AGE CONCERN READING

England & Wales · Charity number 1103557

Details

Other names	ACR, AGE CONCERN READING TRADING AS AGE UK READING, AGE UK READING
Status	Registered
Legal form	Charitable company
Company number	04750114
Registered	2004-04-30
Register	View on the Charity Commission register

Contact

Address	Walford Hall Carey Street Reading Berkshire RG1 7JS
Phone	01189502480
Email	info@ageukreading.org.uk
Website	www.ageuk.org.uk/reading

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN A MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND READING (HEREINAFTER CALLED "THE AREA OF BENEFIT")

Activities: Information and Signposting, Activity Clubs, Tea Club, Weekly Pop-In, Toenail Cutting Service, Befriending, gardening, shopping and Campaigning on issues that affect people in later life.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities

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Geography

- **Area of benefit:** READING
- Bracknell Forest
- Oxfordshire
- Reading
- West Berkshire
- Wokingham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£294,532	£288,310	-	-
2024-03-31	£307,379	£278,819	-	-
2023-03-31	£214,332	£258,838	-	-
2022-03-31	£167,750	£190,545	-	-
2021-03-31	£189,485	£197,464	-	-

Trustees

Name	Role	Appointed
JOHN WILKINSON	Chair	2011-11-23
Bikal Shrestha		2024-07-30
Eleanor Riches		2024-07-30
Joanne Maree Wedlock		2025-06-23
Kay Bews		2015-10-22

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AGE CONCERN READING

England & Wales - Charity number 1103557

Accounts

Age Concern Reading

(trading as Age UK Reading)

Annual Report and Financial Statements

Year Ended

31 March 2025

Company number: 04750114

Charity Number: 1103557

Age Concern Reading

(trading as Age UK Reading)
(a company limited by guarantee)

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Age Concern Reading

(trading as Age UK Reading)
(a company limited by guarantee)

Contents

Trustees' Report for the Year Ended 31 March 2025

The Trustees being also Directors of the charitable company, present their Trustees' report together with the financial statements for Age Concern Reading (trading as Age UK Reading) for the year ending 31 March 2025. The report complies with the Charities Act 2011, and the Directors' report as required by section 415A of the Companies Act 2006. The financial statements comply with the requirements of the Companies Act 2006, the charitable company's Articles of Association and the Charities Statement of Recommended Practice (SORP FRS 102 effective 1 January 2019).

Reference and administrative details of the charity, its Trustees and advisers

Registered name	Age Concern Reading (trading as Age UK Reading)	
Trustees	Mr J Wilkinson (Chair)	
	Mrs K Bews	
	Mr G Lightfoot	(resigned 26 November 2024)
	Ms E Riches	(appointed 30 July 2024)
	Mr B Shrestha	(appointed 30 July 2024)
	Ms J Wedlock	(appointed 23 June 2025)
	Registered Charity Number:	1103557
	Registered Company Number:	04750114
Registered Office	Walford Hall Carey Street Reading RG1 7JS	
Independent Examiner	Jason Foxwell 12 Hillbourne Road Poole BH17 7JB	
Bankers	Co-operative Bank Plc PO Box 101 1 Balloon Street Manchester M60 4EP	
	CCLA Investment Management Ltd COIF Charity Funds Senator House 85 Queen Victoria Street London EC4V 4ET	

Structure, governance and management

Age Concern Reading was incorporated on 1 May 2003 and registered as a charity on 30 April 2004. The charity is a charitable company limited by guarantee (company registration number 04750114) and registered with the Charity Commissioners as a charity on the same date (charity registration number 1103557).

The financial statements comply with current statutory requirements, the Memorandum and Articles of Association, applicable Accounting Standards and the Statement of Recommended Practice Accounting and Reporting by Charities SORP FRS102 and the Companies Act 2006 and the Charities Act 2011.

The Trustees are responsible for decisions relating to the strategic direction of the charity. The Trustees meet around once a month to monitor the progress of the charity and to liaise on material matters with one another.

To recruit and appoint new charity trustees, we advertise the role on social media, our website, and third-party sites like Reach Volunteering and Reading Voluntary Action. Candidates have an informal chat with the CEO and, if suitable, meet with the CEO and Chairman for further assessment. Successful candidates receive an induction, covering key legal information and trustee training. They attend three board meetings before being considered as a trustee designate, with final approval at the AGM. There are no external bodies entitled to appoint trustees. This process aligns with our constitutional provisions and has proven effective.

Key management personnel are Chief Executive Officer, Finance Officer, and service co-ordinators.

Risk management statement

The Trustees have examined the major strategic and operational risks which the charity faces and confirm that systems have been established to enable these risks to be managed to an acceptable level.

Objectives and activities

The charity's object is to promote the welfare of older people within the greater Reading area.

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing their aims and objectives and in planning future activities.

Information and Advice

Age UK Reading provides this free, confidential, and impartial flagship service to older people, their families and carers. The Information and Advice Service is available to anyone over the age of 50 in the Reading area and is provided by telephone, and email. We also take in queries via our many other services throughout the year. Enquiry contacts for the year (April 2024 to March 2025) totalled 6,453 from 1425 clients. We continue to do more work with the funding for this service staying the same since 2016. The cases also continue to present as more complex. The cost-of-living crisis continues to put both the organisation and our clients under increased pressure.

Pop In Coffee Morning

Our POP IN Coffee Morning continues to thrive and remains a much-loved activity among the local, older people in the Reading area. We now regularly welcome between 15 and 25 attendees each week, offering a relaxed and friendly environment where people can come together to socialise, connect, and take part in a range of enjoyable activities, as well as enjoy a cup of tea/coffee and a biscuit (or two!)

We are fortunate to have the support of five dedicated volunteers who generously give their time every Monday to run the sessions. Their commitment and energy ensure that everything runs smoothly, and most importantly, that our members feel safe, valued, and engaged. Feedback from our attendees continues to be overwhelmingly positive, with many expressing how much they look forward to the club each week.

The sessions offer a variety of fun and inclusive activities led by our volunteers, including singing, quizzes, arts and crafts, and games. Our volunteers also celebrate members' birthdays and they each get a card

to open on the special day.

Towards the end of last year the group was relocated to The Oasis Community Centre in Carey Street, Reading, as Walford Hall was no longer available. The Oasis is a suitable venue and carries no hire charge. The Centre is looked after by the Church and they have been very welcoming and kind to us. The change has been warmly received. Our members describe The Oasis as a cosy and welcoming space that has brought the group even closer together.

In May 2025, we were delighted to collaborate with Reading College, who reached out with a desire to support the older community. POP IN members and volunteers were invited to the college where Beauty Therapy and Hairdressing students provided a range of pampering treatments, including facials, manicures, and head massages. This lovely day out was made even more special with a delicious afternoon tea prepared by the college's Professional Culinary Arts students. The experience was a real treat, and both our members and the students of the College benefited greatly from the intergenerational connection and care shared throughout the day.

We also continue to welcome guest speakers to the group. In the summer of 2024, the Citizens Advice Bureau joined us to share information on Energy Help and other support services which are on offer. They spent time answering questions and addressing any concerns that our members had. We're pleased to have a follow-up session planned for September 2025.

To round off 2024, POP IN and STAR members attended a Christmas Party at Leighton Park School. It was a joyful celebration with entertainment, refreshments, and thoughtful, personalised gifts for all. Our members were made to feel truly special during the festive period, and we're thrilled that Leighton Park has invited us back for another event in December 2025.

MCST Dementia groups

2024/2025 has been a period of exciting growth and development for our MCST groups. In June 2024, we launched a new group in Caversham, held at St Luke's Care Home, bringing our total number of MCST groups to four. These now include two groups in Woodley, one in Coley (Reading), and the new addition in Caversham. We're aiming to open a fifth group by the end of 2025, reflecting increasing demand and the success of our current groups.

At present, three of our groups have 8 members, and one group has 6 members. Demand for our MCST groups remains high, with 10 people currently on our waiting list, and several upcoming taster sessions scheduled. These tasters are almost always successful. Clients consistently enjoy the experience, and feedback from both them and their families is overwhelmingly positive. One significant change we made this year was that we put the price of attendance to our MCST groups up. This price increase was well received by all family members, with many of them coming back to us and saying how much their family member enjoyed the clubs and that it was money well spent.

Our MCST groups remain unique in the area. We run weekly sessions lasting 2.5 to 3 hours, offering not only meaningful cognitive stimulation and social connection for people living with dementia, but also respite for family carers. This dual benefit is a key part of our service.

We also have an excellent partnership with Readibus who play a key part in transporting our clients to and from all of our clubs. Readibus is also a big part of the attraction of our clubs. Their reliable and friendly transport service is not just a practical necessity, it's also part of what makes the club experience so enjoyable. For many clients, the journey with Readibus is a highlight in itself. The drivers are fantastic and so kind to all our clients. Clients have the same time slot each week, meaning they are on the bus with the same people each week – this further adds to the social side of the experience, even before the session begins! Another added benefit is that, with Readibus doing journeys for clients, the period of respite provided to the family carer is extended, often up to four hours. This additional time can make a significant difference to carers' wellbeing, reinforcing the dual benefit our services continue to provide.

In light of the substantial waiting times for NHS Memory Clinic services in Reading (currently up to 12 months), our MCST programme plays a vital role in providing timely, supportive engagement for individuals

who would otherwise be left without cognitive support during that long period following their dementia diagnosis.

In April 2025, we carried out comprehensive Health and Safety audits and Risk Assessments across all our clubs and venues, ensuring the ongoing safety of our clients, volunteers, and staff.

At the end of 2024, we said goodbye to one of our MCST Facilitators who retired, and another Facilitator reduced her hours, having previously covered two groups. In response, we welcomed two new Facilitators in December 2024, both of whom have settled in exceptionally well and are proving to be valuable additions to the Age UK Reading team.

Ongoing professional development and support for our team remains a priority. In July 2025, we held a dedicated training session for Facilitators and volunteers, led by a former Facilitator and retired Dementia Nurse. The session was well-received, providing participants with the opportunity to ask specific questions and explore practical examples relevant to their groups.

Our MCST programme continues to grow in both its reach and impact. The commitment of our team, the enthusiasm of our clients, and the continued demand for this vital service all demonstrate how essential our MCST groups have become within the local community.

STAR Group

The STAR Club (Stimulation, Therapeutic, Activity, Respite) is for those living with long-term health conditions who may find it difficult to get out. We offer a warm, welcoming space for people to connect, share, and enjoy a variety of sensory, cognitive, and physical activities. Readibus transport is available for clients (location and pass dependent). STAR group continues to be popular among our clients. We currently have 13 members in our STAR group and several on the waiting list.

In June 2024, Citizens Advice Bureau visited STAR to deliver an informative session on energy, which was well-received by our clients. Later in the year, in September, the STAR group relocated to Coley Park Community Centre following the closure of Walford Hall. Clients quickly adapted, expressing satisfaction with the new venue and were happy that they could continue to attend STAR.

December was a particularly festive month. Members of STAR joined the POP IN group for a delightful Christmas party at Leighton School, which brought together clients for an afternoon of celebration and connection. Also in December, through a partnership between National Age UK and Dunelm, clients from all our groups received packaged gift boxes containing items such as scarves, throws, and socks. These thoughtful gifts were deeply appreciated and brought much joy during the holiday season.

Clients particularly love the physical activities of our STAR clubs. Laughter fills the room during games like noodle football and fly swatter badminton. We are incredibly fortunate to have such a talented and passionate team of Facilitators and volunteers across all our clubs. Their creativity and energy bring our sessions to life, ensuring every visit is meaningful and fun for our clients. It's their continued commitment that allows us to offer high-quality, engaging experiences to older people across the Reading area.

Happy Feet

Age UK Reading Happy Feet provides a local toenail cutting service to people over the age of 50, who need help cutting their toenails and do not need full chiropody services. The feedback for this service is overwhelmingly positive and we are aware it has a large ripple effect in terms of the wellbeing effects it has through the community. The moment of human contact and conversation at the appointment is looked forward to by many of our clients. The improved condition of their feet empowers them to stay active and connected to their wider community. There is also an obvious link to the prevention of accidental falls. Since lockdown in March 2020, we have gradually rebuilt the Happy Feet Service and increased the number of clients we see. We lost a lot of clients in 2024 due to loss of staff but are back to approximately 650 clients. We continue to book between 35/40 new clients each month.

Our venues

The Weller Centre – Caversham (Weekly)

Park URC – Closed 14 April 2025
Birches - Woodley/Earley (Weekly)
Southcote Family Church - Southcote (Weekly)
Norrey's Church – Wokingham - Reopened 12 February 2025 (every 3 weeks)

We had 12 nail cutters in total in April 2024 and were working to build each session that we run to 4 cutters per session and 5 and our busiest venues. However, we lost 5 nail cutters in May, June & July 2024. This meant we had to suspend our services in Wokingham, however we reopened the venue at Norreys's Church on 12 February 2025. We have since employed 2 new nail cutters and 1 as a bank staff member, so we are back up to 9.

We launched the Fresha App to help manage our Happy Feet service in January 2025, and this has saved so much time.

Shopping

When lockdown started in March 2020 it came to light that many elderly people were unable to leave their home independently to go out and do their shopping as they had to isolate. So, we decided to set up a team of trained and vetted volunteers who could go and shop for them. This was set up quite quickly and was a work in progress as we went along. We started with one shop and then built the service around the needs of the client.

After the first lockdown was lifted, we looked at the importance of the shopping service for clients who could not shop for themselves and looked at ways that we could continue with this and offer it as part of the AUKR service. We set in place a small shopping charge for those that want to continue to be supported by AUKR and its volunteers.

The service runs on a much smaller scale - we now only shop for 2 clients on a weekly basis and have 2 shopping volunteers and plan to keep this in place for these 2 clients who depend on the service.

Befriending Service Annual Report: April 2024 – March 2025

Overview
This year, our befriending service continued its vital role in addressing loneliness and social isolation among older adults in the greater Reading area. Thanks to the dedication of our volunteers and the hard work of the befriending team, we supported dozens of older individuals through regular visits and phone calls.
Volunteer Contributions
We ended the year with 63 volunteers, 48 females and 15 males. Their efforts resulted in:

- 106,622 minutes Total Volunteering Time— the equivalent of 2 months and 10 days of continuous support.
- 1,760 Volunteer Reports Submitted
- Submission of 123 actionable reports which lead to well-being follow-ups by the team

We recruited 22 new volunteers in this financial year that are still with us and 16 overall left so a net gain of 8. We are currently onboarding 6 new volunteers, but the demand far outstrips supply.

Befriendee Statistics:
A total of 86 befriendees were supported to the end of March 2025 (59 female and 27 male) although 10 are on the waiting list awaiting volunteers in their respective geographical areas. In addition, we had 13 befriendee deaths most of which spiked during the winter months.
The average Age of the befriendees remains at 82 years. We currently have an unprecedented number of new referrals in progress, 16, predominantly from RG30 and RG4 postcodes.

This past year highlighted both the impact and the ongoing need for our befriending service. Despite the loss of some of our befriendees, the dedication of our volunteer team has ensured meaningful support for many older adults. The rise in referrals, particularly in specific areas like RG30 and RG4, reinforces the importance of expanding our volunteer base and continuing our outreach efforts.
We extend our heartfelt thanks to every volunteer who has given their time, energy, and compassion over the past year. Their contribution is not only measured in minutes but in the meaningful relationships and the improved well-being of those we serve.

