

Charity number: 1100474
Company number: 04666730

Age UK Ealing

(A company limited by guarantee)

Trustees' report and financial statements For the year ended 31 March 2021

Age UK Ealing
(A company limited by guarantee)

Contents

For the year ended 31 March 2021

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Legal and administrative information

For the year ended 31 March 2021

Charity number 1100474

Company registration number 04666730

Business and Registered office address Greenford Community Centre
170 Oldfield Lane South
Greenford
UB6 9JS

Trustees

David Muir	
Satpal Chana	
Rekha Elaswarapu	(Resigned November 2020)
Sudha Agrawal	
Ryan Allain	
Francesco Fruzza	
Hilary Croft	(Resigned November 2020)
Janany Shanmugarajah	(Appointed December 2020)
Ian Newton	(Appointed May 2020)
Stephen Young	(Appointed May 2020)
Kim Deasy	(Appointed June 2020)

Auditors

Levy + Partners Limited
Chartered Accountants and Statutory Auditors
7-8 Ritz Parade
Western Avenue
London
W5 3RA

Bankers

CAF Bank Limited
PO Box 289
West Mailing
Kent
ME19 4TA

Age UK Ealing
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Chairperson's Statement

For the year ended 31 March 2021

I am pleased to report that our charity has had another productive and financially stable year. Our dedicated staff and volunteers have continued to deliver high quality services which continue to be valued by our users - the older people of Ealing and those who care for them - and which also demonstrate good value to current and potential funders.

Achievements and Performance

Age UK Ealing (AUKE) had many highlights during 2020/21. Some of these are described below, and other highlights of the year are covered within the report of the trustees.

1. Responding to the Covid-19 pandemic

The charity, in common with every other organisation, has had to make significant changes in response to Coronavirus. Our users are among those most vulnerable to the virus, and therefore our approach has always been to ensure the safety of everyone associated with the charity, including our vulnerable users, our staff and volunteers. Wherever possible, our services and support are still available remotely by phone. Despite the challenging circumstances - including working from home - our staff and volunteers have shown great commitment and flexibility and have continued to support hundreds of older people every week for the past few months since March 2020. Although Greenford Community Centre has been closed since March, detailed plans and risk assessments have been produced in anticipation of a phased re-opening in Autumn 2020.

2. Continuing to help and support Older People in Ealing

During the year Age UK Ealing had over 11,500 contacts with older people, their families, and carers - an average of about 1,000 per month. 86% of contacts were made through our Information and Advice service, 10% through our Befriending Service, and 4% through our Day Centre.

Over 11,000 health and wellbeing checks and support calls were made during the year through telephone support; service users received an average of three calls per week.

3,527 (30%) of contacts were supported through Information & Advice (I & A), Day Centre and Befriending weekly health and wellbeing checks with older people, their families and carers.

A 92% increase in the number of contacts was handled during the second Covid lockdown. Service users' needs rose mostly for financial support. Demand for support almost doubled in Q4 (January to March 2021).

The charity has continued to deliver a range of services in 2020/21, including:

Ealing Advice Service (EAS), in which we are a partner alongside Ealing Mencap, Deaf Plus, Ealing Centre for Independent Living (ECIL), MIND Ealing and Hounslow, Nucleus, Family Action, Havelock Family Centre, and Parents of Ealing Self-Help Training Scheme (P.E.S.T.S). This newly commissioned service, following on from the very successful Ealing Specialist Advice Service (ESAS) with a broader remit and larger group of service delivery partners, is highly valued by its many users, and is recognised by our commissioners for its consistent quality and the large numbers of users it reaches.

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Chairperson's Statement

For the year ended 31 March 2021

Alongside this service, the charity continues to provide its Information & Advice services which address a wide range of topics relevant to our older people and those who support them, and our Day Centre users have all been regularly contacted by phone throughout the year.

Our Befriending Services (Telephone Support Service and Neighbourly Connectors) continue to help older people to combat loneliness and social isolation.

In 2020/21 we were pleased to welcome Stephen Young, Ian Newton and Kim Deasy as new trustees to our board. Stephen, Ian and Kim between them bring additional legal, finance, strategy, HR, marketing and digital skills and experience to our board. Janany Shanmugarajah also re-joined as a trustee during the year. Rekha Elaswarapu and Hilary Croft decided to stand down as trustees in November 2020 at the end of their term of office, and we thank them both for the skills, experience and commitment they brought to the charity as trustees.

