022	182,826	251,934	**434,760**	777,486
Total 2021	206,117	571,369	777,486	

5. Income from charitable activities

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Clients minibus contributions	-	37,171	**37,171**	38,009
Clients meal contributions	-	45,869	**45,869**	54,207
Nail cutting	-	213,300	**213,300**	143,774
Collins unit	-	51,661	**51,661**	2,091
Transported clients day contributions	-	22,607	**22,607**	259
Walkers' day contributions	-	-	**-**	50
Meal contributions	-	84	**84**	204
Handyman service	-	1,104	**1,104**	552
Miscellaneous income	5,396	1,280	**6,676**	2,145
Total 2022	5,396	373,076	**378,472**	241,291
Total 2021	2,145	239,146	241,291	

Notes to the financial statements
for the year ended 31 March 2022

6. Income from other trading activities

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Charity shop takings and sale of purchased items	71,329	**71,329**	18,734
Bingo and bonus ball	-	**-**	38
Insurance claim proceeds	3,825	**3,825**	539
Fundraising	2,215	**2,215**	1,486
Shop sales and sale of purchased items	1,127	**1,127**	393
Total 2022	78,496	**78,496**	21,190
Total 2021	21,190	21,190	

7. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Bank interest receivable	236	**236**	372
Total 2021	372	372	

8. Expenditure on raising funds

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Shop costs	24,909	**24,909**	7,971
Shop depreciation	77	**77**	78
Total 2022	24,986	**24,986**	8,049
Total 2021	8,049	8,049	

9. Analysis of grants

	Grants to Individuals 2022 £	Total funds 2022 £	Total funds 2021 £
Outreach & Other Funded Services	-	-	345
Total 2021	345	345	

Notes to the financial statements
for the year ended 31 March 2022

10. Analysis of expenditure by activities

	Direct costs 2022 £	Grant funding of activities 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Day Centre	389,875	-	140,640	**530,515**	602,016
Mini Buses	30,359	-	5,388	**35,747**	43,771
Outreach & Other Funded Services	185,975	-	12,252	**198,227**	211,108
Dementia Unit	38,918	-	26,939	**65,857**	66,280
Total 2022	645,127	-	185,219	**830,346**	923,175
Total 2021	624,715	345	298,115	923,175	

10. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Day Centre 2022 £	Mini Buses 2022 £	Outreach & Other Funded Services 2022 £	Dementia Unit 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	232,443	4,313	184,543	38,670	**459,969**	438,384
Depreciation	42,483	6,423	-	-	**48,906**	46,785
Kitchen	37,564	-	-	-	**37,564**	42,963
Minibus expenses	-	11,624	-	-	**11,624**	10,952
Private car drivers	222	-	-	-	**222**	495
Centre shop purchases	814	-	-	-	**814**	23
Entertainment and outings	10,100	-	240	-	**10,340**	6,900
Repairs and maintenance	25,746	7,999	-	-	**33,745**	39,382
Training	9,819	-	571	-	**10,390**	4,133
Cleaning	8,077	-	-	-	**8,077**	11,785
Provision of services	22,607	-	621	248	**23,476**	22,913
Total 2022	389,875	30,359	185,975	38,918	**645,127**	624,715
Total 2021	361,128	36,860	195,004	31,723	624,715	

Notes to the financial statements
for the year ended 31 March 2022

10. Analysis of expenditure by activities (continued)

Analysis of support costs

	Day Centre 2022 £	Mini Buses 2022 £	Outreach & Other Funded Services 2022 £	Dementia Unit 2022 £	Total funds 2022 £	Total funds 2021 £
Staff costs	64,565	5,388	11,853	26,939	**108,745**	220,455
Legal and professional fees	14,944	-	-	-	**14,944**	18,977
Office expenses	39,514	-	399	-	**39,913**	34,698
Utilities	13,390	-	-	-	**13,390**	14,723
Insurance	1,654	-	-	-	**1,654**	1,626
Bad debts	(27)	-	-	-	**(27)**	1,684
Auditors' remuneration	6,600	-	-	-	**6,600**	5,952
Total 2022	140,640	5,388	12,252	26,939	**185,219**	298,115
Total 2021	240,888	6,911	15,759	34,557	298,115	

11. Staff costs

	2022 £	2021 £
Wages and salaries	520,213	607,814
Social security costs	37,966	36,659
Pension costs	10,535	14,366
	568,714	658,839

During the financial year the Charity has made redundancy payments amounting to £Nil (2021: £81,148). Included within this figure are non-contractual / non-statutory payments totalling £Nil (2021: £19,794).

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

	2022 No.	2021 No.
Employees	26	34

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
Employees	23	27

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

During the financial year the Charity's senior key management personnel received remuneration and benefits, including employer's national insurance contributions, amounting to £82,217 (2021: £80,322).

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 March 2022, no Trustee expenses have been incurred (2021 - £NIL).

Notes to the financial statements
for the year ended 31 March 2022

13. Tangible fixed assets

	Leasehold Centre Improve-ments £	Leasehold Charity Shop Improve-ments £	Minibuses £	Furniture and Equipment £	Total £
Cost or valuation					
At 1 April 2021	533,149	13,210	131,014	110,398	787,771
Additions	10,927	-	-	25,584	36,511
Disposals	-	-	-	(4,779)	(4,779)
At 31 March 2022	544,076	13,210	131,014	131,203	819,503
Depreciation					
At 1 April 2021	349,225	11,952	105,326	87,124	553,627
Charge for the year	22,536	793	6,422	19,232	48,983
On disposals	-	-	-	(4,779)	(4,779)
At 31 March 2022	371,761	12,745	111,748	101,577	597,831
Net book value					
At 31 March 2022	172,315	465	19,266	29,626	221,672
At 31 March 2021	183,924	1,258	25,688	23,274	234,144

14. Stocks

	2022 £	2021 £
Stocks	1,717	2,101

Notes to the financial statements
for the year ended 31 March 2022

15. Debtors

	2022 £	2021 £
Due within one year		
Trade debtors	**26,982**	23,061
Other debtors	**2,489**	2,569
Prepayments and accrued income	**20,290**	18,953
	49,761	44,583

16. Current asset investments

	2022 £	2021 £
Short-term deposit accounts	**453,090**	452,635

17. Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	**12,768**	9,639
Other taxation and social security	**9,019**	8,679
Other creditors	**2,078**	1,592
Accruals and deferred income	**21,702**	26,020
	45,567	45,930