Befriending Team
Margaret Gardner and Andrea Swallow

Gardening
We now have 3 trusted gardeners working in the town to provide transparently priced and accountable gardening services to our local older people. In addition to gardening they provide a friendly presence around the home and can act as a conduit to our other services, both making clients aware of what we do, and making us aware if they are worried about a client.

Homeshare
We made considerable fundraising efforts to fund a co-ordinator for this service this year, but so far we have not been successful. We continue to assess expressions of interest in the service and will continue to seek the funding to properly allow this service to flourish in it's own right.

Carers Information and Advice
Since November 2022 we have held the Carer's Information and Advice contract alongside our partners, Age UK Berkshire, Communicare and Reading Mencap. At the time of writing we have just been informed that we have been successful in securing this tender again until at least 2028. We have developed and improved the service significantly since then and continue to do so. We received 237 referrals in the last 12 months and found that many of the clients are in dire need of help and at their wits end. We receive regular positive feedback and continue to work with partners and RBC to improve the service. In the next period we intend to work with our partners within the partnership, and RBC to manage the ever growing case load and work on an improvement in communications between us and the Adult Social Care teams at RBC.

Partnership Working
We continue to value our close partnerships with other local charities in the area. We continue to be active in the Reading Dementia Partnership, the carers steering group, RAN, and other local activist groups.
We have also continued to work in local funding partnerships this year, working with others to deliver contracts through the Councils "Closing the Gap" funding round. We have successfully applied for two tenders, Carers Support Service and Ageing Well, which we will deliver in partnership with other local charities. We value the strength that comes from unity as well as the highly valued expertise that our partners bring to the table. Without our partners we could not provide the comprehensive and holistic service that we offer to local people.

Volunteers
Our volunteers are frankly amazing. They support and inject energy and passion in to every part of Age UK Reading. We could not operate without them. At the time of writing we have 96 active volunteers, a sharp rise from previous years. Most of our volunteers are Befrienders but they also fulfil important roles in the delivery of our Dementia and Star Clubs, our Happy Feet service where they do admin and bookings, our Pop In coffee morning, our IT support, and of course our trustee board. We would like to take this opportunity to thank our volunteers for all their hard work and passion again this year.

Financial review and reserves policy

During the year the charity received total income of £294,532 (2024: £307,379), of which £111,693 (2024: £145,066) was from income generating services.
Resources expended for the year totaled £288,310 (2024: £278,819).

The reserves at the year end were:

	31 March 2025	31 March 2024
Unrestricted	85,157	93,609
Restricted	25,279	10,606
Total	110,437	104,215

The policy of the charity is to maintain total unrestricted reserves, at a level of 12 months expenditure. The current level of unrestricted reserves represents 4 months. The charity plans to increase the level of reserves over future periods to return to the target level. The strategy to achieve this is through a mixture of fundraising and growing the income generating activities.

Plans for future

In the future, the charity plans to enhance our fundraising efforts and expand activities that generate income.

Going Concern

At the date of approval of these financial statements, the Trustees have performed an assessment of the company's cash position and forecasts which considers a period of at least 12 months from this date of approval. The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

Trustees' responsibilities in relation to the financial statements

The Trustees (who are also the Directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity 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 applicable 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved and signed on behalf of the Trustees on 10 November 2025

Mr J Wilkinson
Chairman

Independent Examiners' Report to the Trustees of Age Concern Reading for the Year Ended 31 March 2025

I report on the accounts of Age Concern Reading (the "charitable company") for the year ended 31 March 2025.

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

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

Independent examiner's statement
Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA) and the Association of Charity Independent Examiners (ACIE), both of which are listed bodies.

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

- accounting records were not kept in respect of the charitable company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities.

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

Jason Foxwell FCCA FCIE
12 Hillbourne Road, Poole, BH17 7JB

Date: 25 November 2025

Age Concern Reading

(trading as Age UK Reading)
(a company limited by guarantee)

Statement of Financial Activities
(combined income and expenditure account)
For the Year Ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income					
Donations and Legacies		**9,339**	**-**	**9,399**	12,549
Investments		**31**	**-**	**31**	71
Grants	**3**	**22,500**	**36,167**	**58,667**	63,935
Income From Charitable Activities					
Reading Borough Council Tenders		**74,563**	**-**	**74,563**	81,342
Activity clubs income from clients		**37,559**	**-**	**37,559**	20,346
Income from projects		**110,710**	**-**	**110,710**	122,383
Income from shopping service		**983**	**-**	**983**	2,337
Fundraising Activities		**2,679**	**-**	**2,679**	4,416
		226,495	**-**	**226,495**	230,824
Total Income		**258,365**	**36,167**	**294,532**	307,379
Expenditure					
Charitable Expenses	**4**	**266,816**	**21,494**	**288,310**	278,819
Total Expenditure		**266,816**	**21,494**	**288,310**	278,819
Net (Expenditure) / Income		**(8,452)**	**14,673**	**6,222**	28,560
Net movement of funds		**(8,452)**	**14,673**	**6,222**	28,560
Reconciliation of Funds:					
Balance as at 1 April 2024		93,609	10,606	104,215	75,655
Balance at March 2025		**85,217**	**25,279**	**110,437**	104,215

The charitable company has no recognised gains and losses other than the net movement in funds in the period.

The notes on pages 11 to 17 form part of these financial statements.

Age Concern Reading

(trading as Age UK Reading)
(a company limited by guarantee)

Balance sheet as at 31 March 2025

Registered Charity Number: 1103557 & Registered Company Number: 04750114

	Note	2025 £	2024 £
Fixed assets:			
Investments	7	**1**	1
Current assets:			
Debtors	8	**24,724**	15,515
Cash at bank and in hand		**112,632**	116,195
Liabilities:			
Creditors: due within one year	9	**(26,920)**	(27,496)
Net current assets		**110,436**	104,214
Total net assets		**110,437**	104,215
The funds of the charity:			
Unrestricted funds		**85,157**	93,609
Restricted funds		**25,279**	10,606
Total charity funds	10	**110,437**	104,215

The Directors are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements:

(i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act; and
(ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its results for the financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company.

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

These financial statements were approved by the Council of Management and authorised for issue on 10 NOV 2025 .....and are signed on their behalf by:

John Wilkinson.

Mr J Wilkinson

Chair

The notes on pages 11 to 17 form part of these financial statements

1. Accounting policies

(a) General information

Age Concern Reading is a registered charity and public benefit entity, number 1103557, and a charitable company limited by guarantee, number 04750114, incorporated in England and Wales. The address of its registered office is Walford Hall, Carey Street, Reading RG1 7JS.

The financial statements are presented in pounds sterling (£) and rounded to the nearest pound (£).

(b) Basis of preparation of financial statements

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

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the charitable company's accounting policies. Estimates and judgements are continually evaluated by the Trustees based on historical experience and other factors including expectations of future events that are believed to be reasonable under the circumstances (see Note 2).

Age Concern Reading meets the definition of a public benefit entity under FRS 102.

The following principal accounting policies have been applied:

(c) Going concern

The Trustees confirm that at the time of approving the financial statements there are no material uncertainties regarding the charity's ability to continue in operational existence for the foreseeable future. In arriving at this conclusion, the Trustees have taken account of current and anticipated financial performance in the current economic conditions and its reserves position.

(d) Income

Income is recognised in the Statement of Financial Activities when the charity is legally entitled to the income, it is probable that the income will be received and the amount can be quantified with reasonable accuracy.

Income from charitable activities relate to grants, these are recorded when the charitable company becomes unconditionally entitled to the grant. Government grants are recognised when it is reasonable to expect that the grants will be received and that all related conditions will be met usually on submission of a valid claim for payment.

(e) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they been allocated to activities on a basis consistent with resources.

Governance costs are those incurred in connection with Governance of the charity and compliance with constitutional and statutory requirements.

1. Accounting policies (continued)

(f) Fixed Assets

Fixed assets for charity use are capitalised at cost, (where that cost is £1,000 or higher) when acquired or market value as determined by the Directors/Trustees where donated. They are stated in the financial statements at original cost/value less depreciation.

(g) Liabilities

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.

(h) Valuation of Investments

Investments in subsidiaries are measured at cost less accumulated impairment.

(i) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charitable company without further specific purpose and are available as general funds.

Restricted funds are subject to restrictions on their expenditure imposed by the donor.

(j) Taxation

The charitable company is a registered charity and as such is entitled to tax exemptions on income and gains, properly applied for its charitable purposes.

(k) Financial Instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties and loans to related parties.

2. Judgements in applying accounting policies and key sources of estimation uncertainty

In the application of the trust's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There were no judgement or material estimation uncertainties affecting the reporting financial performance in the current period.

Notes to the financial statements
For the Year Ended 31 March 2025 (continued)

3 Grants Receivable

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Reading Borough Council	-	667	667	-
Age UK Brand Partner payment	7,500	-	7,500	-
John Sykes Foundation	-	-	-	1,000
Sky Community Trust	-	-	-	2,000
Reading Rotary Community	-	-	-	1,000
Tilehurst Parish Council 2023 & 2024	-	-	-	2,000
The Headley Trust	-	-	-	5,000
McCarthy Stone	-	-	-	6,936
RBC Small Grants Fund	-	-	-	5,000
Age UK Winter Warmth	-	-	-	1,000
Age UK Cost of Living	-	-	-	29.999
Magic Little Grant	-	500	500	-
Sky Time to Care	-	1,000	1,000	-
Other	15,000	10,000	25,000	-
Charles Hayward	-	3,000	3,000	-
Age UK - Omaze	-	20,000	20,000	-
Tilehurst Parish Council 2025	-	1,000	1,000	-
	22,500	36,167	58,667	53,935

4 Resources Expended
Charitable Expenditure

	Charitable Expenses	Governance Costs	Total 2025	Total 2024
	£	£	£	£
Staff	250,887	-	250,887	234,917
Premises	10,002	-	10,002	9,780
Office	8,811	-	8,811	9,039
Other	17,335	-	17,335	21,483
Independent examiner's fee	-	1,275	1,275	3,600
	287,035	1,275	288,310	278,819

5 Staff Costs

	2025	2024
	£	£
Wages and salaries	233,750	220,521
Social security costs	9,585	8,598
Pension contributions	6,954	5,798
Other costs	598	-
	250,887	234,917

Average number of employees in the year: 22
The total amount of benefit relating to key management personnel for the year was £135,017. No employee received benefits of more than £60,000.
None of the Trustees receive any benefits. No payments (2024: £Nil) were made to reimburse the Trustees for out-

7 Investments

The following is a subsidiary undertaking of the charity:

Name	Class of Share	Holding
Age UK Reading Trading Limited	Ordinary	100

At the year end, the above-named company has not commenced trading and has reserves of £1.

The registered office of the subsidiary is Walford Hall, Carey Street, Reading, Berkshire, United Kingdom, RG1 7JS.

8 Debtors

	2025	2024
	£	£
Accounts receivable	**3,110**	3,567
Prepayments	**1,614**	1,612
Grants receivable	**20,000**	10,336
	24,724	15,515

9 Creditors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade Creditors	**650**	283
Other creditors	**21,479**	18,374
Other taxation and social security	**3,515**	5,239
Deferred income (see below)	**-**	-
Accruals	**1,275**	3,600
	26,920	27,496

Deferred income		
Brought forward	**-**	-
Grants released from previous reporting periods	**(-)**	(-)
Grants deferred in current reporting period	**-**	-
	-	
Carried forward		-

Deferred income is made up of grant income intended to support services provided over a 12 month period.

10 Analysis of Net Assets Between Funds

2025	Unrestricted £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	112,077	25,279	137,356
Creditors	(26,920)	-	(26,920)
	85,158	25,279	110,437

2024	Unrestricted £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	121,104	10,606	131,710
Creditors	(27,496)	-	(27,496)
	93,609	10,606	104,215

11 Restricted funds

Funds	Balance at 01/04/2024	Incoming Resources	Resources Expended	Balance at 31/03/2025
	£	£	£	£
Restart	1,000	-	(-)	1,000
McCarthy Stone	3,606	-	(3,606)	-
RBC Small Grants	5,000	-	(5,000)	-
Tilehurst PC 24	1,000	-	(1,000)	-
Reading Borough Council	-	667	667	-
Magic Little Grant	-	500	500	-
Sky Time to Care	-	1,000	1000	-
Other	-	10,000	9721	279
Charles Hayward	-	3,000	-	3000
Age UK – Omaze	-	20,000	-	20,000
Tilehurst PC 25	-	1,000	-	1000
Total Restricted funds	10,606	36,167	(21,494)	25,279

11 Restricted funds (continued)

Funds	Balance at 01/04/2023	Incoming Resources	Resources Expended	Balance at 31/03/2024
	£	£	£	£
CEV	9,066	-	(9,066)	-
Awards for All	10,000	-	(10,000)	-
Restart	3,000	-	(2,000)	1,000
John Sykes Foundation	-	1,000	(1,000)	-
Sky Community Trust	-	2,000	(2,000)	-
Reading Rotary	-	1,000	(1,000)	-
Tilehurst Parish Council	-	2,000	(1,000)	1,000
The Headley Trust	-	5,000	(5,000)	-
McCarthy Stone	-	6.936	(3,330)	3,606
RBC Small Grants	-	5,000	-	5,000
Age UK Winter Warmth	-	1,000	(1,000)	-
Age UK Cost of Living	10,000	29,999	(39,999)	-
Total Restricted funds	32,066	53,935	(75,395)	10,606

Purpose of the restricted funds

Re-start
Represents grant contribution towards the cost of re-opening activity club service.

McCarthy Stone
Funding the set up and running of a new dementia club.

RBC Reading Small Grants Fund
To fund the set up and running of an additional dementia club in the Reading area.

Tilehurst PC 2024
A fund to assist with the cost of providing Age UK Reading services to clients living in Tilehurst.

RBC Household Support Fund
To provide supermarket vouchers to those in need.

Magic Little Grant
Grant to support the befriending service.

Sky Time to Care
Grant to support the befriending service's support costs.

Trusts wishing to remain anonymous
To help the elderly in times of hardship and crisis.

Charles Hayward Foundation
To supplement the cost of running the Information and Advice service.

Age UK – Omaze
To provide friendship minutes – no home for loneliness.

Tilehurst PC 2024
A fund to assist with the cost of providing Age UK Reading services to clients living in Tilehurst.

12 Related Party Transactions

During the year the Charity received payments totaling £7,000 (2024: £1,000) from Age UK, with an agreement to receive a further £20,000 from Age UK in partnership with Omaze.

No payments have been made to Trustees and there were no other related party transactions during the year or prior year.

AGE CONCERN READING

England & Wales - Charity number 1103557

Accounts

Company registration number: 04750114

Charity registration number: 1103557

Age Concern Reading

known as

Age UK Reading

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2024

David Jones & Co 2018 Limited
The Centre
Reading Road
Eversley Centre
Hampshire
RG27 0NB

Age Concern Reading

known as Age UK Reading

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Age Concern Reading

known as Age UK Reading

Reference and Administrative Details

Charity Registration Number	1103557
Company Registration Number	04750114
	The charity is incorporated in England.
Registered Office	Walford Hall Carey Street Reading Berkshire RG1 7JS
Independent Examiner	David Jones & Co 2018 Limited The Centre Reading Road Eversley Centre Hampshire RG27 0NB

Age Concern Reading

known as Age UK Reading

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Objectives and activities

Objects and aims

In setting objectives and planning activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. The key objective of Age Concern Reading trading as Age UK Reading (and henceforth referred to in this document as "Age UK Reading") is to promote the welfare of older people within the greater Reading area.