Every year, our funders and donors are vital to the charity being able to continue its work. We would like to thank in particular, Ealing Council, Ealing Clinical Commissioning Group (CCG), City Bridge Trust and Age UK for their financial support, and we are extremely grateful for all the donations and bequests received during the year. We were able to secure significant emergency funding – especially from Ealing Council, the London Community Response Fund, the National Lottery Community Fund “Coronavirus Community Support Fund”, City Bridge Trust, and Age UK national.

We also wish to thank our auditors Levy & Partners Limited for their continuing and valuable support.

Attracting new funding and income is key to the future of our charity. During the year we have continued our efforts on raising income, including working with a part time professional fundraiser. In addition to the emergency funding obtained, we have been successful in securing other funding, most notably a 3-year follow-on grant from City Bridge Trust to support our Befriending Service.

Finally, I want to thank again all our staff, volunteers and trustees for the time, skills, experience, commitment and enthusiasm they all bring to the work of the charity - especially in the very challenging Covid-19 environment, and also our members for their continuing support. Under the leadership of Reg Parkinson our CEO, our dedicated staff and volunteer teams have enabled the charity to continue to provide much-needed support and services to older people in Ealing.



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David Muir - Chair of Age UK Ealing

Date: 8 September 2021

Age UK Ealing
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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

The trustees present their report and the financial statements for the year ended 31 March 2021. The trustees, who are also directors of Age UK Ealing for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Age Concern Ealing (ACE) (Working name: Age UK Ealing) was formed in 2003 by way of merger of four smaller Age Concern organisations. The charity's governing document (the Articles of Association) sets out the procedure for election, appointment, and co-option of trustees.

The Board of Trustees has overall responsibility for the charity and meets monthly. The Chair and up to nine other trustees are formally elected by the charity's membership every three years. Trustees may stand for re-election subject to the Charity's Articles of Association. Casual vacancies arising between elections are filled through appointment by the Board subject to members' approval at the next Annual General Meeting. Provision is made in the charity's Articles of Association for a further three trustees to be appointed through co-option by the Board. Potential trustees are interviewed by the Chair/Vice Chair and at least one other trustee.

Trustee induction and training is provided internally and also through the national Age UK organisation as well as other organisations such as NCVO (National Council for Voluntary Organisations).

New trustees are provided with information which includes:

- the responsibilities of trustee board members
- legal documentation including the Articles of Association
- future plans and objectives, and annual report and accounts

New trustees meet with senior management and visit the charity's locations to understand the work of the charity and meet staff, volunteers, and service users.

The strategic direction and overall policies of the charity are decided by the Board of Trustees. Finance and Personnel/HR Sub Committees composed of trustees meet as actions are identified in conjunction with the charity's business plan, with relevant employees in attendance to oversee financial and employment matters affecting the charity. Day-to-day management of the charity is delegated to the Chief Executive who is appointed by the Board of Trustees.

Age UK Ealing is a member of the Age UK Network which brings together independent charities in a structure which reflects their autonomy but also their interdependence. All Age UK brand partners work to a quality assurance system which ensures quality in all we do with and for all older people. In March 2011, ACE signed a Brand Partnership Agreement with Age UK - a new charity formed by the merger of Age Concern England and Help the Aged. Age Concern Ealing re-launched as Age UK Ealing early in 2012. Age UK Ealing signed the new Brand Partnership Agreement in 2016 and changed its company legal name to Age UK Ealing in 2019.

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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

Objectives and activities

The objects for which Age UK Ealing is constituted are set out in its Articles of Association: "To promote the following purposes for the benefit of the public and/or older people in and around the London Borough of Ealing:

- preventing or relieving the poverty of older people;
- advancing education;
- preventing or relieving sickness, disease or suffering in older people whether emotional, mental or physical;
- promoting equality and diversity;
- promoting the human rights of older people;
- assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage;
- such other charitable purposes for the benefit of older people as the Trustees may decide with the outcome of promoting the wellbeing of older people".