	2022 £	2021 £
Deferred income at 1 April 2021	**9,684**	9,284
Resources deferred during the year	**5,000**	9,684
Amounts released from previous periods	**(9,684)**	(9,284)
Deferred income at 31 March 2022	**5,000**	9,684

Notes to the financial statements
for the year ended 31 March 2022

18. Statement of funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	234,144	-	(48,983)	36,511	221,672
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	29,852	-	-	-	29,852
Building Maintenance Fund	10,000	-	-	-	10,000
	502,767	-	(48,983)	36,511	490,295
General funds					
General Funds	436,662	703,742	(611,251)	(29,589)	499,564
Total Unrestricted funds	939,429	703,742	(660,234)	6,922	989,859
Restricted funds					
Outreach Fund	-	28,885	(28,885)	-	-
Hardship Fund	1,386	-	-	-	1,386
KCC Community Navigator Fund	-	111,663	(111,663)	-	-
Foothealth Service	-	2,174	(2,174)	-	-
Lapwing	2,958	9,550	(10,100)	-	2,408
Personal Independence Programme	-	35,950	(35,950)	-	-
Vascular Equipment Donations	8,570	-	(20)	(6,922)	1,628
Veterans Grant	6,306	-	(6,306)	-	-
	19,220	188,222	(195,098)	(6,922)	5,422
Total of funds	958,649	891,964	(855,332)	-	995,281

Notes to the financial statements
for the year ended 31 March 2022

18. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	258,751	-	(46,863)	22,256	234,144
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	111,000	-	(81,148)	-	29,852
Building Maintenance Fund	10,000	-	-	-	10,000
	608,522	-	(128,011)	22,256	502,767
General funds					
General Funds	235,277	832,077	(596,314)	(34,378)	436,662
Total Unrestricted funds	843,799	832,077	(724,325)	(12,122)	939,429
Restricted funds					
Outreach Fund	-	13,821	(29,379)	15,558	-
Hardship Fund	1,731	-	(345)	-	1,386
KCC Community Navigator Fund	-	111,663	(111,663)	-	-
Collins Unit	-	12,031	(12,031)	-	-
Foothealth Service	-	1,840	(1,840)	-	-
Lapwing	2,358	7,500	(6,900)	-	2,958
Personal Independence Programme	-	44,380	(44,380)	-	-
Vascular Equipment Donations	1,646	10,360	-	(3,436)	8,570
Veterans Grant	-	6,667	(361)	-	6,306
	5,735	208,262	(206,899)	12,122	19,220

18. Statement of funds (continued)

Total of funds	849,534	1,040,339	(931,224)	-	958,649

Designated funds comprise:

a). Fixed Assets Fund
A fund that represents the net book value of the tangible fixed assets at the balance sheet date.

b). Provision for Contingencies
This amount has been designated by the Trustees, and will be used by the charity in the short-term in the event that future local authority funding is not available, the minibuses need premature replacement or legislation requires unforeseen expense.

c). Equipment Replacement
Funds have been raised specifically to replace equipment at the Centre. This is an ongoing process.

d). Carer's Support Fund
Funds have been specifically to provide support for Carers and will be held pending such need arising. This is an ongoing process.

e). NHS Vanguard
A fund created to provide potential development money for the NHS Vanguard initiative, an innovative approach to service delivery. No decisions have yet been made regarding when these costs will be incurred.

f). Foot Health Governance
A fund specifically set up to fund the governance costs of the foot health service when the Chief Exective Officer is absent for any period of time.

g). Redundancy Provision
A fund created to, if the need may arise, enable the Charity to have a pot of money available in order to pay for any staff redundancy costs.

h). Building Maintenance Fund
A fund created to assist with any major expenditure that may be incurred now that the lease with KCC has come into force. This is an ongoing process.

Notes to the financial statements
for the year ended 31 March 2022

Restricted funds comprise:

a). Outreach Fund
This is the fund used to receive and spend the grant given specifically by Kent County Council for the purpose of providing a visiting service to Carers responsible for looking after and caring for older dementia sufferers in their own homes. This fund goes towards the employment and expenses, including the overhead costs of two part time Outreach workers, who provide valuable support for Carers in Canterbury and the surrounding villages, many of whom find their lives stressful and tiring with little respite.

b). Hardship Fund
The Hardship Fund contains those funds donated with requests that they be used specifically for individual clients experiencing financial need. We are grateful to those donating in this way, thus providing some emergency funding for any of our clients who may be in desperate financial straits.

c). KCC Community Navigator Fund
A fund to account for the grant given by Kent County Council to provide the services of a Care Navigator for the Districts of Canterbury, Herne Bay and Whitstable. The service is working in conjunction with INVOKE (Independence through the Voluntary Action of Kent's Elders), a partnership between Age UK Canterbury, Kent County Council and Eastern & Coastal Kent Primary Care Trust.

d). Collins Unit
This has been funded by Kent County Council and relates to clients attending our Collins Unit.

e). Foot Health Service
This has been funded by Canterbury Clinical Commissioning Group and covers the costs of providing the Foot Health Service.

f). Lapwing
Live Art Practice Wellbeing Inspired Network Group - was a programme led by Age UK Canterbury. The project's main aim was to build the confidence, capability and capacity of Kent's professional artists to facilitate more effectively, to achieve arts inspired "dementia-friendly" and "mental health-alert" communities.

g). Personal Independence Programme
Integrated care programme working with local GPs to support the elderly in the community with two long term medical conditions.

h). Vascular Equipment Donations
Donations received by the Charity to help fund the purchase of vascular equipment. Such equipment had not been purchased by the Balance sheet date.

i). Veterans Grant
The purpose of the Veteran's Grant restricted fund is to offer extra support to veterans over the aged of 65 who live in the Canterbury and surrounding areas. This emergency fund can be used to help veterans with the following:

- Free meal delivery
- Welfare calls
- Prescription Collection
- Free food shopping to the value of £40.00
- IT gadgets
- Any other reasonable item that they may identify e.g. fan, chair, mobility aid.

Notes to the financial statements
for the year ended 31 March 2022

19. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Designated funds	502,767	-	(48,983)	36,511	490,295
General funds	436,662	703,742	(611,251)	(29,589)	499,564
Restricted funds	19,220	188,222	(195,098)	(6,922)	5,422
	958,649	891,964	(855,332)	-	995,281

Age UK Canterbury is an independent charity. We are a "Brand Partner" of the national charity, Age UK and are responsible for our own finances. Due to cuts and expected further cuts in government funding, we are increasingly looking for new sources of funding.