Public benefit

Age UK Reading has continued to provide a range of much valued services to older people in the Reading area as outlined below. Thanks and acknowledgement must go to the donors, funders and supporters of Age UK Reading, and also to Age UK nationally, for their continued support.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

INFORMATION AND ADVICE

Age UK Reading provides this free, confidential, and impartial flagship service to older people, their families and carers. The Information and Advice Service is available to anyone over the age of 50 in the Reading area and is provided by telephone, and email. We also take in queries via our many other services throughout the year.

Enquiry contacts for the year (April 2023 to March 2024) totalled 8,155 from 1,833 clients, a significant increase on last year. We continue to do more work with the funding for this service staying the same since 2016. The cases also continue to present as more complex.

The cost-of-living crisis continues to put both the organisation and our clients under increased pressure.

In addition to our "standard" Information and Advice service, we have successfully tendered for the Carers Information and Advice service. We are working on this as one part of the new Carers Partnership, which comprises ourselves, Age UK Berkshire, Reading Mencap and Communicare. The contract started on 1st of November 2022. We have continued this year to deliver a respected service in increasingly desperate circumstances as the Adult Social Care system remains under huge pressure. The service regularly attracts praise and the partnership between the 4 charities is exemplary.

POP IN

During 2023 and 2024 this group has continued to thrive with over 20 members who often feedback how much they enjoy coming to the group and often recommend it to friends. It provides a space for people to come together and socialize, as well as taking part in a variety of activities including singing and movement which is beneficial to their health and wellbeing. We also get referrals from social services, mental health workers and local GP services.

We have recently relocated the group to The Oasis Centre in Carey Street, Reading and have been made to feel very welcome by the Church community who run the centre. The clients are settling in and enjoying the new bright and cosy environment and the opportunity to use some of the Oasis facilities e.g. snooker table/games.

In December 2023 the clients were invited to Christmas lunch and entertainment kindly sponsored by Visa U.K.

We had a visit in May 2024 from the local Citizens Advice Reading who gave an overview on the services they provide, as well as a focused discussion on Energy Help which was well received and prompted a number of questions, and some clients opted to have a short, private discussion with the speaker.

MCST DEMENTIA GROUP

These groups have continued to develop rapidly over 2023/2024. MCST stands for Maintenance of Cognitive Stimulation Therapy. It is designed as a continuation of the time limited CST course the NHS provides in some areas. We have tried to set up our MCST on a model that also provides an opportunity for respite for carers. Our third group was established at the end of 2023 and the fourth in June 2024. In terms of location, we now have 2 groups in Woodley, 1 in Reading and our most recent in Caversham. Plans are afoot for a 5th group. Referrals are ongoing from the NHS Memory Clinics, Alzheimers Society Social workers and word of mouth. We regularly receive feedback that is extremely positive.

STAR GROUP

During 2023 /2024 the STAR group has continued to develop and now has a number of new members, with more waiting to come on board. We offer the first session as a free taster so that people can try out and see whether it is for them. The majority do convert and become regular members.

It provides an opportunity for clients who are sometimes less able to come along and engage in physical and mental activities, including craft, games, noodle football! etc.

Members of the group also attended the Xmas Lunch at Visa in 2023.

HAPPY FEET

Age UK Reading Happy Feet provides a local toenail cutting service to people over the age of 50, who need help cutting their toenails and do not need full chiropody services. The feedback for this service is overwhelmingly positive and we are aware it has a large ripple effect in terms of the wellbeing it sends through the community. The moment of human contact and conversation at the appointment is looked forward to by many of our clients. The improved condition of their feet empowers them to stay active and connected to their wider community. There is also an obvious link to the prevention of accidental falls. Since lockdown in March 2020, we have gradually rebuilt the Happy Feet Service and increase the number of clients we see. It currently stands at nearly 900 clients.

Our venues

The Weller Centre - Caversham

Park URC - Earley

Birches - Woodley/Earley

Southcote Family Church - Southcote

Bullbrook Community Centre – Bracknell – **Closed December 2023**

Norrey's Church – Wokingham – **Temporarily suspended March 2024**

In December we had to close our venue in Bracknell as we no longer had staff to cover this area.

In January 2024 we opened a venue at Norreys Church in Wokingham but had to suspend this in March 2024, again due to staff shortages.

We had 12 nail cutters in total in April 2024 and were working to build each session that we run to 4 cutters per session and 5 at our busiest venues. However, we lost 5 nail cutters in May, June and July 2024. This meant we had to suspend our services in Wokingham. We have since employed 2 new nail cutters, so we are back up to 9. Our aim is to reopen Wokingham by the end of 2024 or early 2025.

We are in the process of switching the Happy Feet services to an online application called Fresha which should help to streamline the booking service and help it to run more efficiently.

SHOPPING

When lockdown started in March 2020 it came to light that many elderly people were unable to leave their home independently to go out and do their shopping as they had to isolate. So, we decided to set up a team of trained and vetted volunteers who could go and shop for them. This was set up quite quickly and was a work in progress as we went along. We started with one shop and then built the service around the needs of the client.

After the first lockdown was lifted, we looked at the importance of the shopping service for clients who could not shop for themselves and looked at ways that we could continue with this and offer it as part of the AUKR service. We set in place a small shopping charge for those who wanted to continue to be supported by AUKR and its volunteers.

The service runs on a much smaller scale with only 4 shops a week and 3 volunteers. We plan to keep this in place for the 4 clients that depend on the service.

BEFRIENDING

Our befriending service is committed to providing companionship and support to socially isolated and lonely older adults in the greater Reading area. We match volunteers with older individuals based on shared interests and arrange regular phone calls or visits. Depending on their needs, some older adults receive calls, some receive visits, and some benefit from both.

In January 2024, we implemented Volunteero, an app-based volunteer management system, which has improved volunteer visibility, management, and support. This system offers several benefits, including centralised systems where client and volunteer profiles are linked and stored in one place. Additionally, we have a streamlined onboarding process that is easy to track. Volunteero also enhances security, as applications and reports are encrypted and sent directly to the Cloud, bypassing emails. Consequently, email traffic to and from volunteers has significantly reduced, allowing the team more time to review and support the business rather than being overwhelmed with spreadsheets and administrative tasks.

Total number of contacts

Starting in January 2023, we implemented more accurate, robust, and auditable reporting, making comparisons with previous years potentially misleading regarding the level of activity. For the year to March 2024, we recorded 2,100 contacts, nearly evenly split between telephone befriending and face-to-face visits. This is a significant shift from the previous year, where telephone befriending made up 84% of the contacts. As life has returned to normal, we've seen a decline in telephone befriending requests, with most new referrals preferring in-person meetings.

Service Users (Befriendees) at 31st March 2024

Gender Number

Male 17 (12%)

Female 62 (78%)

Total 79

Age range 64 - 102

Median age 83

At the end of the year, we had 79 active service users, with 12 more on the waitlist due to a shortage of suitable volunteers in their local area. Calls and visits have remained consistent throughout the year, with strong follow-ups to ensure volunteers submit their reports. Since implementing Volunteero, volunteers receive reminders if their reports are delayed, leading to an increase in the number of reports submitted.

Volunteers (Befrienders)

Gender Number

Male 9 (16%)

Female 49 (84%)

Total 58

It's encouraging to see an increase in male volunteers. However, recruiting and retaining volunteers remains a challenge. Although we onboarded several new volunteers throughout the year, we also lost a similar number, resulting in stalled growth. Additionally, a significant amount of time is spent onboarding volunteers who initially have time to spare but later decide not to volunteer once they start working. Volunteer recruitment continues to be a priority, with targets set for the remainder of 2024 to achieve real growth. This effort faces its own challenges, as many potential volunteers work full-time and have limited availability, despite their eagerness to give back to the community.

GARDENING

Gardening continues to be a popular project and is growing slowly. We are in the process of adding our third gardener.

HOMESHARE

We have continued to receive expressions of interest for this exciting service, and we still have a passion to get it started properly in Reading. Whilst we have been responding to leads where we can, we have had no dedicated resource to develop this service and so it has been slow progress. This year it is our aim to fund a coordinator to dedicate proper time and energy to this service and get it properly off the ground.

CARER'S INFORMATION AND ADVICE

Since November 2022 we have held the Carer's Information and Advice contract alongside our partners, Age UK Berkshire, Communicare and Reading Mencap. We have developed and improved the service significantly since then and continue to do so. We received 223 referrals in the last 12 months and found that many of the clients are in dire need of help and at their wits end. We receive regular positive feedback and continue to work with partners and RBC to improve the service.

VOLUNTEERS

Our volunteers continue to be the life blood of all we do. Without a strong volunteer group, no charity can fulfil its potential. Our volunteers continue to do us proud. We would like to take this opportunity to thank all of our volunteers for their continuing support and hard work as we try to improve the lives of older people in Reading.

We continue to run regular "thank you" events for volunteers. Our volunteers bring energy and life to Age UK Reading, supporting our staff to deliver amazing results.

PARTNERSHIP WORKING

We continue to value our close partnerships with other local charities in the area. We continue to be active in the Reading Dementia Partnership, the Loneliness and Social Isolation group, RAN, and other local activist groups. We have also continued to work in local funding partnerships this year, working with others to deliver contracts through the Councils "Closing the Gap" funding round, as well as our successful tender to win the Carers I and A. We value the strength that comes from unity as well as the highly valued expertise that our partners bring to the table. Without our partners we could not provide the comprehensive and holistic service that we offer to local people.

WALFORD HALL

Ownership of Walford Hall has moved from Reading Association for the Blind to Berkshire Vision following a merger of those organisations. Berkshire Vision have since let the Hall to a third party meaning we have had to relocate 3 of our services (which we managed to do successfully without a break in service). We continue to utilise the back-office section of Walford Hall but no longer have access to the main hall area.

DONATIONS RECEIVED

During the year ending 31 March 2024 the charity has once again received a very welcome level of donations from organisational donors and from Age UK Reading clients and members of the public. To all these benefactors we extend our heartfelt thanks. Your support has been critical to survival.

The organisational donors are as follows: Reading Bicycle Kitchen, Reading Tilehurst Heights (E) Towns Women's Guild, Gillette UK Ltd and Verdant Financial Planning.

The Age UK Reading clients and members of the public are as follows: B Pollard, C Moulsley, D Bullock, E Calationo, F Thomas, J Chard, K Webb, P Tucker and P Dooley, along with many other donations that we have received alongside our services for our Happy Feet, STAR club and Pop In clients, and our wonderful Volunteers who participated in our special Volunteers' event.

Financial review

The Financial Statements for the year ending 31 March 2024 show a net surplus of £28,560 (2023: deficit of £(44,506)).

Policy on reserves

In order to ensure that we meet commitments to service users and to the staff, the Trustees have a policy of aiming to maintain total unrestricted reserves, at a level of 12 months of expenditure. The current level of reserves excluding restricted funds represents 4 months. Unrestricted reserves of £93,609 (2023: £43,589) were held at the year end and restricted reserves were £10,606 (2023: £32,066).

Age UK Reading plans to increase the level of reserves over future periods to return to the target level of 12 months. We plan to do this though a mixture of fundraising, and an increase in income generating activities.

Plans for future periods

Aims and key objectives for future periods

Having made a surplus last financial year, we continue to work hard on developing income generating services and fundraising. So far, we are on budget for this year and have big plans for the future. We now plan to consolidate our post Covid position, developing our income generating services to increase our stability, whilst investing energy in fundraising to drive advances in technological efficiency and developing the charity into exciting new areas.

Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements.

Age Concern Reading

known as Age UK Reading

Trustees' Report

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr J Wilkinson
	Mr G Lightfoot
	Mrs K Bews
	Mrs B Hobbs (Resigned 2 May 2023)
	Mr B Shrestha (appointed 30 July 2024)

Structure, governance and management

Recruitment and appointment of trustees

To recruit our Trustees we advertise the role on social media, our website and on third party sites like Reach Volunteering, and Reading Voluntary Action. We use a role profile and person specification so the candidate knows what we are looking for. When an expression of interest is received the candidate has an informal telephone conversation with the CEO and is invited to apply on a volunteer application form. They then meet the CEO for a conversation about the role and their candidacy. If this is seen to go well they then meet with the CEO and the Chairman for a further conversation. The aim of this conversation is for both sides to assess whether the person is right for the role and to allow both parties to learn more about each other, in particular their skill-set, motivations, and what they hope to bring to the role. The candidate then meets the CEO for a thorough induction to the organisation and issued with a copy of The Essential Trustee. We go through the key legal information and the Fit and Proper Person form is signed. The candidate will be offered locally available trustee training and attend an Age UK induction at a national level in London when available. If it is agreed that the candidate is suitable then we ask them to attend 3 board meetings before the board agree on whether to accept the person as a trustee designate. If accepted the person's nomination is then voted on by members at the next AGM. We have found this system works well.

Key management personnel are Chief Executive Officer, Finance Officer, and service co-ordinators.

Major risks and management of those risks

The Trustees have in place a management process to assess risks and implement risk management strategies. The process includes reviews by Trustees and charity officers and identifies the types of risk that Age UK Reading faces. It prioritises them in terms of likelihood of occurrence and potential impact, and identifies means of mitigating these risks.

The Charity has been agile in its responses to the legacy of the pandemic and has managed to obtain additional grant donations which have enabled it to actively and fully support its clients. The recently introduced systems to engender staff wellbeing have enabled all to respond positively to challenges as they have arisen.

Statement of trustees' responsibilities

The trustees (who are also the directors of Age Concern Reading 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 its 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 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 proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 6 Nov 24 and signed on its behalf by:

J Wilkinson

.....

Mr J Wilkinson
Trustee

Age Concern Reading

known as Age UK Reading

Independent Examiner's Report to the trustees of Age Concern Reading ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

.....

Antony Weller
FCCA

The Centre
Reading Road
Eversley Centre
Hampshire
RG27 0NB

Date: 12/11/24

Age Concern Reading

known as Age UK Reading

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	12,549	-	12,549
Charitable activities	4	240,824	53,935	294,759
Investment income	5	71	-	71
Total income		253,444	53,935	307,379
Expenditure on:				
Charitable activities	6	(203,424)	(75,395)	(278,819)
Total expenditure		(203,424)	(75,395)	(278,819)
Net income/(expenditure)		50,020	(21,460)	28,560
Net movement in funds		50,020	(21,460)	28,560
Reconciliation of funds				
Total funds brought forward		43,589	32,066	75,655
Total funds carried forward	13	93,609	10,606	104,215

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	18,030	-	18,030
Charitable activities	4	144,384	51,720	196,104
Investment income	5	198	-	198
Total income		162,612	51,720	214,332
Expenditure on:				
Charitable activities	6	(209,436)	(49,402)	(258,838)
Total expenditure		(209,436)	(49,402)	(258,838)
Net (expenditure)/income		(46,824)	2,318	(44,506)
Net movement in funds		(46,824)	2,318	(44,506)
Reconciliation of funds				
Total funds brought forward		90,413	29,748	120,161
Total funds carried forward	13	43,589	32,066	75,655

All of the charity's activities derive from continuing operations during the above two periods.

The notes on pages 13 to 23 form an integral part of these financial statements.