The Trustees have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit. Age UK Ealing provides significant, positive benefits to older people through implementation of our guiding principles which are to:

- provide high standards of service delivery to older people;
- respond to the needs and views of older people in all areas of our work;
- comply with relevant legislation including regulations governing the provision of social care;
- apply sound financial management and ensure appropriate control mechanisms are in place;
- be accessible and welcoming. Actively look for ways to involve and provide facilities and services for those who might not otherwise be able to join in or benefit;
- value the importance and contribution of volunteering;
- provide a good working environment recognising that everyone has an important role to play.

The charity's current Articles of Association (approved where required by the Charity Commission) were approved by Members at the 2017 AGM held on 12th December 2017, and replaced the previous Memorandum and Articles of Association.

Achievements and performance

Community engagement, partnership working and promoting volunteering

We have continued to engage with the local community throughout the last financial year, maintained existing partnerships and also forging strong relationships with new partners thereby expanding our reach within the community. Some examples are included in the following further highlights of the year:

Ealing Advice Service (EAS)

In its second year as the follow-on service to Ealing Specialist Advice Service (ESAS), EAS has continued to respond to the needs of a large and diverse number of users. Users of the service were from all parts of the borough, and during the year about 43% of EAS users were aged 50 or over (23% aged 50-64, 20% aged 65+). EAS achieved £2.1M of financial gains for service users, of which Age UK Ealing achieved £784,184. These financial gains were in areas including unclaimed benefits and pension entitlements for older people.

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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

Neighbourly Connectors

This free befriending service helps older people in Ealing to engage with their community. The aim is to match a weekly befriender to an older person to help them have the confidence they need to step into their community. The year-2 report on this service showed that, from April 2020, there were an average of over 900 contacts per month with older people, their families and carers for information, advice and befriending. Significant majorities of service users reported that the service reduced isolation and loneliness, helped improve health and wellbeing, and improved a sense of independence and control in their lives.

Telephone Support Service

This free befriending service for socially isolated and housebound older people provides a phone call from one of our volunteers up to three times per week, to provide contact and company and also to establish the needs of the user. The service has continued to support about 50 users during the year. The service continues to make a difference to older people who are socially isolated, and who value greatly the contact they have with our dedicated volunteers.

Day Centre

Our Day Centre at Greenford Community Centre had to close from late March 2020 because of Covid-19 restrictions. Despite this, our staff and volunteers have continued to support all our Day Centre service users with frequent phone calls. Socially-distanced home visits have also enabled drop-off of prescriptions and other items.

Quality Awards

Our charity was pleased to be re-awarded the Advice Quality Standard (AQS) for the next 2 years, and also to be re-accredited for Investing in Volunteers (liV) for a further 3 years.

Seasonal Activities

More than 100 Christmas hampers were put together and delivered personally to our Day Centre and Befriending Service users. We are very grateful for gifts and support from Diageo, Holy Cross Church, Wincanton and the Drayton Community Forum which greatly helped with preparing the hampers.

Fundraising and donations

The charity is very grateful to all those individuals and organisations who supported our work through donations and fundraising. We were very pleased to raise over £6,500 through the Age UK Ealing Coronavirus Emergency Appeal, and wish to thank again especially the 'Life on the Run' runners and St Paul's Church in Ealing who together raised over £4,500 of this amount.

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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

Covid-19 emergency funding

Since the onset of the Covid 19 pandemic in March 2020, the charity has been successful in obtaining much needed emergency funding from a variety of sources. We are very grateful to Ealing Council, the London Community Response Fund, the National Lottery community Fund, City Bridge Trust, Age UK national, A2 Dominion, Pathways Housing and the Shanly Foundation.

During the year we also obtained grant funding from the 29th May 1961 Charitable Trust and the Frances Winham Foundation, for which we are grateful. The Viking Community Association also very kindly provided funds for the charity.

Length of Service Awards

The charity is fortunate to have an experienced staff team, several of whom were recognised for their length of service during the year - Marie Madden (15 years), Sonia Myrie, Joanna Warwick and Tracey Redhead (10 years), and Christine Lees (5 years).

Volunteer recognition

Although we were not able to hold the annual volunteer recognition event, every volunteer received a personal 'thank you' card and a small gift voucher.