Free reserves at 31 March 2022 were £499,564 (2021: £436,662). This is sufficient to cover our normal expenditure for around 3 months. The age profile of our beneficiaries is increasing, which means our services are more and more essential. Any break in our service provision could have a detrimental effect on some of our more vulnerable users.

We are anxious to continue growing both the quality and level of our services to the local population, which is why we are seeking new sources of funding. We would welcome the opportunity to discuss our charity and our aspirations with you.

Summary of funds - prior year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	608,522	-	(128,011)	22,256	502,767
General funds	235,277	832,077	(596,314)	(34,378)	436,662
Restricted funds	5,735	208,262	(206,899)	12,122	19,220
	849,534	1,040,339	(931,224)	-	958,649

Notes to the financial statements
for the year ended 31 March 2022

20. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2022 £	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	221,672	**221,672**
Current assets	5,422	813,754	**819,176**
Creditors due within one year	-	(45,567)	**(45,567)**
Total	5,422	989,859	**995,281**

Analysis of net assets between funds - prior year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	234,144	234,144
Current assets	21,404	749,031	770,435
Creditors due within one year	(2,184)	(43,746)	(45,930)
Total	19,220	939,429	958,649

Notes to the financial statements
for the year ended 31 March 2022

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

	2022 £	2021 £
Net income for the year (as per Statement of Financial Activities)	**36,632**	109,115
Adjustments for:		
Depreciation charges	**48,983**	46,863
Dividends, interests and rents from investments	**(236)**	(372)
Decrease/(increase) in stocks	**384**	(183)
Increase in debtors	**(5,178)**	(2,169)
(Decrease) increase in creditors	**(363)**	(15,597)
Increase in current asset investments	**(455)**	(1,730)
Net cash provided by operating activities	**79,767**	135,927

22. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	**314,608**	271,116
Total cash and cash equivalents	**314,608**	271,116

23. Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	At 31 March 2022 £
Cash at bank and in hand	**271,116**	**43,492**	**314,608**
Liquid investments	**452,635**	**455**	**453,090**
	723,751	**43,947**	**767,698**

Notes to the financial statements
for the year ended 31 March 2022

24. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £10,535 (2021 - £14,366). As at 31 March 2022, contributions of £2,078 were payable to the Charity (2021 - £1,592).

25. Operating lease commitments

At 31 March 2022 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022 £	2021 £
Not later than 1 year	18,050	29,050
Later than 1 year and not later than 5 years	150	150
Later than 5 years	150	200
	18,350	29,400

26. Related party transactions

The Charity has not entered into any related party transactions during the financial year (2021: £Nil) and there are no amounts outstanding with any related parties at the Balance sheet date (2021: £Nil).

AGE UK CANTERBURY

England & Wales - Charity number 1094385

Accounts

Canterbury ageUK

Annual Report and Accounts

2020-2021

Age UK Canterbury

The object for which Age UK Canterbury is established 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 the City of Canterbury."

Honorary President

Mrs Patricia Shephard MBE DL

Board of Trustees

Mr Neal Guthrie	Chairman (until 22 April 2020)
Mr David Baxter	Treasurer and Vice Chairman (Chairman since 22 April 2020)
Mrs Janet Bentley	Committee Member
Mrs Sian Calnan	Committee Member
Mrs Julie MacInnes	Committee Member

Chief Officer and Company Secretary

Dr Neil Brown

Deputy Chief Officer

Mrs Janet Eales

Members of the Company: 38

Banks

Lloyds TSB plc, 49 High Street, Canterbury, Kent CT1
2SE CAF Bank Ltd, Kings Hill, West Malling, Kent
ME19 4TA

Auditors
Kreston Reeves & Co. LLP, Montague Place, Quayside, Chatham Maritime, Kent
ME4 4QU

Solicitors
Robinsons Solicitors, River House, Stour Street, Canterbury, CT1 2NZ
Gardner and Croft LLP, 2 Castle Street, Canterbury, Kent CT1
2QH

CHAIRMAN'S REPORT

Welcome to this year's annual report. This has certainly been a challenging year for Age UK Canterbury, as it has been for the country and the world in general.

Despite these challenges I am delighted to report upon another successful and supportive year for the charity.

Due to Covid-19 the operational environment required an immediate change in our service delivery areas to ensure optimum support for the older person in the Canterbury and surrounding areas.

Covid-19 has meant that the services that we have historically provided needed to be delivered in a different way. There was also a need to pause specific services in line with Government and Public Health England guidelines. We have included in this annual report a brief chronology on page 5. This sets out key milestones in service delivery that reflected the Covid-19 pandemic guidelines throughout 2020/21.

Partnership working with Kent County Council also aided us in the successful delivery of an 'emergency contract' that enabled Age UK Canterbury to continue to provide urgent services that fully supported clients already known to us and many more new clients who benefited from a range of service delivery contacts.

We have included on page 6 a summary of the essential service delivery areas provided since the first national lockdown in March 2020. Some of these services were historic, however, a particular area of enhanced activity has been our social isolation reduction and telephone welfare checks.

Looking back on 2020/21 our accounts show that we have delivered against our financial targets as an organization. This achievement should not be underestimated given the financial pressures. This needs to also be put alongside the harsh economic environment. As always Age UK Canterbury continues to deliver upon all its statutory obligations in all areas. We again successfully achieved our annual ISO accreditation in April 2020 together with our five-star rating for our food hygiene award.

The operational difficulties faced by the charity in 2020/21 makes our service delivery and financial achievements even more impressive and our staff should be proud of our achievements and the excellent financial control that is evident within Age UK Canterbury.

On behalf of the Board of Trustees, I would like to thank all our staff and volunteers that have continued to work and support the charity throughout these extremely challenging times. I also wish to thank our President Tricia Shephard together with her team of volunteers who have worked tirelessly throughout these difficult times at our charity shop.

David Baxter

Chair of Board of Trustees

CHIEF OFFICER'S REPORT

As reflected in the Chairman's Report, 2020/21 has proven to be a very challenging year for the charity. Our staff and volunteers have risen to the challenge in tackling the difficulties that we have faced.

The key objective that we set ourselves at the beginning of the pandemic in March 2020 was to continue to deliver the majority of our services and introduce new services that fully supported the Covid-19 guidelines that were laid down by the Government and Public Health England.