Age Concern Reading

known as Age UK Reading

(Registration number: 04750114)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Investments	9	1	1
Current assets			
Debtors	10	15,515	6,617
Cash at bank and in hand	11	116,195	95,094
		131,710	101,711
Creditors: Amounts falling due within one year	12	(27,496)	(26,057)
Net current assets		104,214	75,654
Net assets		104,215	75,655
Funds of the charity:			
Restricted income funds			
Restricted funds		10,606	32,066
Unrestricted income funds			
Unrestricted funds		93,609	43,589
Total funds	13	104,215	75,655

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 11 to 23 were approved by the trustees, and authorised for issue on 6 Nov '24 and signed on their behalf by:

Mr J Wilkinson
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:
Walford Hall
Carey Street
Reading
Berkshire
RG1 7JS

These financial statements were authorised for issue by the trustees on 6 November 2024.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
Age Concern Reading 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 notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments
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 the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

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.

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.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Office equipment	20% straight line basis

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

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

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	12,549	12,549
Total for 2024	12,549	12,549
Total for 2023	18,030	18,030

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Reading Borough Council tenders	81,342	-	81,342	51,868
Activity Clubs income from clients	20,346	-	20,346	4,062
Project income	122,383	-	122,383	75,144
Shopping Service income	2,337	-	2,337	1,310
Fundraising activities	4,416	-	4,416	-
Grants receivable	-	7,499	7,499	-
Grants receivable	-	46,436	46,436	51,720
Grants receivable	10,000	-	10,000	12,000
	240,824	53,935	294,759	196,104

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	71	71
Total for 2024	71	71
Total for 2023	198	198

6 Expenditure on charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Wages and salaries	-	62,016	62,016	49,402
Wages and salaries	158,505	-	158,505	138,206
Staff NIC (Employers)	-	4,301	4,301	-
Staff NIC (Employers)	4,297	-	4,297	11,311
Staff pensions (Defined contribution) - pension scheme 1	-	1,092	1,092	-
Staff pensions (Defined contribution) - pension scheme 1	4,706	-	4,706	4,407
Staff welfare and other staff costs	-	-	-	10,540
Rent	-	2,441	2,441	-
Rent	7,339	-	7,339	15,456
Office expenses	-	1,345	1,345	-
Office expenses	7,694	-	7,694	3,524
Other costs	-	4,200	4,200	-
Other costs	12,818	-	12,818	18,264
Accountancy fees	4,465	-	4,465	4,596
Independent examiner's fee	3,600	-	3,600	3,132
	203,424	75,395	278,819	258,838

7 Staff costs

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2024 No	2023 No
Total Staff	20	22

No employee received emoluments of more than £60,000 during the year.

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Fixed asset investments

	2024 £	2023 £
Shares in group undertakings and participating interests	1	1

Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
Cost		
At 1 April 2023	1	1
At 31 March 2024	1	1
Net book value		
At 31 March 2024	1	1
At 31 March 2023	1	1

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held 2024	2023	Principal activity
Subsidiary undertakings					
Age UK Reading Trading Limited	England	Ordinary shares	100%	100%	Dormant

10 Debtors

	2024 £	2023 £
Trade debtors	3,567	322
Prepayments	1,612	1,298
Accrued income	10,336	4,997
	15,515	6,617

11 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	172	190
Cash at bank	116,023	94,904
	116,195	95,094

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	283	1,511
Other taxation and social security	5,239	2,583
Other creditors	18,374	18,291
Accruals	3,600	3,672
	27,496	26,057

13 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted funds				
General				
General fund	43,589	253,444	(203,424)	93,609
Restricted funds				
Community and Voluntary Groups (CEV)	9,066	-	(9,066)	-
Awards For All	10,000	-	(10,000)	-
Restart	3,000	-	(2,000)	1,000
John Sykes Foundation	-	1,000	(1,000)	-
Sky Community Trust	-	2,000	(2,000)	-
Reading Rotary Community	-	1,000	(1,000)	-
Tilehurst Parish Council 2023	-	1,000	(1,000)	-
The Headley Trust	-	5,000	(5,000)	-
McCarthy Stone	-	6,936	(3,330)	3,606
RBC Reading Small Grants Fund	-	5,000	-	5,000
Age UK Winter Warmth	-	1,000	(1,000)	-
Tilehurst Parish Council 2024	-	1,000	-	1,000
Age UK Cost of Living	10,000	29,999	(39,999)	-
Total restricted funds	32,066	53,935	(75,395)	10,606
Total funds	75,655	307,379	(278,819)	104,215

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General fund	69,235	162,613	(209,437)	21,178	43,589
Designated					
Designated fund	21,178	-	-	(21,178)	-
Total unrestricted funds	90,413	162,613	(209,437)	-	43,589
Restricted					
Community and Voluntary Groups (CEV)	19,061	-	(9,995)	-	9,066
Awards For All	-	10,000	-	-	10,000
Restart	4,000	-	(1,000)	-	3,000
Age UK Cost of Living	-	10,000	-	-	10,000
Going Mobile	-	4,815	(4,815)	-	-
Coronation Remembered	-	4,344	(4,344)	-	-
Age UK MCST	-	22,560	(22,560)	-	-
Homeshare	6,687	-	(6,687)	-	-
Total restricted funds	29,748	51,719	(49,401)	-	32,066
Total funds	120,161	214,332	(258,838)	-	75,655

The specific purposes for which the funds are to be applied are as follows:

CEV - This Clinically Extremely Vulnerable fund is to provide services to people with dementia.

Awards for All - Funding a new approach to creative, active, restorative social activities for the most vulnerable older people in Reading.

Restart - Restarting social clubs in Reading post lockdown.

John Sykes - A fund to provide lunches and refreshments to all social groups and to subsidise Pantomime attendees from the social groups.

Sky - To fund the active element of social groups, giving participants the opportunity to try new activities and hopefully get moving more.

Rotary - Provide health and safety equipment required to run the Happy Feet service.

Tilehurst PC 2023 - A fund to assist with the cost of providing Age UK Reading services to clients living in Tilehurst.

Headley - To help fund the running of dementia clubs

McCarthy Stone - Funding the set up and running of a new dementia club

RBC Reading Small Grants Fund - To fund the set up and running of an additional dementia club in the Reading area.

Winter Warmth (Age UK) - Providing advice and resources to vulnerable people to keep them warm throughout the cold winter months.

Tilehurst PC 2024 - A fund to assist with the cost of providing Age UK Reading services to clients living in Tilehurst.

Age UK Cost of Living - To support Age UK Reading to continue providing services helping older people with the rising cost of living.

The Designated Funds were established in 2016 to develop existing services and identify new services to increase the income of Age UK Reading. Whilst we retain the entrepreneurial spirit and desire to develop, we felt it prudent to reallocate these funds to our main Reserve in 2022/2023 until the position was further recovered.

14 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Fixed asset investments	1	-	1
Current assets	121,104	10,606	131,710
Current liabilities	(27,496)	-	(27,496)
Total net assets	93,609	10,606	104,215

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2023 £
Fixed asset investments	1	-	1
Current assets	69,645	32,066	101,711
Current liabilities	(26,057)	-	(26,057)
Total net assets	43,589	32,066	75,655

15 Related party transactions

There were no related party transactions in the year.

AGE CONCERN READING

England & Wales - Charity number 1103557

Accounts

Registered Charity Number: 1103557
Registered Company Number 04750114
Telephone Number: 0118 9502480
Email Address: info@ageukreading.org.uk

AGE CONCERN READING - trading as Age UK Reading

(A Company limited by guarantee)

Annual report and financial statements

For the year ended 31 March 2023

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AGE CONCERN READING - trading as Age UK Reading
LEGAL AND ADMINISTRATIVE INFORMATION
For the year ended 31 March 2023

Status
The organisation is a charitable company limited by guarantee, incorporated on 1 May 2003, and registered as a charity on 30 April 2004. The affairs of the charitable company are governed by its Memorandum and Articles of Association.

Charity registration number	1103557
Company registration number	04750114 (England and Wales)
Registered office	Walford Hall Carey Street Reading RG1 7JS
Trustees and Directors	Mr John Wilkinson Chairman Mrs Kay Bews Mr Graham Lightfoot
Company secretary:	Mr M Taylor
Chief Executive Officer:	
Bankers:	Co-operative Bank Plc PO Box 101 1 Balloon Street Manchester M60 4EP CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ CCLA Investment Management Ltd COIF Charity Funds Senator House 85 Queen Victoria Street London EC4V 4ET
Independent examiner:	Heather Wheelhouse BOO LLP Chartered Accountants Bridgewater House Counterslip Bristol BS1 6BX

OBJECTIVES

In setting objectives and planning activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. The key objective of Age Concern Reading trading as Age UK Reading (and henceforth referred to in this document as "Age UK Reading") is to promote the welfare of older people within the greater Reading area.

ACTIVITIES AND ACHIEVEMENTS FOR THE PUBLIC BENEFIT

Age UK Reading has continued to provide a range of much valued services to older people in the Reading area as outlined below. Thanks and acknowledgement must go to the donors, funders and supporters of Age UK Reading, and also to Age UK nationally, for their continued support.

INFORMATION AND ADVICE

Age UK Reading provides this free, confidential, and impartial flagship service to older people, their families and carers. The Information and Advice Service is available to anyone over the age of 50 in the Reading area and is provided by telephone, and email. We also take in queries via our many other services throughout the year.

Enquiry contacts for the year (April 2022 - March 2023) totalled 7,601 from 1833 clients. A significant increase on last year. We continue to do more work with the funding for this service staying the same since 2016. The cases also continue to present as more complex.

The cost of living crisis continues to put both the organization and our clients under increased pressure.

In addition to our "standard" Information and Advice service we have successfully tendered for the Carers Information and Advice service. We are working on this as one part of the new Carers Partnership, which comprises ourselves, Age UK Berkshire, Reading Mencap and Communicare. The contract started on 1st of November 2022. The first year has been challenging but productive. As we draw towards the end of the 1st year we are satisfied to see a service that is functioning well and a constructive partnership between 4 well respected local charities. In year 2 we will build on our success and continue to deliver better support for carers in the town.

POP IN

During 2022 and 2023 this group has continued to thrive with over 20 members who often feedback how much they enjoy coming to the group and often recommend it to friends. It provides a space for people to come together, socialise as well as taking part in a variety of activities including singing and movement which is beneficial to their health and wellbeing.

Once again, we also partnered with Local Art group, Colourwheel, who kindly gave time, experience and materials to run a session for our budding artists. and materials to run a session for our budding artists to celebrate the Coronation of King Charles 111.

Further talks /visitors to the group included.

A Dementia Friendly talk which provided the group with the opportunity to become Dementia Friends
Reminiscing session using a Memory Box related to transport and travelling –how things have changed!
A visit forms the President of the LIONS charity who gave a talk on the numerous projects they work on for local people. All the group received a 'Message in a bottle' to enable them to keep all their health details safe in case of an emergency.
Members of the group were given a baby fuchsia plant and given instructions to grow at home. The President of the local Fuchsia Society then came to judge –very healthy competition.
A volunteer from Guide Dogs for the Blind came along with his guide dog and told us all about the training and looking after a guide dog.

In April 2023 the John Sykes Foundation kindly gave a grant to help support the running of the club.

MCST Dementia Group

These groups have continued to develop over 2022/23. MCST stands for Maintenance of Cognitive Stimulation Therapy. It is designed as a continuation of the time limited CST course the NHS provides in some areas. We have tried to set up our MCST on a model that also provides an opportunity for respite for carers. Our first MCST club is established and well attended with the feedback being very positive. A second group is also now established, and a third group is now planned to start Sept/Oct 23, and this already has a waiting list. As well as following the established programme we have had several visitors/speakers to the groups including a therapy dog, poetry sessions reminiscing memory box.

STAR Group

We opened our first STAR (Stimulation Therapy Active Respite) club in Walford Hall in September 22 and the group is now well established with new members continuing to join. It provides an opportunity for clients who are sometimes less able to come along, using the Readibus service when needed. Again, it provides an opportunity for the group to chat, join in crafts, sing and do various physical activities, even beach badminton!

Again, we have had several visitors to the group including the LIONS and Guide Dogs for the Blind

Our staff and volunteers have as ever continued to enthusiastically support these groups to enable some of our local people to enjoy the many benefits these groups provide.

HAPPY FEET

Age UK Reading Happy Feet provides a local toenail cutting service to people over the age of 50, who need help cutting their toenails and do not need full chiropody services. The feedback for this service is overwhelmingly positive and we are aware it has a large ripple effect in terms of the wellbeing effects it sends through the community. The moment of human contact and conversation at the appointment is looked forward to by many of our clients. The improved condition of their feet empowers them to stay active and connected to their wider community. There is also an obvious link to the prevention of accidental falls. Since lockdown in March 2020 we have gradually rebuilt the Happy Feet Service and increase the number

of clients we see. It currently stands at nearly 900 clients.

As of January 2023 we now have 5 venues:

The Weller Centre - Caversham
Park URC - Earley
Birches - Woodley/Earley
Southcote Family Church - Southcote
Bullbrook Community Centre – Bracknell

We have 10 nail cutters in total and are working to build each session that we run to 3 cutters per session and 4 and our busiest venues. Once this has been achieved we will look to move into the Wokingham area as there is a need for the service in the area between Bracknell and Woodley.

We have become increasingly busy since NHS podiatry stopped seeing elderly clients for free nail cutting.

SHOPPING

When lockdown started in March 2020 it came to light that many elderly people were unable to leave their home independently to go out and do their shopping as they had to isolate. So we decided to set up a team of trained and vetted volunteers who could go and shop for them. This was set up quite quickly and was a work in progress as we went along. We started with one shop and then built the service around the needs of the client.

After the first lockdown was lifted the service still remained in place but a great deal of clients returned to shop for themselves. It was at this point that we looked at the importance of the shopping service for clients who could not shop for themselves and looked at ways that we could continue with this and offer it as part of the AUKR service.

By December 2020 we set in place a small shopping charge for those that wanted to continue to be supported by AUKR and its volunteers.
The service runs on a much smaller scale now and is greatly appreciated by those that use it. We have regular clients and volunteers.

Plans for the future were to promote the service on a wider scale, recruit more volunteers and in turn offer a wider support to the community. However it has been very difficult to recruit volunteers in 2023 so we have been unable to expand the service. We still aim to expand the ser4vice when we can recruit more volunteers.

BEFRIENDING

Our befriending service offers companionship and support to older people in the greater Reading area who are socially isolated and lonely. We match volunteers with older people based on shared interests and then arrange regular phone calls or visits. Some older people get calls, some visits and some both, depending on their situation. After the pandemic restrictions were eased, both service users and volunteers were still hesitant for face to face contact however in 2023 that is changing as most of the referral requests received are for visits in preference to phone calls. We expect to see this increase more as life returns to normal and everyone confident about face to face contacts.

Total number of contacts

Y/E March 2023	Y/E March 2022
3,341	4,107

Telephone calls	84%	92%
Visits	16%	8%

For the year ending 31 March 2023, the total number of calls and visits was 3,341, compared to 4,107 the year before, a drop of 19% over the previous year. Of the total contacts, 84% were phone calls and 16% were face to face whereas in the previous year 92% contacts were calls and 8% were face to face. This is the shift that has become more prevalent in 2023 indicating a swing towards face to face visits where the interest in home visits continues.

Service Users (Befriendees)

	Y/E March 2023	Y/E March 2022
Total	98	115
Active	63	69

There was a total of 98 service users over the year of which 63 were active at year end compared to a total of 115 in the previous year of which 69 were active. We saw a drop of 17 service users where befriending was stopped within the year mainly because they went into care , passed away (5) or could not be befriended for other reasons(unsuitable). The ratio between active and total service users improved over the previous year by 5%. This means we managed to retain more service users in the year ended 2023 than we did the year before.