Our Strategic Objectives

The following strategic objectives are included in the charity's new strategic plan 2020/25.

Core Strategic Objectives

- To achieve long-term financial stability, so that we can sustain and continue to do more and better of what is important to older people in the London Borough of Ealing
- To continue to deliver high quality and responsive Information & Advice services, both as Age UK Ealing and within the Ealing Advice Service (EAS) consortium
- To improve and grow our Befriending Service, delivering volunteering projects that help older people who are experiencing loneliness and social isolation
- To improve and grow our popular Day Centre Service at Greenford Community centre, helping more older people to improve their quality of life, to be with other people, and promoting independence
- To be the voice of older people: we will actively seek the views of current and potential service users on their priorities and needs for support and services, and use their input both to push for changes and influence improvement, and also to develop the support and services we provide

Supporting Strategic Objectives

- To make sure our staff and volunteers have the skills, the systems and the organisation they need, so that they can excel in what they do
- Raising our profile: to make sure people know what we do and what is important to our service users in Ealing, so that we attract the best staff, volunteers, partners, members, friends and supporters of Age UK Ealing
- To develop a portfolio of new services that empower older people to love later life including programmes and activities that promote digital inclusion: we will provide opportunities, support and guidance to enable our service users to make best and safe use of their digital experience including use of the internet
- To ensure that the use of Greenford Community Centre facilities is meeting the needs of mixed and diverse communities, individuals and various local groups
- To continue to work collaboratively with the Local Authority and relevant agencies to ensure that the needs of older people are met

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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

Financial review

The charity's financial results for 2020/2021 are shown within the body of these accounts.

The in-year deficit for the year was £4,493. Given the financial circumstances, with significant loss of income from all activities at Greenford Community Centre because of Covid-19 restrictions, this was a good financial performance by the charity. The emergency funding made up for the lost income.

However, the board of trustees recognises the need to continue to grow (and replace lost) income while managing costs, and maintains a strong focus on the charity's cash position, including regularly monitoring cashflow.

Risk management

The trustee board systematically reviews risks faced by the charity. Formal risk assessments are undertaken at least twice a year. Significant organisational risks are reviewed regularly throughout the year by the board, and each formal risk assessment includes changes in the scoring for each risk (based on likelihoods and impacts) since the previous formal assessment.

Key risks to the charity include the achievement of sustainable funding and other income, maintaining and retaining appropriate staff and volunteer resources in line with the strategic plan and maintaining the reputation of the charity.

Trustees regularly review the income of the charity, and work with a two-year financial projection (current financial year and following year). Unrestricted income achievement and growth is closely monitored.

Trustees also monitor costs within the charity to ensure cost effectiveness.

Reserves policy

The total available unrestricted funds of the charity at 31st March 2021, net of tangible fixed assets £30,255) and investment assets ((£1,554) were £287,308.

Of this total, the board has agreed designated funds for a number of purposes, including dilapidations and repairs at Greenford Community Centre £6,300) and maintenance and development of facilities at Greenford £87,700. The total of designated funds this year is £94,000 which leaves general unrestricted reserves of £193,308. Based on a surveyor's report and advice, the board has decided to set aside £3,150 each year towards dilapidations.

Age UK Ealing maintains reserves to set aside funds for future development, to meet future commitments, and cover unforeseen events. Having reviewed the current risks facing the charity as well as future plans, the board has agreed £180,000 to be an appropriate level of general reserves. This represents about 4 months running costs for the charity. The board intends to increase this to 6 months running costs over the next two financial years.

The calculation of the minimum level of general reserves is based on a risk assessment of the charity's financial position and outlook, taking into account estimates of additional costs and liabilities associated with the unlikely event of winding down the charity's activities.

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Report of the trustees (incorporating the directors' report)

For the year ended 31 March 2021

Plans for future periods

- sustain and continue to improve our services with emphasis on service users' involvement and participation
- continue to invest in our staff and volunteers so that they have the skills and support they need to excel in what they do
- continue to raise our profile, by promoting our services and what we do
- safely promote digital inclusion across all our services including bringing younger and older people together
- develop new services based on identified local needs
- ensure that Greenford Community Centre facilities are widely used
- seek new important partnerships with relevant agencies and organisations

Trustees' Responsibilities Statement

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

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

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

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

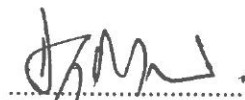
In so far as the trustees are aware:

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

Auditors

It is common practice for charities to appoint new auditors from time to time. As Levy & Partners have been AUK.E's auditors for 11 years, the board has decided to therefore appoint new auditors for the year 2021/22, and to thank Levy & Partners for all their audit work and advice to the charity.