Early on in 2020 Covid-19 risk assessments were completed and implemented to fully ensure that all operational areas were secure. This included all social distancing measures alongside full use of personal protective equipment. Alongside this, staff training was implemented to support compliance.

We have been very successful in continuing to operate throughout the time of the pandemic and increase activities in a range of critical services that has been fully supportive of the emergency contract implemented by Kent County Council.

Whilst it was necessary to pause and re-start services when safe to do so in some areas such as Day Opportunities and Dementia Day Care, the majority of our services have remained open throughout.

Specific services continued through a home working setting for a period of time for example, Community Navigation and Personalised Independence Programme, other services such as Foot Health have remained open for the majority of the pandemic period.

Looking forward to 2021/22 it is hoped that we can reset and recover as our client base feels ever more confident to attend face to face interactions that will form part of our social opportunities and wellbeing programmes.

I wish to thank the excellent Board of Trustees for their wisdom and support throughout this challenging year.

As always, my heartfelt thanks go to all our excellent staff and volunteers for the invaluable work that they have all undertaken. Our achievements through the Covid-19 pandemic were only made possible by their sterling efforts and hard work.

On a final note, I wish to thank all the individual people, businesses and organisations that have supported us through donations, grants and legacies. This is critical since it is not always appreciated that we are a small independent charity.

Dr Neil Brown

Chief Officer

CHRONOLOGY OF 2020/2021

The following chronology provides information over the dates when we were able to open our services to remain fully compliant with Covid-19 guidelines:

26.03.2020 - Closure of some of our services (Day Opportunities, Dementia Day Care, COGS Club, Foot Health Service and Charity Shop)

27.03.2020 – the commencement of emergency and continuity services in partnership with Kent County Council guidance, these services included our outreach teams, information and advice, befriending, shopping, prescription collection and delivery together with isolation reduction programmes.

01.06.2020 – The Foot Health Services re-opened in line with guidance received from the Health and Care Professions Council together with the Royal College of Podiatry.

04.08.2020 – The Charity Shop re-opened with full Covid-19 secure arrangements in place.

21.10.2020 – Day Opportunities, Dementia Day Care and COGS Club re-started in line with Public Health England guidance.

04.11.2020 – Charity Shop closed following Government Guidelines.

06.11.2020 - Day Opportunities, Dementia Day Care and COGS Club closed due to Government guidelines.

02.12.2020 – Charity Shop re-opened in line with Government guidelines.

19.12.2020 – Charity Shop closed in line with Government guidelines.

12.04.2021 – Charity Shop re-opened in line with Government guidelines

COVID-19 RESPONSE

Age UK Canterbury have been essential in delivering essential goods and services to older people during the COVID-19 Pandemic

Canterbury age UK

SINCE THE FIRST NATIONAL LOCKDOWN (23/03/2020 – 28/03/2021):

We have delivered...

MEALS

11,809 HOT MEALS

ESSENTIAL DELIVERIES

651 shopping deliveries

584 free food parcel deliveries

317 prescription deliveries

10,257 Information and Advice contacts

ISOLATION REDUCTION

27,130 Telephone Welfare checks

and

2,788 Telephone befriending hours

7,572 Chiropody appointments completed

AND WE ALSO CARRIED OUT...

604 Dementia Support Hours

18 Adaptations and equipment assessments

110 Home from Hospital visits

and delivered.... **722** Dementia Activity Packs

...and much more!

MAKING A DIFFERENCE TO THE LIVES OF OLDER PEOPLE IN YOUR LOCAL COMMUNITY SINCE 2002

Could you support our work?

You could make a difference to the lives of older people in Canterbury and surrounding areas by supporting our work in the following ways:

Cheques

Please make cheques payable to 'Age UK Canterbury' and send to our office in Castle Row Canterbury CT1 2QY.

Online

Visit our website wwwageukcanterbury.org.uk to donate through the Just Giving website.

REPORT AND FINANCIAL REVIEW 2020 -2021

Structure, Governance and Management

The company is registered as a charitable company limited by guarantee and was incorporated on 15 August 2002. It is governed by its Memorandum and Articles of Association.

The members of the Trustee Board during the financial year were as listed on page 1 The

Trustee Board was formed in 2002 with the original Chairman and Trustees being

elected into office at the Annual General Meeting (AGM) in 2003. The Trustees are aware

of the responsibilities which they carry and will be looking for suitable people with whom to share them when vacancies arise. Appropriate training and help have been given and will be offered to new Trustees when they are appointed.

Safeguarding is a critical factor in all the work carried out in the charity and regular training for staff and volunteers is completed on an ongoing basis. Our safeguarding policies and procedures are reviewed annually to ensure that we keep pace with any changes to requirements and legislation.

The Trustees have met historically 6 times during the financial year, being responsible for the oversight of the planning and of the management of the activities and finances of the Charity. Due to the pandemic, new arrangements have been put in place whereby video and telephone conferencing have been used to replace face to face meetings. These meetings have been held essentially monthly throughout the pandemic. The Board is supported by the Chief Officer who attends each meeting and who is responsible for the day to day operational management and delivery of all the services provided by Age UK Canterbury and of the staff and volunteers. The Chief Officer is assisted in this by Mrs Janet Eales, Deputy Chief Officer. At the Centre in Castle Row a total of 34 members of staff were employed up until February 2021. It was necessary to carry out a voluntary redundancy process and we finished the financial year end with 29 staff in post. The staff were supported by around 20 volunteers (including the Charity Shop in St Peter's Street) who continued to work with us throughout the pandemic.

The main risk to the Company is the reduction or withdrawal of the funding provided for services by Kent County Council. The Trustees do ensure that the reserves would cover redundancies should that need arise and now have nine months running costs in the unrestricted reserves.

Public Benefit

The charity offers support to all people in the Canterbury and surrounding areas over to to enable them to make the most of later life through the provision of support, activities friendship, advice and services to support their mobility and independence.

Achievements and Performance

The achievements and performance during the financial year are as set out in various proceeding Reports particularly those of the Chairman and Chief Officer.

Future Plans
Plans are again set out in the Chairman's and Chief Officer's Report.

Financial Review

The details of Income and Expenditure for the 2020/2021 financial year are set out in the accompanying Statement of Financial Activities and Notes to the Accounts. The Charity remained in a healthy financial position throughout the period.