Volunteers (Befrienders)

	Y/E March 2023	Y/E March 2022
Total	57	65
Active	45	43

Volunteer volumes show a 12% decline over previous year. Most volunteers who left either retired or decided against volunteering after the death of their service user and a few started new lives out of Reading. Some existing long-term volunteers have taken on additional telephone service users to fill the gap due to volunteer shortages experienced. Efforts continue to increase the volunteer recruitment efforts by attracting a younger demographic. This has its own challenges as many are working full time so have limited availability to befriend though keen to give back to the community.

GARDENING

Gardening continues to be a popular project and is growing slowly. We hope to add our third, and perhaps fourth gardener to our ranks in the coming months.

HOMESHARE

We still believe this exciting new project will be a great opportunity for people in Reading and is a chance for us to make a huge change in a client's day to day quality of life. It has been slower and more difficult than we hoped to get this project off the ground. Although we made a match it did not persist due to reasons beyond our control. We are still exploring new matches and seeking adequate funding to boost this project and really establish it as part of Age UK Reading's core offer.

CARER'S INFORMATION AND ADVICE

Since November 2022 we have held the Carer's information and Advice contract alongside our partners, Age UK Berkshire, Communicare and Reading Mencap. We have developed and improved the service significantly since November and continue to do so.

VOLUNTEERS

Our volunteers continue to be the life blood of all we do. Without a strong volunteer group no charity can fulfil its potential. Our volunteers continue to do us proud. We would like to take this opportunity to thank all of our volunteers for their continuing support and hard work as we try to improve the lives of older people in Reading.

We ran a successful "thank you" event for volunteers in the summer and we plan to do another at Christmas. Our volunteers bring the energy and life to Age UK Reading, supporting our staff to deliver amazing results.

PARTNERSHIP WORKING

We continue to value our close partnerships with other local charities in the area. We continue to be active in the reading Dementia Partnership, the Loneliness and Social Isolation group, RAN, and other local activist groups. We have also been more active in our local funding partnerships this year, working with others to win tenders through the Councils "Closing the Gap" funding round as well as our successful tender to win the Carers I and A. We value the strength that comes from unity as well as the highly valued expertise that our partners bring to the table. Without our partners we could not provide the comprehensive and holistic service that we offer to local people.

Walford Hall

We continue to utilize Walford Hall as our base of operations and it seems to be working well for the charity. We have adapted and improved how we use the upstairs space and we are now using the space downstairs to run 3 separate clubs. RAB have proven themselves friendly and responsible landlords with whom we maintain a positive relationship. We hope to remain in Walford Hall in the medium term.

FUTURE PLANS

We are continuing to work towards achieving financial stability after covid. It is taking longer than we had hoped but direction of travel is going well. Our income generating services are growing and our fundraising programme is in full swing. We are part way through our 3 year strategy and our small but committed board is working hard to secure the future. We hope to remain in our current accommodation in the short to medium term and have a clear path, laid out in our strategy as we move forward.

CONTINUITY OF FINANCIAL MANAGEMENT

During this period we experienced the retirement of our long term finance officer and Company Secretary at Christmas of 2022. Our plans were to proceed with an upgraded bookkeeper and regular monthly oversight from a local accountancy firm. We also made plans at this time to switch our financial systems from a series of spreadsheets to the well-known "Xero" application which would make the operation more efficient and reporting easier.
However, our Bookkeeper experienced a significant health issue over the same Christmas period and had to resign in the new year leaving us for a period of several months without continuity of financial staff. The accountancy firm supported us through this time with basic bookkeeping and payroll. Whilst the challenges and complications created are being overcome with the appointment of a new finance officer, this took longer than anticipated and has taken longer than planned.

FINANCE REVIEW AND RESERVES POLICY

The accounts for the year ending 31 March 2023 show a net expenditure of £44,505 (deficit) 2022: £22,795 (deficit). In order to ensure that we meet commitments to service users and to the staff, the Trustees have a policy of aiming to maintain total unrestricted reserves, at a level of 12 months of expenditure. The current level of reserves excluding restricted funds represents 4 months. Unrestricted reserves of £43,590 (2022 £90,413 including a designated fund of £21,178 which had been ringfenced for organizational development) were held at year end and restricted reserves of £32,066 (2022, £29,748).
Age UK Reading plans to increase the level of reserves over future periods to return to the target level of 12 months. We plan to do this though a mixture of fundraising, and an increase in income generating activities.

DONATIONS RECEIVED

During the year ending 31 March 2023 the charity has once again received a very welcome level of donations from organisational donors and from Age UK Reading clients and members of the public. To all these benefactors we extend our heartfelt thanks, your support has been critical to survival.
The organisational donors are as follows: Riverate Choir, Co-op Community Fund, Reading Bicycle Kitchen, WG Edwards Charity, and Verdant Financial Planning.

The Age UK Reading clients and members of the public are as follows: Mrs Colegate, M Adams, S Vaughan, C Thompson, D Bullock, F McGregor, B Pollard, C Moulsley, M Mendes, and the many people who sponsored and supported our events.

RISK

The Trustees have in place a management process to assess risks and implement risk management strategies. The process includes review by Trustees and charity officers. The process identifies the types of risk that Age UK Reading faces and prioritises them in terms of likelihood of occurrence and potential impact and identifies means of mitigating these risks.

The Charity has been agile in its responses to the legacy of the pandemic and has managed to obtain additional grant donations which has enabled it to actively and fully support its clients. The recently introduced systems to engender staff wellbeing have enabled all to respond positively to challenges as they have arisen.

GOING CONCERN

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements. Further details are in note 1a.

RECRUITMENT OF TRUSTEES

To recruit our Trustees we advertise the role on social media, our website and on third party sites like Reach Volunteering, and Reading Voluntary Action. We use a role profile and person specification so the candidate knows what we are looking for. When an expression of interest is received the candidate has an informal telephone conversation with the CEO and is invited to apply on a volunteer application form. They then meet the CEO for a conversation about the role and their candidacy. If this is seen to go well they then meet with the CEO and the Chairman for a further conversation. The aim of this conversation is for both sides to assess whether the person is right for the role and to allow both parties to learn more about each other, in particular their skill-set, motivations, and what they hope to bring to the role. The candidate then meets the CEO for a thorough induction to the organisation and issued with a copy of The Essential Trustee. We go through the key legal information and the Fit and Proper Person form is signed. The candidate will be offered locally available trustee training and attend an Age UK induction at a national level in London when available. If it is agreed that the candidate is suitable then we ask them to attend 3 board meetings before the board agree on whether to accept the person as a trustee designate. If accepted the person's nomination is then voted on by members at the next AGM.
Key management personnel are Chief Executive Officer, Finance Officer, and service co- ordinators

TRUSTEES' RESPONSIBILITIES

The Charitable Company's Trustees/Directors are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.
Company law requires the Trustees/Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources including income and expenditure, for each financial year. In preparing those financial statements, the Trustees/Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the organisation will continue to operate; and
- state whether applicable UK accounting standards have been following, subject to any material differences disclosed in the financial statements.

The Trustees/Directors 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 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 or other irregularities.

This report has been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities and with the Statement of Recommended Practice -Accounting and Reporting by Charities (SORP 2019).

Approved by the Trustees on 21 December 2023 and signed on their behalf by:

John Wilkinson.

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF AGE CONCERN READING

I report to the trustees on my examination of the accounts of Age Concern Reading trading as Age UK Reading for the year ended 31 March 2023, which are set out on pages 1-22.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

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

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

Independent examiner's statement

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

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

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

DocuSigned by:
Heather Wheelhouse
DA15AED75D45453...

Heather Wheelhouse ACA
BDO LLP
Bristol, UK

21 December 2023

Date.....

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

AGE CONCERN READING - trading as Age UK Reading
Statement of Income and Expenditure
For the year ended 31 March 2023

Company No: 04750114
Charity Number 1103557

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £ 2023	Total Funds £ 2022
INCOME					
Donations and Legacies		18,030	-	18,030	5,140
Investments		198	-	198	75
Grants	3	12,000	51,720	63,720	97,207
INCOME FROM CHARITABLE ACTIVITIES					
Reading Borough Council Tenders		51,868		51,868	
Activity clubs income from clients		4,062	-	4,062	110
Income from projects		75,144	-	75,144	61,255
Income from shopping service		1,310	-	1,310	3,963
Total Income		162,612	51,720	214,332	167,750
EXPENDITURE					
Charitable Expenses		209,435	49,402	258,838	190,545
Total Expenditure	4	209,435	49,402	258,838	190,545
Net (Expenditure)		(46,823)	2,318	(44,505)	(22,795)
Net movement of funds		(46,823)	2,318	(44,505)	(22,795)
Reconciliation of Funds:					
Balance as at 1 April 2022		90,413	29,748	120,161	142,956
Balance at March 2023		43,590	32,066	75,656	120,161

	Notes	2023 £	2023 £	2022 £	2022 £
FIXED ASSETS					
Tangible assets	6				
Investments	7		1		1
			1		1
CURRENT ASSETS					
Debtors	8	6,617			3,481
Cash at Bank and in Hand		95,094			137,401
		101,711		140,882	
LIABILITIES:					
Amounts falling due within one year	9	(26,057)		(20,722)	
NET CURRENT ASSETS			75,665		120,160
TOTAL NET ASSETS			75,656		120,161
FUNDS					
Unrestricted Fund			43,590		90,413
Restricted Fund			32,066		29,748
	10		75,656		120,161

The Directors are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Directors acknowledge their responsibilities for:

(i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act;
(ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its results for the financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company; and
(iii) These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees and authorized for issue on 21/12/2023 *and signed on their behalf by*

J Wilkinson (Chairman)

K Bews (Trustee)

The notes on pages 15 to 22 form part of these financial statements.

1 ACCOUNTING POLICIES

a) Basis of Accounting

Age UK Reading is a registered charity and public benefit entity, number 1103557, and a charitable company limited by guarantee, number 04750114, incorporated in England and Wales. The address of its registered office is Walford Hall, Carey Street, Reading RG1 7JS.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated otherwise in the relevant note(s) to these accounts. The financial statements have been prepared 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) and the Companies Act 2006.

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

A separate income and expenditure account has not been prepared as the information required by the Companies Act 2006 is given in the Statement of Financial Activities and in the notes of the notes of the financial statements.

The financial statements have been prepared in£ Sterling and are rounded to the nearest pound.

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements.

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The trustees have prepared a stress test and this confirms that should no further income be received, (apart from contracted income and income from an existing service), the charity is able to meet liabilities as they fall due for at least another 12 months from the date of approval of the financial statements. The charity is confident that further funds will be received by means of grant donations but no account has been taken of this expectation. The trustees believe that whilst there is uncertainty, this does not pose a material uncertainty on the charity's ability to continue as a going concern. The trustees therefore believe that it is appropriate to prepare the accounts on a going concern basis.

b) Income

All income is included in the statement of financial activities when the charitable company 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,

(i) Voluntary income is received by way of donations and gifts and is included in full in the statement of financial activities when receivable.
(ii) Income from charitable activities relate to grants, these are recorded when the charitable company becomes unconditionally entitled to the grant.

(iii) Investment income is included when receivable.
(iv) All other income is recorded in the statement of financial activities when receivable.
(v) Government grants are recognised when it is reasonable to expect that the grants will be received and that all related conditions will be met usually on submission of a valid claim for payment.

c) 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:

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

(ii) Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's fees and costs linked to the strategic management of the charitable company.
(iii) All costs are allocated among the expenditure categories in the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of employment costs per activity.

d) Fixed Assets

Fixed assets for charity use are capitalised at cost, (where that cost is £1,000 or higher) when acquired or market value as determined by the Directors/Trustees where donated. They are stated in the financial statements at original cost/value less depreciation.

e) Valuation of Investments

Investments in subsidiaries are measured at cost less accumulated impairment.

f) Depreciation

Depreciation of tangible assets is provided in order to write off each asset over its estimated useful life. Fixed assets that have been capitalised are depreciated on a 20% straight line basis.

g) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charitable company without further specific purpose and are available as general funds. Restricted funds are subject to restrictions on their expenditure imposed by the donor.

h) Investment and Borrowing

The charity's funds are held in commercial banks and building societies. No investment is made in stocks and shares. Nominated deposit takers are approved by the Board of Trustees. The charity does not currently have any borrowings. Should the need arise for borrowings, borrowers would be approved by the Board of Trustees.

i) Operating Leases

Rentals applicable to operating leases are charged to the statement of financial activities over the period in which the cost is incurred.

j) Financial Instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties and loans to related parties.

2. Judgements in applying accounting policies and sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

There were no judgement or material estimation uncertainties affecting the reported financial performance in the current or prior period.

3 GRANTS RECEIVABLE

	Unrestricted	Restricted	Total 2023	Total 2022
	£	£	£	£
Reading Borough Council				65,377
Age UK Brand Partner payment	10,000		10,000	10,305
Age UK Cost of Living		15,000	10,000	
Age UK MCST		22,560	22,111	
Awards For All		5,000	10,000	
Other			2,573	25
Berkshire Community Foundation			-	4,085
Get Berkshire Active			-	5,000
Coronavirus Job Retention Scheme			-	2,450
Homeshare			-	9,965
Going Mobile		4,816	4,815	
Coronation Remembered		4,344	4,344	
Englefield Charitable Trust	2,000		2,000	
	12,000	51,720	63,720	97,207

4 RESOURCES EXPENDED

Charitable Expenditure

	Charitable Expenses	Governance Costs	Total 2023	Total 2022
	£	£	£	£
Staff	213,866		213,866	158,361
Premises	15,456		15,456	12,759
Office	3,524		3,524	3,730
Other	22,860		22,860	13,055
Independent examiner's fee	-	3,132	3,132	2,640
	255,706	3,132	258,838	190,545

5 STAFF COSTS

	2023	2022
	£	£
Wages and salaries	187,608	152,396
Social security costs	11,311	3,208
Pension contributions	4,407	2,435
Other costs	10,540	322
	213,866	158,361

Average number of employees in the year	22	24

The total amount of benefit relating to key management personnel for the year was £39,591. No employee received benefits of more than £60,000.
None of the Trustees receive any benefits. No payments (2022: £Nil) were made to reimburse the Trustees for out-of-pocket expenses.

6 TANGIBLE FIXED ASSETS

	Equipment
	£
Cost	
Balance at April 2022	3,282
Additions	
Balance at 31 March 2023	3,282
Accumulated Depreciation	
Balance at 1 April 2022	3,282
Balance at 31 March 2023	
Net Book Value	
At 31 March 2022	-
At 31 March 2023	-

7 INVESTMENTS

The following is a subsidiary undertaking of the charity:

Name	Class of Share	Holding
Age UK Reading Trading Limited	Ordinary	100%

At the year end, the above-named company had not commenced trading and has reserves of £1.

The registered office of the subsidiary is Walford Hall, Carey Street, Reading, Berkshire, United Kingdom, RG1 7JS.

8 DEBTORS

	2023	2022
	£	£
Accounts receivable	322	
Prepayments	1,298	3,481
Grants receivable	4,997	-
	6,617	3,481

9 CREDITORS

	2023	2022
	£	£
Amounts falling due within one year:		
Trade Creditors	1,511	
Other creditors	5,583	2,640
Deferred income (see below)	-	5,136
Accruals	18,963	12,946
	26,057	20,722
Deferred income		
Brought forward	5,136	5,136
Grants released from previous reporting periods	(5,136)	(5,136)
Grants deferred in current reporting period	-	5,136
	-	
Carried forward		5,136

Deferred income is made up of grant income intended to support services provided over a 12 month period.