These financial statements were approved by the board of trustees on 8 September 2021 and are signed on their behalf by:


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David Muir - Chair of Age UK Ealing

Date: 8 September 2021

Age UK Ealing
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Independent auditor's report to the members of Age UK Ealing

For the year ended 31 March 2021

Opinion

We have audited the financial statements of Age UK Ealing for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes. 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 charitable company's affairs as at 31 March 2021, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

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. 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. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

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Independent auditor's report to the members of Age UK Ealing

For the year ended 31 March 2021

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report, which includes the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report included within the Trustees' Report.

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

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made;
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but it 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.

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Independent auditor's report to the members of Age UK Ealing

For the year ended 31 March 2021

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:

- Discussion with the management of known instances of non-compliance with laws and regulations.
 - Understanding of management's internal control designed to prevent irregularities.
 - Design audit procedures around testing of expenses.
 - Testing transactions entered outside of the normal course of the business.
- Identifying and testing of journals entries.

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

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Independent auditor's report to the members of Age UK Ealing

For the year ended 31 March 2021

Use of our report

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


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Arvind Joshi FCA CTA DChA (Senior Statutory Auditor)
For and on behalf of Levy + Partners Limited
Chartered Accountants and Statutory Auditors
7-8 Ritz Parade
Western Avenue
London
W5 3RA

Date: 8 September 2021

Age UK Ealing
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Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Income from:					
Donations and legacies	2	206,366	113,680	320,046	16,733
Charitable activities	3	13,280	171,016	184,296	298,949
Other trading activities	4	13,880	-	13,880	39,001
Investment income	5	187	-	187	774
Total income		<u>233,713</u>	<u>284,696</u>	<u>518,409</u>	<u>355,457</u>
Expenditure on:					
Charitable activities	6	<u>217,179</u>	<u>306,491</u>	<u>523,670</u>	<u>561,924</u>
Total expenditure		<u>217,179</u>	<u>306,491</u>	<u>523,670</u>	<u>561,924</u>
Net incoming resources before transfers		16,534	(21,795)	(5,261)	(206,467)
Transfer between funds		<u>(21,795)</u>	<u>21,795</u>	<u>-</u>	<u>-</u>
Net income / (expenditure)		(5,261)	-	(5,261)	(206,467)
Other recognised gains / (losses):					
Gains/(Losses) on revaluation of investment assets	11	<u>768</u>	<u>-</u>	<u>768</u>	<u>(481)</u>
Net movement in funds		(4,493)	-	(4,493)	(206,948)
Total funds brought forward		<u>323,610</u>	<u>-</u>	<u>323,610</u>	<u>530,558</u>
Total funds carried forward		<u>319,117</u>	<u>-</u>	<u>319,117</u>	<u>323,610</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 18 to 25 form an integral part of these financial statements.

Age UK Ealing
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Balance sheet

As at 31 March 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	10		30,255		32,220
Investments	11		1,554		786
			<u>31,809</u>		<u>33,006</u>
Current assets					
Debtors	12	24,478		49,839	
Cash at bank and in hand		308,252		307,390	
		<u>332,730</u>		<u>357,229</u>	
Creditors: amounts falling due within one year	13	(45,422)		(66,625)	
Net current assets			<u>287,308</u>		<u>290,604</u>
Net assets			<u>319,117</u>		<u>323,610</u>
The funds of the charity:	17				
Unrestricted income funds:					
Unrestricted income funds			320,562		325,823
Gain / loss reserve			(1,445)		(2,213)
Total unrestricted income funds			<u>319,117</u>		<u>323,610</u>
Total charity funds			<u>319,117</u>		<u>323,610</u>

The Balance Sheet continues on the following page.

The notes on pages 18 to 25 form an integral part of these financial statements.