We are grateful to Kent County Council for supporting Age UK Canterbury with emergency funding throughout the pandemic year, without which we could not provide the essential services that we managed to deliver five days a week. We are also grateful to Canterbury City Council for their Discretionary Business Rate Relief on our Centre and Charity shop premises.

Donations from local organisations, clients, and friends, totalled £15,920 and we also received legacies amounting to £44,506. These funds were put on deposit to gain interest until required. We are very grateful for all this financial support.

The Age UK Canterbury shop in the main street of Canterbury continues to provide an essential source of funds. During this financial year, sales yielded a record net profit of £10,763 which represents a significant addition to the general funds. This would not be possible without the hard work of the volunteers who kept the shop open Monday to Sunday when possible and who also sorted and labelled the huge amount of donated secondhand items of clothing, books, records, ornaments and other miscellaneous items. The Trustees are extremely grateful for all that these volunteers have done on behalf of the Charity.

Plans for the future and Reserves and Investment Policy
At the year end the total financial reserves held as net current assets were £724,505. These reserves fell into three categories – unrestricted, designated, and restricted funds, as shown on the balance sheet.

Unrestricted Reserves
Company policy is that ideally the unrestricted liquid reserves should amount to at least the equivalent of six months of total resources expended.

At the year end the unrestricted general funds amounted to £436,662 which was 47% of the year's total unrestricted expenditure. Whilst these may provide some security, it is essential, particularly in the present difficult climate, that our main source of income, the KCC contract funding, continues. Without this financial support we would not be able to continue to provide the level of services required by our existing and potential clientele.

Designated Reserves

The designated reserves as shown in the balance sheet totalled £502,767 at the year end. These reserves were designated for eight separate purposes and included £ 234,144 in respect of fixed assets and £268,623 for unexpected contingencies (for example, employer liability).

Restricted Reserves

The balance of the restricted assets at the year-end was £19,220 in the restricted category as itemised at note 17 to the accounts.

Reserves Policy

There remains an on-going need to set aside further sums for possible expenditure on building maintenance, and to increase the reserves to cover unforeseen circumstances due to the considerably increased extent of the Charity's operations. Thus, there is a need to increase funding to meet the trustees' stated requirement to have sufficient reserves to cover 6 months of on-going operation costs.

Investment Policy

During the year, the Company continued to be in the position of requiring substantial funds at short notice for the provision of increased services, improved accommodation, and for the replacement of equipment. Thus, it was necessary to have all liquid funds on call at short notice, but in such a manner as to maximise interest.

Should this situation change, and substantial long-term funds accrue, consideration will be given to the appointment of an investment adviser.

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Age UK Canterbury for the purposes of Company Law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the charitable company's state of affairs at the end of the year and of its income and expenditure for that period. In preparing these accounts, 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;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

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

Statement of Disclosure of Information to Auditors

We the trustees of the charity who held office at the date of approval of these financial statements as set out above each confirm, so far as we are aware, that:

- there is no relevant audit information of which the charity's auditors are unaware; and
- we have taken all the steps that we ought to have taken as trustees in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

In accordance with Section 485 of the Companies Act 2006, a resolution proposing that Kreston Reeves LLP be reappointed as auditors of the company will be put to the Annual General Meeting.

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

At a meeting of the Trustees held on 26/7/2021 this report, together with the annual accounts were approved and authority given to the undersigned to confirm approval on their behalf.

On behalf of the Trustees

David Baxter – Chairman

Independent auditors' report to the Members of Age UK Canterbury

Opinion

We have audited the financial statements of Age UK Canterbury (the 'Charity') for the year ended 31 March 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its income 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 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Independent auditors' report to the Members of Age UK Canterbury (continued)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the Directors of the Charity 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 Charity'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditors' report to the Members of Age UK Canterbury (continued)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 Auditors' 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:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, in particular any manual entries made at the year end for financial statement preparation.

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

- Identify and assess the risks of material misstatement of the 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 of the effectiveness of the Charity'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 Charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' 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 Auditors' report. However, future events or conditions may cause the Charity 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.

Independent auditors' report to the Members of Age UK Canterbury (continued)

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 Charity'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 Charity's Trustees those matters we are required to state to them in an Auditors' 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 Charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Kreston Reeves LLP

Kreston Reeves LLP
Chartered Accountants
Statutory Auditor

Chatham Maritime

Date: 30 July 2021

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Statement of financial activities (incorporating income and expenditure account) for the year ended 31 March 2021

	Note	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	206,117	571,369	777,486	504,181
Charitable activities	4	2,145	239,146	241,291	432,516
Other trading activities	5	-	21,190	21,190	58,355
Investments	6	-	372	372	3,010
Total income		208,262	832,077	1,040,339	998,062
Expenditure on:					
Raising funds	7	-	8,049	8,049	41,722
Charitable activities	9	206,899	716,276	923,175	907,721
Total expenditure		206,899	724,325	931,224	949,443
Net income		1,363	107,752	109,115	48,619
Transfers between funds	17	12,122	(12,122)	-	-
Net movement in funds		13,485	95,630	109,115	48,619
Reconciliation of funds:					
Total funds brought forward		5,735	843,799	849,534	800,915
Net movement in funds		13,485	95,630	109,115	48,619
Total funds carried forward		19,220	939,429	958,649	849,534

The notes on pages 19 to 39 form part of these financial statements.

Age UK Canterbury
(A company limited by guarantee)
Registered number: 04511978

Balance sheet
as at 31 March 2021

	Note	2021 £		2020 £	
Fixed assets					
Tangible assets	12		234,144		258,751
Current assets					
Stocks	13	2,101		1,918	
Debtors	14	44,583		42,414	
Investments	15	452,635		450,905	
Cash at bank and in hand		271,116		157,073	
		770,435		652,310	
Creditors: amounts falling due within one year	16	(45,930)		(61,527)	
Net current assets			724,505		590,783
Total net assets			958,649		849,534
Charity funds					
Restricted funds	17		19,220		5,735
Unrestricted funds	17		939,429		843,799
Total funds			958,649		849,534

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 145 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 26/7/2021 and signed on their behalf by:

Mrs Janet Bentley
Trustee

Mrs Sian Calnan
Trustee

The notes on pages 19 to 39 form part of these financial statements.