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2023	General £	Restricted £	Total £
Non-Current assets	-	-	-
Current assets	69,645	32,066	101,711
Creditors	(26,057)	-	(26,057)
	43,590	32,066	75,656

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS (CONTINUED)

2022	General	Restricted	Total
	£	£	£
Non-Current assets	1		1
Current assets	111,134	29,748	140,882
Creditors	(20,722)		(20,722
	90,413	29,748	120,161

11 FUNDS

Restricted Funds	Balance at 01/04/2022	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2023
	£	£	£	£	£
Restart	4,000		(1,000)		3,000
Going mobile		4,815	(4,815)		-
Coronation remembered		4,344	(4,344)		-
Age UK Cost of living		10,000	-		10,000
Age UK MCST		22,560	(22,110)		
Age UK Retainer		5,000	(5,000)		
Awards for all		5,000			
Homeshare	6,687		(6,687)		
Community and Voluntary Groups	19,061		(9,996		9,067
	29,748	**51,720**	**(49,402)**		**32,066**

Restricted Funds	Balance at 01/04/2021	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2022
	£	£	£	£	£
Befriending		15,585	(15,585)		
Information and Advice		19,316	(19,316)		
Re-start		4000			4000
Francis		5000	(5,000)		
Winham Trust					
Homeshare	4,745	9,965	(8,023)		6,687
Community and Voluntary Groups		19,061			19,061
	4,745	72,927	(47,924)		29,748

Note totals may be affected by rounding

Purpose of the restricted funds

Befriending
Represents grant contributions from Reading Borough Council plus one other donor towards the cost of providing this service.

Information and Advice
Represents grant contributions towards the cost of providing this service

Re-start
Represents grant contribution towards the cost of re-opening activity club service.

Community and Voluntary Groups
Represents grant contribution towards re-opening activity club service.

Homeshare
Represents grant contribution towards the cost of providing this service.

Francis Winham Trust
Represents grant contribution towards office re-location costs.

Unrestricted Funds	Balance at 01/04/2022	Incoming Resources	Resources Expended	Transfer between funds	Balance at 31/03/2023
	£	£	£	£	£
Designated Funds	21,178	-	-	(21,178)	0
General purpose fund	69,235	162,613	209,436	21,178	43,590
TOTAL	90,413	162,613	209,436		43,590

Unrestricted Funds	Balance at 01/04/2021	Incoming Resources	Resources Expended	Transfer between funds	Balance at 31/03/2022
	£	£	£	£	£
Designated Funds	24,834	3,963	(7,619)		21,178
General purpose fund	113,377	90,860	(135,002)		69,235
	138,211	94,823	(142,621)		90,413

The Designated Funds were established in 2016 to develop existing services and identify new services to increase the income of Age UK Reading. Whilst we retain the entrepreneurial spirit and desire to develop we feel it prudent to reallocate these funds to our main reserve until the position is further recovered.

11 RELATED PARTY TRANSACTIONS

During the year the Charity received payments totaling £37,560 (2022: £10,000) from Age UK.
In addition, a grant was due to be received year end of £4,997 from Age UK.

No payments have been made to Trustees and there were no other related party transactions during the year or prior year.

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APT Eng. ID (Mandatory for all audit reports): 00000000
Source Envelope:
Document Pages: 22
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Georgina Cadwell
BDO LLP
55 Baker Street
Westminster, London W1U 7EU
Georgina.Cadwell@bdo.co.uk
IP Address: 163.116.177.51

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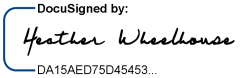
Heather Wheelhouse Heather.Wheelhouse@bdo.co.uk Partner BDO LLP Security Level: Email, Account Authentication (None)	DocuSigned by:  DA15AED75D45453... Signature Adoption: Pre-selected Style Using IP Address: 163.116.177.51	Sent: 21 December 2023 | 15:00 Viewed: 21 December 2023 | 15:07 Signed: 21 December 2023 | 15:08

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	21 December 2023 | 15:00
Certified Delivered	Security Checked	21 December 2023 | 15:07
Signing Complete	Security Checked	21 December 2023 | 15:08
Completed	Security Checked	21 December 2023 | 15:08

Payment Events	Status	Timestamps

AGE CONCERN READING

England & Wales - Charity number 1103557

Accounts

Registered Charity Number: 1103557
Registered Company Number 04750114
Telephone Number: 0118 9502480
Email Address: info@ageukreading.org.uk

AGE CONCERN READING – trading as Age UK Reading

(A Company limited by guarantee)

Annual report and financial statements

For the year ended 31 March 2022

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AGE CONCERN READING – trading as Age UK Reading
LEGAL AND ADMINISTRATIVE INFORMATION
For the year ended 31 March 2022

Status
The organisation is a charitable company limited by guarantee, incorporated on 1 May 2003, and registered as a charity on 30 April 2004. The affairs of the charitable company are governed by its Memorandum and Articles of Association.

Charity registration number	1103557	
Company registration number	04750114 (England and Wales)	
Registered office	Walford Hall Carey Street Reading RG1 7JS	
Trustees and Directors	Mr John Wilkinson	Chairman
	Mrs Kay Bews	
	Mrs Barbara E Hobbs	
	Mrs Sarah Liddell	Resigned 6 January 2022
	Mr Graham Lightfoot	
	Ms Irena Rattray	
Company secretary:	Mr J Evans	
Chief Executive Officer:	Mr M Taylor	
Bankers:	Co-operative Bank plc PO Box 101 1 Balloon Street Manchester M60 4EP	
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
	CCLA Investment Management Ltd COIF Charity Funds Senator House 85 Queen Victoria Street London EC4V 4ET	
	Virgin Money plc Jubilee House Gosforth Newcastle-upon-Tyne NE3 4PL	
Independent examiner:	Heather Wheelhouse BDO LLP Chartered Accountants Bridgewater House Counterslip Bristol BS1 6BX	

OBJECTIVES

In setting objectives and planning activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. The key objective of Age Concern Reading trading as Age UK Reading (and henceforth referred to in this document as "Age UK Reading") is to promote the welfare of older people within the greater Reading area.

ACTIVITIES AND ACHIEVEMENTS FOR THE PUBLIC BENEFIT

Age UK Reading has continued to provide a range of much valued services to older people in the Reading area as outlined below. Thanks and acknowledgement must go to the donors, funders and supporters of Age UK Reading, and also to Age UK nationally, for their continued support.

INFORMATION AND ADVICE

Age UK Reading provides this free, confidential, and impartial flagship service to older people, their families and carers. The Information and Advice Service is available to anyone over the age of 50 in the Reading area and is provided by telephone, and email. The opportunity to take face to face enquiries at our Pop-in Coffee Morning has been reinstated as we now have space in our new building to host this service. This is something we hope to develop through this year.

Enquiry contacts for the year (April 2021 – March 2022) totalled 5,738 from 1,282 clients. Our numbers of clients has fluctuated a little over the past few years, particularly through the covid crisis when the services available were opening and closing with the various lockdowns. What we have noticed however, is a sharp rise in the number of contacts required to resolve issues as they have grown in complexity. For example in 2018/19 we had 3,741 to resolve the issues of 1,126 clients. We maintain that this reflects the complexity of the issues now presenting to our service and the increased time and care it takes to untangle them, gain the correct information and help the client move forward.

As we move on from Covid we had hoped for a calmer time but instead we are entering a period of increase in the cost of living. Despite controls being put in place by the government many household costs are rising which causes anxiety as well as practical problems for older people whose benefits, pensions and other income is not growing at the same speed. We know that a major driver in this is the cost of energy which may mean some older people choose to be frugal with the heating this winter. We are expecting a significant uptick in calls as the October increase comes to pass.

We have continued to work from home in 21/22 and expect to be doing so for the foreseeable future. A successful bid for new laptops from the Berkshire Community Foundation has helped us facilitate this. We have also begun to introduce more hybrid working, with more staff choosing to go into the office for one day a week.

In partnership with several other charities we have successfully tendered to run the local Carers Information and Advice service for the next few years. This will see us build an extension of the existing service using the skills we have nurtured and developed over many years, but also growing our team with new staff to meet this challenge. We look forward to working with our partners to develop an excellent service for carers in the area.

POP IN and the Queen's Jubilee.

In the spring of 2022 we successfully bid to run a craft coffee morning as part of a festival of work around the Queen's jubilee. Through late spring and early summer we ran weekly craft workshops based around celebrating the Jubilee year. The sessions were enjoyed a great deal by all who attended and the art works produced looked wonderful. We partnered with local school, Leighton Park who visited us and gave us kind donations. We hoped to have an afternoon tea at Leighton Park but for various reasons this was postponed.

We also partnered with Local Art group, Colourwheel, who kindly gave time, experience and materials to run a session for our budding artists.

As the Jubilee project wound down we have seized upon the momentum generated to bring back our regular weekly coffee morning, the Pop In. Numbers are growing towards 20 attendees and weekly activities vary, but the focus is no longer purely Jubilee. We intend to grow and develop this service to be both fun and informative with guest speakers and information and advice sessions planned. We also hope to invite back our friends from

Leighton Park and Colourwheel. We will want to reflect on the Jubilee and the life of the Queen, who inspired the relaunch of the coffee morning again this year.

LUNCH AND TEA CLUBS

This year has seen the gradual return of our social clubs and a new offering called MCST. MCST stands for Maintenance of Cognitive Stimulation Therapy. It is designed as a continuation of the time limited CST course the NHS provides in some areas. We have tried to set up our MCST on a model that also provides an opportunity for respite for carers. Our first MCST club is established and well attended. Our second has struggled slightly with opening numbers but we are determined to make it work. In addition to MCST we have rebranded our other clubs as STAR clubs. Star standing for Stimulation Therapeutic Activities Respite. We have worked with Reading Borough to try to gain access to the traditional Care Home venues through 2022 but this has not come to pass. So we opened our first STAR club in Walford Hall in September 22. It has been difficult to get started with the social clubs, but once established we have found that time and determination makes growing a club possible so we will work hard to grow our offer in 22/23.

HAPPY FEET

Age UK Reading Happy Feet provides a local toenail cutting service to people over the age of 50, who need help cutting their toenails and do not need full chiropody services. The feedback for this service is overwhelmingly positive and we are aware it has a large ripple effect in terms of the wellbeing effects it sends through the community. The moment of human contact and conversation at the appointment is looked forward to by many of our clients. The improved condition of their feet empowers them to stay active and connected to their wider community. There is also an obvious link to the prevention of accidental falls. Since lockdown in March 2020 we are gradually trying to rebuild the Happy Feet Service and increase the number of clients we see. It currently stands at just over 600 clients. We have enlisted 513 new clients from September 2020 to October 2022.

In September 2020 we re-opened at one venue. We set up a Covid19 secure service, utilising social distancing, extra cleaning and multiple barriers to protect both clients and staff, as we resume the service. In April 2022 we stopped doing temperature checks on arrival and also stopped using the divider screens. All other covid measures remain in place.

As of March 2022 we now have 5 venues.

The Weller Centre – Caversham
Park URC – Earley
Charvil Pavilion – Charvil/Woodley
Southcote Family Church – Southcote
Bullbrook Community Centre – Bracknell

We have 9 nail cutters in total and are working to build each session that we run to 3 cutters per session. Once this has been achieved we will look to re-open at the South Reading Community Hub in Whitley.

We are in the process of making all GP's in the area aware of our service and forwarding them flyers to hand out to patients.

BEFRIENDING

This service provides companionship and support to older people in the greater Reading area who have become increasingly socially isolated. Support is offered through volunteers, who are matched with older people, based on common interests etc., and who then either telephone or visit on a regular basis. Some older people receive calls, some visits and some a combination of both, depending on circumstances.

Following the relaxation of restrictions due to the pandemic we took steps to increase the number of face to face contacts between our clients and the befrienders. Unfortunately there continued to be a reluctance on the part of both parties to this and so the number of face to face meetings still fell well below those in the pre-pandemic period.

For the year ending 31 March 2022, the aggregate number of calls and visits was 4,107, compared to 4,773 the year before, a decrease of 14% over the whole year. Of the 4,107 cumulative contacts, 92% were telephone calls and 8% were face to face whereas in the previous year of the 4,773 contacts, 96% were calls and 4% were face to face.

There was a cumulative total of 115 service users of which 69 were active at year end compared to a cumulative total in the previous year of 129 of which 85 were active.

The difference between the number of total service users and active service users between the 2 years is due to a number of factors. There were 12 deaths of service users compared to 17 by March 21 year end, although these deceased service users were befriended through part of that year. There were 12 service users waiting for befriending (hence not treated as active as they were not receiving contact from befrienders by the year end) compared to 13 in the year ending 31 March 2021. There were 22 service users where befriending was ended within the year largely due to the person going into care or otherwise not being able to be befriended.

It would have been possible to increase the number of service users to equal or surpass the number in the previous year (as there has been sufficient referrals) and to provide a befriender for each of those waiting to be befriended if there had not been a significant decrease in the number of applications from volunteers. This has been reported as a UK wide trend and is certainly the experience of local charities in Reading and Berkshire.

In addition, there has been the usual retirement of some existing befrienders and we have prioritised, where possible, replacing befrienders for existing clients who remain lonely and socially isolated over those newly referred.

There was a decrease in the number of new service users (12) compared to the previous year (37). This was due to the number of referrals refused or referred elsewhere due to the unavailability of volunteers and the increase in inappropriate referrals where the person was unable to be befriended.

There were 65 befrienders who were active throughout the year but only 43 at the year end. This illustrates the turnover in volunteers and the need to constantly recruit.

SHOPPING

When lockdown started in March 2020 it came to light that many elderly people were unable to leave their home independently to go out and do their shopping as they had to isolate. So we decided to set up a team of trained and vetted volunteers who could go and shop for them. This was set up quite quickly and was a work in progress as we went along. We started with one shop and then built the service around the needs of the client, safeguarding, Covid-19 restrictions, and monitoring and recording each shop.

After the first lockdown was lifted the service still remained in place but a great deal of clients returned to shop for themselves. It was at this point that we looked at the importance of the shopping service for clients who could not shop for themselves and looked at ways that we could continue with this and offer it as part of the AUKR service.

By December 2020 we set in place a small shopping charge for those that wanted to continue to be supported by AUKR and its volunteers.

The service runs on a much smaller scale now and is greatly appreciated by those that use it. We have regular clients and volunteers.

Plans for the future are to promote the service on a wider scale, recruit more volunteers and in turn offer a wider support to the community.

GARDENING

Our trusted gardening service continues to do well and attract clients. We have since added a second gardener to our ranks and are in the process of introducing a third. This much needed service is filling a gap in the local offer.

HOMESHARE

Homeshare has now been running as an active project for almost one year. During this time we have played an active part in the Homeshare network and undertaken a huge amount of learning through conversations with colleagues in other Homeshare schemes as well as clients and potential householders. We have come close to matching a number of times and finally in September we have made our first match. We will be continuing to work on this project to support our match and to try to facilitate more. We believe this exciting new project will be a great opportunity for people in Reading and is a chance for us to make a huge change in a client's day to day quality of life.

VOLUNTEERS

Our volunteers continue to be the life blood of all we do. Without a strong volunteer group no charity can fulfil its potential. Our volunteers continue to do us proud. We would like to take this opportunity to thank all of our volunteers for their continuing support and hard work as we try to improve the lives of older people in Reading.