Age UK Ealing
(A company limited by guarantee)

Balance sheet

As at 31 March 2021

.....*continued*

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

The financial statements were approved by the board on 8 September 2021 and signed on its behalf by


.....

David Muir
Chair of Age UK Ealing

Date: 8 September 2021

Company number: 04666730

The notes on pages 18 to 25 form an integral part of these financial statements.

Age UK Ealing
(A company limited by guarantee)

Cash flow statement

for the year ended 31 March 2021

	Notes	2021 £	2020 £
Cash flow from operating activities:			
Net outgoing resources for the year		(5,259)	(206,467)
Interest receivable		(187)	(774)
Depreciation and impairment		7,174	3,899
Decrease in debtors		25,361	70,982
(Decrease)/Increase in creditors		(21,205)	3,048
Net cash inflow/(outflow) from operating activities		<u>5,884</u>	<u>(129,312)</u>
Returns on investments and servicing of finance		187	774
Capital expenditure		(5,208)	(27,624)
Increase/(Decrease) in cash in the year		<u>863</u>	<u>(156,162)</u>
Reconciliation of net cash flow to movement in net funds			
Increase/(Decrease) in cash in the year		863	(156,162)
Net funds at 1 April 2020		<u>307,390</u>	<u>463,554</u>
Net funds at 31 March 2021		<u>308,252</u>	<u>307,390</u>

Age UK Ealing
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2021

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), and the Charities Act 2011.

1.2. Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund together with a fair allocation of management and support costs.

1.3. Income Recognition

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified.

Age UK Ealing
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Notes to the financial statements

For the year ended 31 March 2021

1.4. Expenditure

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Plant and machinery	-	15% per annum reducing balance basis
Fixtures, fittings and equipment	-	25% per annum reducing balance basis

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities.

1.6. Investments

Listed investments are stated at market value. Realised surpluses or deficits on disposals are credited to or charged to the Statement of Financial Activities. Unrealised surpluses or deficits on revaluation are credited or charged to the Statement of Financial Activities.

1.7. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

1.8. Leases

Rentals payable under operating leases, where substantially all the risks and rewards of ownership remain with the lessor, are charged to the Statement of Financial Activities on a straight line basis.

1.9. Going Concern

The accounts have been prepared on the assumption that the Charity is able to carry on its activities as a going concern, which the trustees consider appropriate having regard to the circumstances.

Age UK Ealing
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Notes to the financial statements

For the year ended 31 March 2021

2. Donations and legacies

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Donations	13,185	-	13,185	6,733
The 29th May 1961 Charitable Trust	5,000	-	5,000	-
The National Lottery Community Fund*	-	68,632	68,632	-
Viking Community Association	10,000	-	10,000	-
Francis Winham Foundation	5,000	-	5,000	-
Age UK London	-	2,521	2,521	-
Age UK National	35,000	27,027	62,027	-
Ealing Council	46,293	10,000	56,293	-
A2 Dominion	-	2,000	2,000	-
London Community Response Fund	70,500	-	70,500	-
Shanly Foundation	-	2,000	2,000	-
Pathways Housing	-	1,500	1,500	-
Legacies	21,388	-	21,388	10,000
	<u>206,366</u>	<u>113,680</u>	<u>320,046</u>	<u>16,733</u>

3. Charitable activities

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Other Grants	2,030	-	2,030	15,619
City Bridge Trust	11,250	42,697	53,947	45,000
Ealing Council - Information & Advice (Mencap)	-	128,319	128,319	145,731
Age UK: I & A Warm & Well	-	-	-	15,449
Lunch and food sales	-	-	-	77,150
	<u>13,280</u>	<u>171,016</u>	<u>184,296</u>	<u>298,949</u>

4. Other trading activities

	Unrestricted funds £	2021 Total £	2020 Total £
Fundraising events	(499)	(499)	1,049
Room Hire Income	14,379	14,379	37,917
Membership fees	-	-	35
	<u>13,880</u>	<u>13,880</u>	<u>39,001</u>

Age UK Ealing
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2021

5. Investment income

	Unrestricted funds £	2021 Total £	2020 Total £
Bank interest receivable	187	187	774
	<u>187</u>	<u>187</u>	<u>774</u>