Statement of cash flows
for the year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net cash used in operating activities (note 20)	**135,927**	(59,330)
Cash flows from investing activities		
Dividends, interests and rents from investments	**372**	3,010
Proceeds from the sale of tangible fixed assets	**-**	323
Purchase of tangible fixed assets	**(22,256)**	(55,715)
Net cash used in investing activities	**(21,884)**	**(52,382)**
Change in cash and cash equivalents in the year	**114,043**	**(111,712)**
Cash and cash equivalents at the beginning of the year	**157,073**	268,785
Cash and cash equivalents at the end of the year	**271,116**	157,073

The notes on pages 19 to 39 form part of these financial statements

Notes to the financial statements for the year ended 31 March 2021

1. General information

Age UK Canterbury is a charitable company and an exempt charity incorporated in England and Wales. The registered office is Castle Row, Canterbury, Kent, CT1 2QY. The principal activities of the Charity are to support the lives of the older people in Canterbury and the surrounding area.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age UK Canterbury meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Company status

The Charity is a company limited by guarantee. The members of the Charity are the Trustees named on page 1. 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.

2.3 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

Whilst the impact of the COVID-19 pandemic has been assessed by the Trustees, so far as is reasonably possible, due to its unprecedented impact on the worldwide economy it is difficult to evaluate with any certainty the potential outcomes on the Charity's future activities. However, taking into consideration the Charity's level of reserves, the Trustees believe that the Charity will be able to continue in operational existence for the foreseeable future.

2. Accounting policies (continued)

2.4 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.5 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 measured reliably.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

2. Accounting policies (continued)

2.7 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.8 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

At each reporting date the Charity assesses whether there is any indication of impairment. If such indication exists, the recoverable amount of the asset is determined to be the higher of its fair value less costs to sell and its value in use. An impairment loss is recognised where the carrying amount exceeds the recoverable amount.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on the following bases:

Leasehold improvements - Centre	- 4% on Cost (over the term of the lease)
Minibuses	- 25% on Net Book Value
Furniture and Equipment	- 25% on Cost
Leasehold improvements - Charity Shop	- 10% on Cost (over the term of the lease)

2.9 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.10 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.

2.11 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 from the date of acquisition or opening of the deposit or similar account.

2. Accounting policies (continued)

2.12 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.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.13 Financial instruments

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

2.14 Operating leases

Rentals paid under operating leases are charged to the Statement of financial activities on a straight line basis over the lease term.

2.15 Pensions

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

2.16 Employee pension contributions

The Charity contributes to employees' personal pension plans. Contributions payable to these plans are charged to the Statement of financial activities in the period to whcih they relate.

2.17 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 Charity 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 Charity 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.

Notes to the financial statements
for the year ended 31 March 2021

3. Income from donations and legacies

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	110	15,810	**15,920**	17,301
Legacies	-	44,506	**44,506**	111,068
Grants	68,797	59,426	**128,223**	82,890
Government grants	137,210	451,627	**588,837**	292,922
Total 2021	206,117	571,369	**777,486**	504,181
Total 2020	231,921	272,260	504,181	

4. Income from charitable activities

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Clients minibus contributions	-	38,009	**38,009**	50,206
Clients meal contributions	-	54,207	**54,207**	68,879
Meals on wheels	-	-	-	5,836
Nail cutting	-	143,774	**143,774**	170,904
Collins unit	-	2,091	**2,091**	73,072
Transported clients day contributions	-	259	**259**	39,306
Walkers' day contributions	-	50	**50**	4,769
Meal contributions	-	204	**204**	2,289
Handyman service	-	552	**552**	1,332
Miscellaneous income	2,145	-	**2,145**	10,519
Student placement	-	-	-	1,120
Rent income	-	-	-	4,284
Total 2021	2,145	239,146	**241,291**	432,516
Total 2020	10,519	421,997	432,516	

Notes to the financial statements
for the year ended 31 March 2021

5. Income from other trading activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Charity shop takings and sale of purchased items	18,734	18,734	50,633
Bingo and bonus ball	38	38	928
Insurance claim proceeds	539	539	539
Fundraising	1,486	1,486	2,198
Shop sales and sale of purchased items	393	393	2,238
Outings receipts	-	-	1,819
Total 2021	21,190	21,190	58,355
Total 2020	58,355	58,355	

6. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Bank interest receivable	372	372	3,010
Total 2020	3,010	3,010	

7. Expenditure on raising funds

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Shop costs	7,971	7,971	40,878
Shop depreciation	78	78	844
Total 2021	8,049	8,049	41,722
Total 2020	41,722	41,722	

8. Analysis of grants

	Grants to Individuals 2021 £	Total funds 2021 £	Total funds 2020 £
Outreach & Other Funded Services	345	345	-

Notes to the financial statements
for the year ended 31 March 2021

9. Analysis of expenditure by activities

	Direct costs 2021 £	Grant funding of activities 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Day Centre	361,128	-	240,888	**602,016**	533,353
Mini Buses	36,860	-	6,911	**43,771**	79,463
Outreach & Other Funded Services	195,004	345	15,759	**211,108**	217,141
Dementia Unit	31,723	-	34,557	**66,280**	77,764
Total 2021	624,715	345	298,115	**923,175**	907,721
Total 2020	694,606	-	213,115	907,721	

Notes to the financial statements
for the year ended 31 March 2021

9. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Day Centre 2021 £	Mini Buses 2021 £	Outreach & Other Funded Services 2021 £	Dementia Unit 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	200,115	12,927	193,956	31,386	**438,384**	469,138
Depreciation	38,223	8,562	-	-	**46,785**	50,631
Kitchen	42,963	-	-	-	**42,963**	50,191
Minibus expenses	361	10,591	-	-	**10,952**	22,005
Private car drivers	272	-	-	223	**495**	1,487
Centre shop purchases	23	-	-	-	**23**	1,405
Entertainment and outings	6,900	-	-	-	**6,900**	18,998
Repairs and maintenance	34,602	4,780	-	-	**39,382**	45,765
Training	3,561	-	572	-	**4,133**	5,065
Cleaning	11,785	-	-	-	**11,785**	2,407
Provision of services	22,323	-	476	114	**22,913**	27,514
Total 2021	361,128	36,860	195,004	31,723	**624,715**	694,606
Total 2020	370,840	73,380	203,036	47,350	694,606	