PARTNERSHIP WORKING

We continue to value our close partnerships with other local charities in the area. We continue to be active in the reading Dementia Partnership, the Loneliness and Social Isolation group, RAN, and other local activist groups. We have also been more active in our local funding partnerships this year, working with others to win tenders through the Councils "Closing the Gap" funding round as well as our successful tender to win the Carers I and A. We value the strength that comes from unity as well as the highly valued expertise that our partners bring to the table. Without our partners we could not provide the comprehensive and holistic service that we offer to local people.

NEW OFFICE – one year on

Our first year in Walford Hall has now come to an end and we have successfully delivered services from here without any pause in service for the move. We have a model that sees several staff utilising the building for hybrid working, meetings, training, and storage. We have also begun to deliver services from the space downstairs. This is something we intend to grow and develop as we go into 2023. As our strategy demanded we have completed a one-year staff review of our views on the office. Whilst pros and cons were identified, we all agree that it is on balance a good place for us to be in the medium term and is adequate for our needs. We thank our landlord hosts, RAB, for their excellent response to all our needs in the first year and look forward to co-operating with them into the future.

FUTURE PLANS

We now seem to have emerged from the Covid crisis, but more difficulties lie ahead. We have utilised some of our reserves in the past year, but we have also continued to deliver all of our services and continue to do so. We have not made any redundancies and have added to our service portfolio. Our income generating services are returning slowly in the case of Social clubs and rapidly in the case of Happy Feet. We will build on these opportunities. Whilst we are not yet in as secure a position as we hope to be in the future, we are not in crisis, we are building back our resilience and we enter 2023 with optimism, growing income generators and a new sense of optimism.

FINANCE REVIEW AND RESERVES POLICY

The accounts for the year ending 31 March 2022 show a net expenditure of £22,795 (deficit) 2021: £7,979 (deficit). In order to ensure that we meet commitments to service users and to the staff, the Trustees have a policy of aiming to maintain total reserves, excluding designated funds, at a level of 12 months of expenditure. The current level of reserves excluding restricted funds represents 6.49 months. Due to Covid it is difficult to predict, however, Age UK Reading plans to increase the level of reserves over future periods to return to the target level of 12 months.

DONATIONS RECEIVED

During the year ending 31 March 2022 the charity has once again received a very welcome level of donations from organisational donors (£2,465) and from Age UK Reading clients and members of the public (£2,675). To all these benefactors we extend our heartfelt thanks, your support has been critical to survival.

The organisational donors are as follows:

Altour International (£750); Arnold Clark (£1,000); R S Brownless Trust (£200); Elusive Brewery (£301); and Verdant Financial Planning (£214).

The Age UK Reading clients and members of the public are as follows:

M de Basso; F Chan; C Cheney; H French: J Fitzgerald; J Ingram; L Keen: M Mendes; A Morris; C Moulsley; J Owen; R Scott; J Streams; and numerous donations from members of the public and Happy Feet clients.

RISK

The Trustees have in place a management process to assess risks and implement risk management strategies. The process includes review by Trustees and charity officers. The process identifies the types of risk that Age UK Reading faces and prioritises them in terms of likelihood of occurrence and potential impact and identifies means of mitigating these risks.

The Covid19 pandemic introduced significant uncertainty in connection with core income. The charity was been agile in its response to the pandemic. This uncertainty was

managed within the reserves position, whilst continuing to actively support clients in response to the pandemic.
The pandemic introduced extra stresses and demands on staff but we have introduced extra contact, flexibility, resources and activities to engender well-being.
The current cost of living crisis will place even more importance on the services we offer to elderly, vulnerable members of the public. There is no sign that this crisis is having an impact on our paid-for services e.g. Happy Feet.

GOING CONCERN

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements. Further details are in note 1a.

RECRUITMENT OF TRUSTEES

To recruit our Trustees we advertise the role on social media, our website and on third party sites like Reach Volunteering, and Reading Voluntary Action. We use a role profile and person specification so the candidate knows what we are looking for. When an expression of interest is received the candidate has an informal telephone conversation with the CEO and is invited to apply on a volunteer application form. They then meet the CEO for a conversation about the role and their candidacy. If this is seen to go well they then meet with the CEO and the Chairman for a further conversation. The aim of this conversation is for both sides to assess whether the person is right for the role and to allow both parties to learn more about each other, in particular their skill-set, motivations, and what they hope to bring to the role. The candidate then meets the CEO for a thorough induction to the organisation and issued with a copy of The Essential Trustee. We go through the key legal information and the Fit and Proper Person form is signed. The candidate will be offered locally available trustee training and attend an Age UK induction at a national level in London when available. If it is agreed that the candidate is suitable then we ask them to attend 3 board meetings before the board agree on whether to accept the person as a trustee designate. If accepted the person's nomination is then voted on by members at the next AGM.
Key management personnel are Chief Executive Officer, Finance Officer, and service co-ordinators

TRUSTEES' RESPONSIBILITIES

The Charitable Company's Trustees/Directors are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

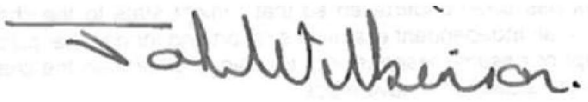
Company law requires the Trustees/Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources including income and expenditure, for each financial year. In preparing those financial statements, the Trustees/Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the organisation will continue to operate; and
- state whether applicable UK accounting standards have been following, subject to any material differences disclosed in the financial statements.

The Trustees/Directors 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 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 or other irregularities.

This report has been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities and with the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2019).

Approved by the Trustees on ...23/11/22.....2022 and signed on their behalf by:



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John Wilkinson.

I report to the trustees on my examination of the accounts of Age Concern Reading trading as Age UK Reading for the year ended 31 March 2022, which are set out on pages 1-16.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

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

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

Independent examiner's statement

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

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

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

DocuSigned by:
Heather Wheelhouse
DA15AED75D45453...

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Heather Wheelhouse ACA
Chartered Accountant
BDO LLP
Bristol UK

07 December 2022
Date.....

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

AGE CONCERN READING – trading as Age UK Reading
STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating the Income and Expenditure Account)
For the year ended 31 March 2022 Company No: 04750114

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME					
Donations and legacies		5,140	-	5,140	76,838
Investments		75	-	75	240
Grants	3	24,280	72,927	97,207	84,551
Income from Charitable activities					
Activity clubs income from clients		110	-	110	28
Income from projects		61,255	-	61,255	24,342
Income from shopping service		3,963	-	3,963	3,486
Total Income		94,823	72,927	167,750	189,485
EXPENDITURE					
Charitable expenses		142,621	47,924	190,545	197,464
Total Expenditure	4	142,621	47,924	190,545	197,464
Net (Expenditure)/Income		(47,798)	25,003	(22,795)	(7,979)
Net movement of funds		(47,798)	25,003	(22,795)	(7,979)
Reconciliation of Funds:					
Balance as at 1 April 2021		138,211	4,745	142,956	150,935
Balance at 31 March 2022	10	90,413	29,748	120,161	142,956

	Notes	2022 £	2022 £	2021 £	2021 £
FIXED ASSETS					
Tangible assets	6		-		-
Investments	7		1		1
			1		1
CURRENT ASSETS					
Debtors	8	3,481		2,096	
Cash at Bank and in Hand		137,401		156,591	
		140,882		158,687	
LIABILITIES:					
Amounts falling due within one year	9	(20,722)		(15,732)	
NET CURRENT ASSETS			120,160		142,955
TOTAL NET ASSETS			120,161		142,956
FUNDS					
Unrestricted Fund			90,413		138,211
Restricted Fund			29,748		4,745
	10		120,161		142,956

The Directors are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Directors acknowledge their responsibilities for:

(i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act;
(ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its results for the financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company; and
(iii) These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees and authorised for issue on and signed on their behalf by

J Wilkinson (Chairman)

K Bews (Trustee)

Dated: 28/11/22

The notes on pages 10 to 16 form part of these financial statements.

1 ACCOUNTING POLICIES

a) Basis of Accounting

Age UK Reading is a registered charity and public benefit entity, number 1103557, and a charitable company limited by guarantee, number 04750114, incorporated in England and Wales. The address of its registered office is Walford Hall, Carey Street, Reading RG1 7JS.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated otherwise in the relevant note(s) to these accounts. The financial statements have been prepared 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) and the Companies Act 2006.

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

A separate income and expenditure account has not been prepared as the information required by the Companies Act 2006 is given in the Statement of Financial Activities and in the notes of the notes of the financial statements.

The financial statements have been prepared in £ Sterling and are rounded to the nearest pound.

A separate income and expenditure account has not been prepared as the information required by the Companies Act 2006 is given in the Statement of Financial Activities and in the notes of the financial statements.

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements.

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In September 2022, the charity had approximately £100,000 of cash available. The trustees have prepared a stress test and this confirms that should no further income be received, (apart from contracted income and income from an existing service), the charity is able to meet liabilities as they fall due for at least another 12 months from the date of approval of the financial statements. The charity is confident that further funds will be received by means of grant donations but no account has been taken of this expectation. The trustees believe that whilst there is uncertainty, this does not pose a material uncertainty on the charity's ability to continue as a going concern. The trustees therefore believe that it is appropriate to prepare the accounts on a going concern basis.

Whilst the effects of Covid are not as extreme as they have been there is still an impact upon our activities. In addition the current cost of living crisis will also impact on trhe demands made of our services.

b) Income

All income is included in the statement of financial activities when the charitable company 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,

(i) Voluntary income is received by way of donations and gifts and is included in full in the statement of financial activities when receivable.
(ii) Incoming resources from charitable activities relate to grants, these are recorded when the charitable company becomes unconditionally entitled to the grant.

(iii) Investment income is included when receivable.
(iv) All other income is recorded in the statement of financial activities when receivable.
(v) Government grants are recognised when it is reasonable to expect that the grants will be received and that all related conditions will be met usually on submission of a valid claim for payment.

c) 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:

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

(ii) Costs of generating funds comprise the costs associated with attracting voluntary income.
(iii) Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's fees and costs linked to the strategic management of the charitable company.
(iv) All costs are allocated among the expenditure categories in the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of employment costs per activity.

d) Fixed Assets

Fixed assets for charity use are capitalised at cost, (where that cost is £1,000 or higher) when acquired or market value as determined by the Directors/Trustees where donated. They are stated in the financial statements at original cost/value less depreciation.

e) Valuation of Investments

Investments in subsidiaries are measured at cost less accumulated impairment.

f) Depreciation

Depreciation of tangible assets is provided in order to write off each asset over its estimated useful life. Fixed assets that have been capitalised are depreciated on a 20% straight line basis.

g) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charitable company without further specific purpose and are available as general funds. Restricted funds are subject to restrictions on their expenditure imposed by the donor.

h) Investment and Borrowing

The charity's funds are held in commercial banks and building societies. No investment is made in stocks and shares. Nominated deposit takers are approved by the Board of Trustees. The charity does not currently have any borrowings. Should the need arise for borrowings, borrowers would be approved by the Board of Trustees.

i) Operating Leases

Rentals applicable to operating leases are charged to the statement of financial activities over the period in which the cost is incurred.

j) Financial Instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

2 Judgements in applying accounting policies and sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

There were no judgement or material estimation uncertainties affecting the reported financial performance in the current or prior period.

3 GRANTS RECEIVABLE

	Unrestricted	Restricted	Total 2022	Total 2021
	£	£	£	£
Reading Borough Council	11,500	53,877	65,377	31,816
Age UK	10,305	-	10,305	32,396
Anonymous	25	-	25	-
Berkshire Community Foundation	-	4,085	4,085	-
Francis Winham Foundation	-	5,000	5,000	-
Get Berkshire Active	-	-	-	4,850
Coronavirus Job Retention Scheme	2,450	-	2,450	10,489
Homeshare	-	9,965	9,965	5,000
	24,280	72,927	97,207	84,551

4 RESOURCES EXPENDED:
Charitable Expenditure

	Charitable Expenses	Governance Costs	Total 2022	Total 2021
	£	£	£	£
Staff	158,361	-	158,361	160,001
Premises	12,759	-	12,759	17,908
Office	3,730	-	3,730	5,358
Other	13,055	-	13,055	11,497
Independent examiner's fee	-	2,640	2,640	2,700
	187,905	2,640	190,545	197,464

5 STAFF COSTS

	2022 £	2021 £
Wages and salaries	152,396	153,361
Social security costs	3,208	3,965
Pension contributions	2,435	2,414
Other costs	322	261
	158,361	160,001

Average headcount of employees in the year	6.31	6.17

The total amount of benefit relating to key management personnel for the year was £86,064. No employee received benefits of more than £60,000.
None of the Trustees receive any benefits. No payments (2021: £Nil) were made to reimburse the Trustees for out-of-pocket expenses.

6 TANGIBLE FIXED ASSETS

	Equipment £
Cost	
Balance at 1 April 2021	3,282
Additions	-
Balance at 31 March 2022	3,282
Accumulated Depreciation	
Balance at 1 April 2021	3,282
Charge for the year	-
Balance at 31 March 2022	3,282
Net Book Value	
At 31 March 2022	-
At 31 March 2021	-

7 INVESTMENTS

The following is a subsidiary undertakings of the charity:

Name	Class of Share	Holding
Age UK Reading Trading Limited	Ordinary	100%

At the year end, the above-named company had not commenced trading and has reserves of £1.

The registered office of the subsidiary is Walford Hall, Carey Street, Reading, Berkshire, United Kingdom, RG1 7JS.

8 DEBTORS

	2022 £	2021 £
Prepayments and accrued income	3,481	2,096

9 CREDITORS

	2022 £	2021 £
Amounts falling due within one year:		
Other creditors	2,640	2,640
Deferred income (see below)	5,136	5,136
Accruals	12,946	7,956
	20,722	15,732
Deferred income		
Brought forward	5,136	5,136
Grants released from previous reporting periods	(5,136)	(5,136)
Grants deferred in current reporting period	5,136	5,136
Carried forward	5,136	5,136

Deferred income is made up of grant income intended to support services provided over a 12 month period.

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2022	General £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	111,134	29,748	140,882
Creditors	(20,722)	-	(20,722)
	90,413	29,748	120,161

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS (CONTINUED)

2021	General £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	153,942	4,745	158,687
Creditors	(15,732)	-	(15,732)
	138,211	4,745	142,956

11 FUNDS

Restricted Funds	Balance at 01/04/2021	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2022
	£	£	£	£	£
Befriending	-	15,585	(15,585)	-	-
Information and Advice	-	19,316	(19,316)	-	-
Re-start	-	4,000	-	-	4,000
Francis	-	5,000	(5,000)	-	-
Winham Trust					
Homeshare	4,745	9,965	(8,023)	-	6,687
Community and Voluntary Groups	-	19,061	-	-	19,061
	4,745	72,927	(47,924)	-	29,748

Restricted Funds	Balance at 01/04/2020	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2021
	£	£	£	£	£
Befriending	-	11,500	(11,500)	-	-
Information and Advice	-	19,316	(19,316)	-	-
National Lottery	2,039	-	(2,039)	-	-
Get Berkshire Active	-	4,850	(4,850)	-	-
Homeshare	-	5,000	(255)		4,745
Happy Feet	-	500	(500)	-	-
Shopping	-	500	(500)	-	-
	2,039	41,666	(38,960)	-	4,745

Purpose of the restricted funds

Befriending

Represents grant contributions from Reading Borough Council plus one other donor towards the cost of providing this service.