6. Costs of charitable activities

	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
All Age UK Activities				
Salaries	149,068	181,720	330,788	293,999
Pension costs	8,784	10,992	19,776	18,253
Other staff & volunteer costs	4,225	3,176	7,401	6,963
Premises	8,165	50,288	58,453	110,733
Insurance	6,122	3,048	9,170	4,659
Travelling & subsistence	168	106	274	540
Professional costs	22,348	4,812	27,160	55,172
Cost of trustees' meeting	80	-	80	210
Office	8,527	50,047	58,574	50,260
Depreciation	7,174	-	7,174	3,899
Other costs	1,962	2,283	4,245	2,506
Catering materials	556	19	575	14,730
Total	<u>217,179</u>	<u>306,491</u>	<u>523,670</u>	<u>561,924</u>

Age UK Ealing
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2021

7. Employees

Employment costs	2021	2020
	£	£
Wages and salaries	308469	222478
Social security costs	22318	11441
Pension costs	19776	13634
Other costs	7401	6363
	<u>357,964</u>	<u>253,916</u>

No employee received emoluments of more than £60,000 (2020: Nil).

No trustees have received any remuneration, benefits or expenses from the charity (2020: Nil)

Number of employees

The average weekly numbers of employees during the year, calculated on the basis of full-time equivalents, was as follows:

	2021	2020
	Number	Number
Core / GCC	5	2
Advice and information	4	4
Day services	3	2
Befriending service	0	1
Marketing, communication & fundraising	-	-
	<u>12</u>	<u>9</u>

8. Pension costs

The charitable company operates a defined contribution pension scheme in respect of the employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charitable company and was as follows:

	2021	2020
	£	£
Pension charge	<u>19,776</u>	<u>18,253</u>

Age UK Ealing
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2021

9. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Section 478 of the Corporation Tax Act 2010. Accordingly, there is no taxation charge in these financial statements.

10. Tangible fixed assets	Plant and machinery	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 April 2020	8,850	90,321	99,171
Additions	-	5,208	5,208
At 31 March 2021	8,850	95,530	104,380
Depreciation			
At 1 April 2020	7,459	59,492	66,951
Charge for the year	195	6,979	7,174
At 31 March 2021	7,654	66,471	74,125
Net book values			
At 31 March 2021	1,196	29,059	30,255
At 31 March 2020	1,391	30,829	32,221

11. Fixed asset investments	Listed investments	Total
	£	£
Valuation		
At 1 April 2020	786	786
Revaluations	768	768
At 31 March 2021	1,554	1,554

Listed investments are shares in Barclays Plc transferred from Age Concern Acton on 31 January 2004.

Originally these were shares in Woolwich Building Society received when the company became public, therefore the historic cost is nil.

Age UK Ealing
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Notes to the financial statements

For the year ended 31 March 2021

	2021	2020
	£	£
12. Debtors		
Other debtors	14,261	33,381
Prepayments and accrued income	10,217	16,458
	<u>24,478</u>	<u>49,839</u>

13. Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	14,864	17,872
Other taxes and social security	3,116	6,243
Accruals and deferred income	27,442	42,510
	<u>45,422</u>	<u>66,625</u>

14. Financial commitments

At 31 March 2021 the charitable company had annual commitments under operating leases expiring as follows:

	Property
	2021
	£
More than five years	<u>-</u>
	<u>24,000</u>

15. Related party transactions

There is no related party transactions during the year.

16. FRC Revised Ethical Standard 2016 (ES) - Provisions available for Audits of Smaller Entities

In common with many other smaller entities of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Age UK Ealing
(A company limited by guarantee)

Notes to the financial statements

For the year ended 31 March 2021

17 Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 March 2021 as represented by:		
Tangible fixed assets	30,255	30,255
Investment assets	1,554	1,554
Current assets	332,730	332,730
Current liabilities	(45,422)	(45,422)
	<u>319,117</u>	<u>319,117</u>

18. Unrestricted funds

At 1 April 2020 £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	At 31 March 2021 £
<u>323,610</u>	<u>233,713</u>	<u>(217,179)</u>	<u>(21,795)</u>	<u>768</u>	<u>319,117</u>

19. Restricted funds

At 1 April 2020 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2021 £
<u>-</u>	<u>284,696</u>	<u>(306,491)</u>	<u>21,795</u>	<u>-</u>