Notes to the financial statements
for the year ended 31 March 2021

9. Analysis of expenditure by activities (continued)

Analysis of support costs

	Day Centre 2021 £	Mini Buses 2021 £	Outreach & Other Funded Services 2021 £	Dementia Unit 2021 £	Total funds 2021 £	Total funds 2020 £
Staff costs	163,782	6,911	15,205	34,557	**220,455**	121,649
Legal and professional fees	18,977	-	-	-	**18,977**	32,029
Office expenses	34,144	-	554	-	**34,698**	32,185
Utilities	14,723	-	-	-	**14,723**	12,451
Insurance	1,626	-	-	-	**1,626**	1,599
Bad debts	1,684	-	-	-	**1,684**	718
Auditors' remuneration	5,952	-	-	-	**5,952**	5,570
Payroll and bookeeping services	-	-	-	-	-	6,914
Total 2021	240,888	6,911	15,759	34,557	**298,115**	213,115
Total 2020	162,513	6,083	14,105	30,414	213,115	

Notes to the financial statements
for the year ended 31 March 2021

10. Staff costs

	2021 £	2020 £
Wages and salaries	607,814	541,310
Social security costs	36,659	36,157
Pension costs	14,366	13,320
	658,839	590,787

During the financial year the Charity has made redundancy payments amounting to £81,148. Included within this figure are non-contractual / non-statutory payments totalling £19,794.

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

	2021 No.	2020 No.
Employees	34	35

The average headcount expressed as full-time equivalents was:

	2021 No.	2020 No.
Employees	27	29

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

During the financial year the Charity's senior key management personnel received remuneration and benefits, including employer's national insurance contributions, amounting to £80,322 (2020: £77,588).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 March 2021, no Trustee expenses have been incurred (2020 - £NIL).

Notes to the financial statements
for the year ended 31 March 2021

12. Tangible fixed assets

	Leasehold Centre Improve-ments £	Leasehold Charity Shop Improve-ments £	Minibuses £	Furniture and Equipment £	Total £
Cost or valuation					
At 1 April 2020	527,569	13,210	131,014	93,722	765,515
Additions	5,580	-	-	16,676	22,256
At 31 March 2021	533,149	13,210	131,014	110,398	787,771
Depreciation					
At 1 April 2020	327,213	11,158	96,764	71,629	506,764
Charge for the year	22,012	794	8,562	15,495	46,863
At 31 March 2021	349,225	11,952	105,326	87,124	553,627
Net book value					
At 31 March 2021	183,924	1,258	25,688	23,274	234,144
At 31 March 2020	200,356	2,052	34,250	22,093	258,751

13. Stocks

	2021 £	2020 £
Stocks	2,101	1,918

Notes to the financial statements
for the year ended 31 March 2021

14. Debtors

	2021 £	2020 £
Due within one year		
Trade debtors	23,061	21,165
Other debtors	2,569	3,476
Prepayments and accrued income	18,953	17,773
	44,583	42,414

15. Current asset investments

	2021 £	2020 £
Unlisted investments	452,635	450,905

16. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	9,639	26,688
Other taxation and social security	8,679	8,542
Other creditors	1,592	1,269
Accruals and deferred income	26,020	25,028
	45,930	61,527

	2021 £	2020 £
Deferred income at 1 April 2020	9,284	7,500
Resources deferred during the year	9,684	9,284
Amounts released from previous periods	(9,284)	(7,500)
Deferred income at 31 March 2020	9,684	9,284

Notes to the financial statements
for the year ended 31 March 2021

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	258,751	-	(46,863)	22,256	234,144
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	111,000	-	(81,148)	-	29,852
Building Maintenance Fund	10,000	-	-	-	10,000
	608,522	-	(128,011)	22,256	502,767
General funds					
General Funds	235,277	832,077	(596,314)	(34,378)	436,662
Total Unrestricted funds	843,799	832,077	(724,325)	(12,122)	939,429
Restricted funds					
Outreach Fund	-	13,821	(29,379)	15,558	-
Hardship Fund	1,731	-	(345)	-	1,386
KCC Care Navigator Fund	-	111,663	(111,663)	-	-
Collins Unit	-	12,031	(12,031)	-	-
Foothealth Service	-	1,840	(1,840)	-	-
Lapwing	2,358	7,500	(6,900)	-	2,958
Personal Independence Programme	-	44,380	(44,380)	-	-
Vascular Equipment Donations	1,646	10,360	-	(3,436)	8,570
Veterans Grant	-	6,667	(361)	-	6,306
	5,735	208,262	(206,899)	12,122	19,220
Total of funds	849,534	1,040,339	(931,224)	-	958,649

Notes to the financial statements
for the year ended 31 March 2021

17. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Unrestricted funds					
Designated funds					
Fixed Assets Fund	255,379	-	(51,475)	54,847	258,751
Future Vehicle Replacement	35,000	-	-	(35,000)	-
Provision for Contingencies	172,000	-	-	-	172,000
Equipment Replacement	1,045	-	-	-	1,045
Carer's Support Fund	726	-	-	-	726
NHS Vanguard	50,000	-	-	-	50,000
Foot Health Governance	5,000	-	-	-	5,000
Redundancy Provision	111,000	-	-	-	111,000
Building Maintenance Fund	10,000	-	-	-	10,000
	640,150	-	(51,475)	19,847	608,522
General funds					
General Funds	158,102	755,622	(659,674)	(18,773)	235,277
Total Unrestricted funds	798,252	-	(711,149)	1,074	843,799
Restricted funds					
Outreach Fund	-	34,718	(35,785)	1,067	-
Hardship Fund	1,731	-	-	-	1,731
KCC Care Navigator Fund	-	111,663	(111,663)	-	-
Collins Unit	-	24,062	(24,062)	-	-
Foothealth Service	-	2,007	(2,007)	-	-
Lapwing	932	15,601	(14,175)	-	2,358
Personal Independence Programme	-	50,602	(50,602)	-	-
Minibus Donations	-	2,141	-	(2,141)	-
Vascular Equipment Donations	-	1,646	-	-	1,646
	2,663	242,440	(238,294)	(1,074)	5,735

17. Statement of funds (continued)

Total of funds	800,915	242,440	(949,443)	-	849,534

Designated funds comprise:

a). Fixed Assets Fund
A fund that represents the net book value of the tangible fixed assets at the balance sheet date.

b). Future Vehicle Replacement
A fund created to provide funds for future expenditure on new vehicles. This has been fully expended during the year following the acqusition of the new minibus.

c). Provision for Contingencies
This amount has been designated by the Trustees, and will be used by the charity in the short term in the event that future local authority funding is not available, the minibuses need premature replacement or legislation requires unforeseen expense.

d). Equipment Replacement
Funds have been raised specifically to replace equipment at the Centre.

e). Carer's Support Fund
Funds have been specifically to provide support for Carers and will be held pending such need arising.

ff).. NHS Vanguard
A fund created to provide potential development money for the NHS Vanguard initiative, an innovative approach to service delivery.

g). Foot Health Governance
A fund specifically set up to fund the governance costs of the foot health service when the Chief Exective Officer is absent for any period of time.

h). Redundancy Provision
A fund created to, if the need may arise, enable the Charity to have a pot of money available in order to pay for any staff redundancy costs.

i). Building Maintenance Fund
A fund created to assist with any major expenditure that may be incurred now that the lease with KCC has come into force.

Restricted funds comprise:

a). Outreach Fund
This is the fund used to receive and spend the grant given specifically by Kent County Council for the purpose of providing a visiting service to Carers responsible for looking after and caring for older dementia sufferers in their own homes. This fund goes towards the employment and expenses, including the overhead costs of two part time Outreach workers, who provide valuable support for Carers in Canterbury and the surrounding villages, many of whom find their lives stressful and tiring with little respite.

b). Hardship Fund
The Hardship Fund contains those funds donated with requests that they be used specifically for individual clients experiencing financial need. We are grateful to those donating in this way, thus providing some emergency funding for any of our clients who may be in desperate financial straits.

c). KCC Care Navigator Fund
A fund to account for the grant given by Kent County Council to provide the services of a Care Navigator for the Districts of Canterbury, Herne Bay and Whitstable. The service is working in conjunction with INVOKE (Independence through the Voluntary Action of Kent's Elders), a partnership between Age UK Canterbury, Kent County Council and Eastern & Coastal Kent Primary Care Trust.

d). Collins Unit
This has been funded by Kent County Council and relates to clients attending our Collins Unit.

e). Foot Health Service
This has been funded by Canterbury Clinical Commissioning Group and covers the costs of providing the Foot Health Service.

f). Lapwing
Live Art Practice Wellbeing Inspired Network Group - was a programme led by Age UK Canterbury. The project's main aim was to build the confidence, capability and capacity of Kent's professional artists to facilitate more effectively, to achieve arts inspired "dementia-friendly" and "mental health-alert" communities.

g). Support at Home
This funding is to provide support to the older people of the community when they are in their own homes.

h). Personal Independence Programme
Integrated care programme working with local GPs to support the elderly in the community with two long term medical conditions.

i). Minibus Donations
Donations received by the Charity to help fund the purchase of the new minibus. This acquisition was made during the financial year and therefore the fund has now been fully expended.

j). Vascular Equipment Donations
Donations received by the Charity to help fund the purchase of vascular equipment. Such equipment had not been purchased by the Balance sheet date.

k). Veterans Grant
The purpose of the Veteran's Grant restricted fund is to offer extra support to veterans over the aged of 65 who live in the Canterbury and surrounding areas. This emergency fund can be used to help veterans with the following:

- Free meal delivery
- Welfare calls
- Prescription Collection
- Free food shopping to the value of £40.00
- IT gadgets
- Any other reasonable item that they may identify e.g. fan, chair, mobility aid.

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2021 £
Designated funds	608,522	-	(128,011)	22,256	502,767
General funds	235,277	832,077	(596,314)	(34,378)	436,662
Restricted funds	5,735	208,262	(206,899)	12,122	19,220
	849,534	1,040,339	(931,224)	-	958,649

Age UK Canterbury is an independent charity. We are a "Brand Partner" of the national charity, Age UK and are responsible for our own finances. Due to cuts and expected further cuts in government funding, we are increasingly looking for new sources of funding.

You will see above, our liquid funds at 31 March 2021 were £436,662 (2020: £235,277). This is sufficient to cover our normal expenditure for around 3 months. The age profile of our beneficiaries is increasing, which means our services are more and more essential. Any break in our service provision could have a detrimental effect on some of our more vulnerable users.

We are anxious to continue growing both the quality and level of our services to the local population, which is why we are seeking new sources of funding. We would welcome the opportunity to discuss our charity and our aspirations with you.

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2020 £
Designated funds	640,150	-	(51,475)	19,847	608,522
General funds	158,102	755,622	(659,674)	(18,773)	235,277
Restricted funds	2,663	242,440	(238,294)	(1,074)	5,735
	800,915	998,062	(949,443)	-	849,534

Notes to the financial statements
for the year ended 31 March 2021

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Restricted funds 2021 £	Unrestricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	234,144	234,144
Current assets	21,404	749,031	770,435
Creditors due within one year	(2,184)	(43,746)	(45,930)
Total	19,220	939,429	958,649

Analysis of net assets between funds - prior year

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	258,751	258,751
Current assets	5,735	646,575	652,310
Creditors due within one year	-	(61,527)	(61,527)
Total	5,735	843,799	849,534

Notes to the financial statements
for the year ended 31 March 2021

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

	2021 £	2020 £
Net income for the year (as per Statement of Financial Activities)	109,115	48,619
Adjustments for:		
Depreciation charges	46,863	51,475
Dividends, interests and rents from investments	(372)	(3,010)
Loss on the sale of fixed assets	-	545
Increase in stocks	(183)	(147)
Increase in debtors	(2,169)	(13,397)
(Decrease) increase in creditors	(15,597)	6,585
Increase in current asset investments	(1,730)	(150,000)
Net cash provided by/(used in) operating activities	135,927	(59,330)

21. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	271,116	157,073
Total cash and cash equivalents	271,116	157,073

22. Analysis of changes in net debt

	At 1 April 2020 £	Cash flows £	At 31 March 2021 £
Cash at bank and in hand	157,073	114,043	271,116
Liquid investments	450,905	1,730	452,635
	607,978	115,773	723,751

Notes to the financial statements
for the year ended 31 March 2021

23. Pension commitments

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £14,366 (2020 - £13,320). As at 31 March 2021, contributions of £1,592 were payable to the company (2020 - £1,269).

24. Operating lease commitments

At 31 March 2021 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Not later than 1 year	29,050	29,050
Later than 1 year and not later than 5 years	150	150
Later than 5 years	200	250
	29,400	29,450

25. Related party transactions

The Charity has not entered into any related party transactions during the financial year (2020: £Nil) and there are no amounts outstanding with any related parties at the Balance sheet date (2020: £Nil).