Information and Advice

Represents grant contributions towards the cost of providing this service.

11 FUNDS (CONTINUED)

Re-start
Represents grant contribution towards the cost of re-opening activity club service.

Community and Voluntary Groups
Represents grant contribution towards re-opening activity club service.

Homeshare
Represents grant contribution towards the cost of providing this service.

Francis Winham Trust
Represents grant contribution towards office re-location costs.

Unrestricted Funds	Balance at 01/04/2021 £	Incoming Resources £	Resources Expended £	Transfer between funds £	Balance at 31/03/2022 £
Designated Funds	24,834	3,963	(7,619)	-	21,178
General purpose fund	113,377	90,860	(135,002)	-	69,235
	138,211	94,823	(142,621)	-	90,413

Unrestricted Funds	Balance at 01/04/2020 £	Incoming Resources £	Resources Expended £	Transfer between funds £	Balance at 31/03/2021 £
Designated Funds	27,563	-	(2,729)	-	24,834
General purpose fund	121,333	147,319	(155,275)	-	113,377
	148,896	147,319	(158,004)	-	138,211

The Designated Funds were established to develop existing services and identify new services to increase the income of Age UK Reading.

12 RELATED PARTY TRANSACTIONS

During the year the Charity received a £10,000 grant (2021: £15,000) from Age UK as payment to Age UK Reading for being part of the Age UK Brand Partnership.

No payments have been made to Trustees and there were no related party transactions during the year or prior year.

AGE CONCERN READING

England & Wales - Charity number 1103557

Accounts

Registered Charity Number: 1103557
Registered Company Number 04750114
Telephone Number: 0118 9502480
Email Address: info@ageukreading.org.uk

AGE CONCERN READING – trading as Age UK Reading

(A Company limited by guarantee)

Annual report and financial statements

For the year ended 31 March 2021

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AGE CONCERN READING – trading as Age UK Reading
LEGAL AND ADMINISTRATIVE INFORMATION
For the year ended 31 March 2021

Status
The organisation is a charitable company limited by guarantee, incorporated on 1 May 2003, and registered as a charity on 30 April 2004. The affairs of the charitable company are governed by its Memorandum and Articles of Association.

Charity registration number	1103557	
Company registration number	04750114 (England and Wales)	
Registered office	Walford Hall Carey Street Reading RG1 7JS	
Trustees and Directors	Mr John Wilkinson	Chairman
	Mrs Kay Bews	
	Mrs Andrea Bohland	Resigned 8 October 2020
	Mrs Barbara E Hobbs	
	Mrs Sarah Liddell	
	Mr Graham Lightfoot	
	Ms Irena Rattray	Elected 23 December 2020
	Mrs Christine Sanger	Resigned 22 September 2021
	Mrs Sonja Sharpe	Resigned 23 October 2020
Company secretary:	Mr J Evans	
Chief Executive Officer:	Mr M Taylor	
Bankers:	Co-operative Bank plc PO Box 101 1 Balloon Street Manchester M60 4EP	
	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	
	CCLA Investment Management Ltd COIF Charity Funds Senator House 85 Queen Victoria Street London EC4V 4ET	
	Virgin Money plc Jubilee House Gosforth Newcastle-upon-Tyne NE3 4PL	
Independent examiner:	Heather Wheelhouse BDO LLP Chartered Accountants Bridgewater House Counterslip Bristol BS1 6BX	

OBJECTIVES

In setting objectives and planning activities, the Trustees have given careful consideration to the Charity Commission's general guidance on public benefit. The key objective of Age Concern Reading trading as Age UK Reading (and henceforth referred to in this document as "Age UK Reading") is to promote the welfare of older people within the greater Reading area.

ACTIVITIES AND ACHIEVEMENTS FOR THE PUBLIC BENEFIT

Age UK Reading has continued to provide a range of much valued services to older people in the Reading area as outlined below. Thanks and acknowledgement must go to the donors, funders and supporters of Age UK Reading, and also to Age UK nationally, for their continued support. Note 12 of these accounts lists the individual donations. In addition to these donors we have received grants from:

INFORMATION AND ADVICE

Age UK Reading provides this free, confidential, and impartial flagship service to older people, their families and carers. The Information and Advice Service is available to anyone over the age of 50 in the Reading area and is provided by telephone, and email. The opportunity to take face to face enquiries at Our Pop-in Coffee Morning has been suspended during Covid19 restrictions.

Enquiry contacts for the year (April 2020 – March 2021) totalled 4,745 from 1,105 clients. Although this doesn't tell the whole story. In some areas our numbers of calls were dramatically down, such as queries about services that were closed during the pandemic. In other areas numbers of calls shot up relating to issues around Covid19 itself and the isolation that followed. During periods of high Covid19 restrictions we found that after the initial wave of concern, numbers were a bit lower, but the complexity and difficulty of cases grew. This was partly because other services needed to help the client were also closed or under strain and the clients were often adding mental health issues to their situation such as depression due to prolonged isolation.

The ongoing need for this service which supplies information on a wide range of issues is undeniable and we are proud of how it served our clients through this crisis. Much of the work is connecting people to, services or information which helps them to improve their quality of life or navigate complex situations that they have not encountered before. We often work with people who have reached a crisis and help them to untangle their problems and access the support they need to return to a manageable position. We also help people to complain and raise concerns when they feel they are not being treated as they should be.

The service has continued to function from staff homes in 2021 but we are hoping to switch to a more hybrid model now that we have a new office.

We continue to receive referrals from a range of partners in the voluntary and public sector. We also received many direct approaches from older people and their families who know and trust our name.

Our Information and Advice service is at the heart of what we do, running through all our other services and connecting us to our many partners and friends out in the community.

POP IN

Since the lockdown started in 2020 we have suspended our Pop In service. We are hoping to reintroduce a range of social activities for older people in the autumn of 2021. Hopefully in our new home at Walford Hall.

LUNCH AND TEA CLUBS

Our aim is to provide a service for those who are isolated in the home due to mobility or cognitive issues. Additionally our clubs provide support for carers to enable them to take a break giving loved ones a chance to leave home and have fun in a safe and supported environment. Our clubs ran on a weekly/bi-weekly basis. A significant proportion of our service users were living with some level of dementia.

Following the introduction of the lockdown due to Covid19 the clubs have not been able to operate. We decided to continue to support our clients by telephoning them weekly for a general chat and a check in. This way we can identify any needs and point them in the right direction for any additional help. We write a weekly report on each client so we can

continue to support them. We know there is a huge appetite to reopen the clubs from both existing and new clients. Our aim, as we enter autumn, is to work with Reading Borough Council and other partners to bring back a range of social activities for the vulnerable.

HAPPY FEET

Age UK Reading Happy Feet provides a local toenail cutting service to people over the age of 50, who need help cutting their toenails and do not need full chiropody services. As at the end of March 2020 we had around 900 people who used our service. The feedback for this service is overwhelmingly positive and we are aware it has a large ripple effect in terms of the wellbeing effects it sends through the community. The moment of human contact and conversation at the appointment is looked forward to by many of our clients. The improved condition of their feet empowers them to stay active and connected to their wider community. There is also an obvious link to the prevention of accidental falls.

During the Covid19 lockdown we experienced in March 2020, the Happy Feet service had to be put on hold until it was safe to resume our work, and the venues that we rely upon could be re-opened by their management teams.

In September 2020 we re-opened at one venue. We set up a Covid19 secure service, utilising social distancing, extra cleaning and multiple barriers to protect both clients and staff, as we resume the service. Some of our clients had not been able to cut their own toenails for several months.

We have since reopened at 3 other venues and hope to increase throughout 2021 so the service is more widespread for our clients.

BEFRIENDING

This service provides companionship and support to older people in the greater Reading area who have become increasingly socially isolated. Support is offered through volunteers, who are matched with older people, based on common interests etc., and who then either telephone or visit on a regular basis. Some older people receive calls, some visits and some a combination of both, depending on circumstances.

Following on from the mid-March 2020 Covid19 lockdown, all visiting was suspended and, wherever possible, visits converted to telephone calls. There were limited face to face visits, mainly in gardens, when this was permitted.

For the year ending 31 March 2021, the aggregate number of calls and visits was 4,773, compared to 3,919 the year before, an increase of 22% over the whole year. Of the 4,773 cumulative contacts, 96% were telephone calls and 4% were face to face whereas in the previous year of the 3,919 contacts, 77% were calls and 23% were face to face.

In addition, there was a cumulative total of 129 service users of which 85 were active at year end compared to a cumulative total in the previous year of 109 of which 84 were active.

The small difference between the number of active service users between the 2 years, despite the significant disparity in the cumulative contact figures for each year, is due to a number of factors. There was an increase in deaths of service users from 10 in the previous year to 17 by March 21 year end, although these deceased service users were befriended through part of that year. There was also an increase in service users waiting for befriending (hence not treated as active as they were not receiving contact from befrienders by the year end) from none in the previous year to 13 in the year ending 31 March 2021. This was largely due to these service users requiring face to face visits (being unable to handle telephone befriending) at a time when personal visits were not permitted. In addition, some service users received more than usual contact calls, from once to twice a week or even more frequently on occasion.

There was an increase of 28% in the number of new service users (37) compared to the previous year (29). This was supported by an increase of 50% of active volunteers during the year (from 40 to 60), with some of the volunteers being allocated as the second befriender to service users in need of additional support throughout the Covid19 pandemic. Of the 60 active volunteers, 37 are new, so that 62% came on board during the year.

SHOPPING

When lockdown started on 23 March 2020 it came to light that many elderly people were unable to leave their home independently to go out and do their shopping, they had to isolate. So we decided to set up a team of trained and vetted volunteers who could go and shop for them. This was set up quite quickly and was a work in progress as we went along.

We started with one shop and then built the service around the needs of the client, safeguarding, Covid-19 restrictions, and monitoring and recording each shop
We supported One Reading Hub for shopping during the crisis and at the highest peak this took us to 40 shops per week. This proved to be such a supportive service for those in need. We tried to match each client with a regular shopper so a trust and friendship was formed. The AUKR team all pulled together to make this a worthwhile valuable service.
After the first lockdown was lifted the service still remained in place but a great deal of clients returned to shop for themselves. It was at this point that we looked at the importance of the shopping service for clients who could not shop for themselves and looked at ways that we could continue with this and offer it as part of the AUKR service.
By December 2020 we set in place a small shopping charge for those that wanted to continue to be supported by AUKR and its volunteers.
The service runs on a much smaller scale now and is greatly appreciated by those that use it. We have regular clients and volunteers. There is a churn rate within the client base due to existing clients leaving the service and new ones coming aboard.
Some clients only used the service a few times before finding other means, others are still with us a year on from the outbreak.
We have shopped for 94 different clients in the first year with approximately 900 shops. We have had around 36 volunteers that offered their service within this first year. Each offering 1 to 2 hours each time they shopped.

GARDENING

Our Trusted Gardening Service has done very well this year. Our vetted and transparent gardener is working at maximum capacity, keeping the older people's gardens looking neat and also working with our Information and Advice staff to resolve any issues or concerns they may have. We are on the lookout for a second gardener to join the service.

VOLUNTEERS

Our volunteers have been more important than ever as we have worked through the pandemic. When it first happened they stepped up and adapted to calling our older people and shopping for them. As it has progressed they have always been there, stepping into new roles and adapting old ones, to ensure the organisation can quickly flex and change in line with the needs of older people as the varying degrees of lockdown changed from month to month. In service delivery, background support, and at trustee level they have given time, energy and effort to ensure the services we provide continued to be delivered in a reliable, professional way. A huge thanks to all our amazing volunteers.

PARTNERSHIP WORKING

We continue to support various formal and informal partnerships in our work in the town. Our Information and Advice and Befriending services continue to receive funds as part of a consortium bid with other like-minded organisations with whom we work to share best practice and develop new ways of working. We sit on various steering groups and committees including the Loneliness and Isolation Steering Group. We are a member of Reading Advice Network and we are active in the Dementia Action Alliance. We completed an innovative pilot exercise, working with Reading Borough Council and other voluntary sector partners to help shape the Wellbeing Hub. The learning from this continues to inform our joined-up approach between Reading Borough Council and the Voluntary Sector. During the Covid19 crisis we were one of a small number of charities who stepped up to partner formally with the One Reading Covid19 Hub. We then received referrals from the Hub into our shopping service, which we set up and ran from our homes as the crisis became more established. We continue to look for new opportunities for partnership working and home that as we emerge from the crisis fresh opportunities will present themselves. We stand ready to react quickly when they do.

HOMESHARE

This September we have launched our New Homeshare project and employed a new co-ordinator to help develop it as a project. Homeshare is a project that aims to match an older person with a spare room, with a younger person who needs somewhere to stay. We look to broker and support a relationship which is mutually beneficial to both parties. Although this is the first Homeshare project in Reading, we are joining a network of around 150 existing Homeshare organisations including several within Age UKs. We are extremely

excited about the potential for this project and look forward to marketing it enthusiastically as we go through autumn.

NEW OFFICE – NEW OPPORTUNITIES

During the pandemic we worked with our landlords to reduce both the size of our office and the length of our lease. We wished to reduce our commitment to paying for a large office that we would no longer use as most staff wish to continue with at least partial home working. Since we made this change our landlord informed us that he wished to convert the building to residential flats. At the same time, we worked on our next 3 year strategy and identified a need to move us into a more convenient location and at an office which also had space in which we can deliver services.

Happily, we quickly identified a great partner in the form of Reading Association for the Blind (RAB). Using links made through Connect Reading we discovered that RAB were looking for a tenant to rent some space in their community building. We moved in during September and are hopeful that this new, town centre community building will offer up future possibilities for both RAB and AUKR to develop services for our clients both independently and possibly together.

FUTURE PLANS

Although the future remains uncertain we do, very slowly seem to be emerging from the Covid19 pandemic. Age UK Reading now has a new home, and a new strategy, and we are ready to meet the challenges as we go into the next chapter of our history. We will continue to grow and adapt our existing services and will seek to establish new ones. We will work to bring back a social "offer", both in terms of the clubs for the extremely vulnerable but also a more varied range of services for other overlooked groups. We will look to strengthen existing partnerships, and to build new ones. We will look to strengthen our sustainability and grow our capacity to deliver excellent services for local older people.

FINANCE REVIEW AND RESERVES POLICY

The accounts for the year ending 31 March 2021 show a net expenditure of £7,979 (deficit 2020: £34,535). In order to ensure that we meet commitments to service users and to the staff, the Trustees have a policy of aiming to maintain total reserves, excluding designated funds, at a level of 12 months of expenditure. The current level of reserves excluding restricted funds represents 7.3 months. Due to Covid it is difficult to predict, however, Age UK Reading plans to increase the level of reserves over future periods to return to the target level of 12 months.

DONATIONS RECEIVED

During the year ending 31 March 2021 the charity received an unprecedented level of financial support which proved vital. This enabled Age UK Reading to continue to support the elderly population within Reading and its environs and to gradually re-introduce some of its services. The support has come from organisational donors (£72,571), Age UK Reading clients and members of the public (£3,531) and from fundraising activities organised by individuals (£736). To all these benefactors we extend our heartfelt thanks, your support has been critical to survival.

The organisational donors are as follows:
Age UK (£21,000); A2Dominion (£2,000); Altour International (£735); Berkshire Community Foundation (£10,000); DHL (£100); Engelfield Trust (£3,000); Headley Trust (£7,500); National Lottery (£9,653); Reading Borough Council (£7,250); Reading Dispensary Trust (£1,000); Tilehurst Parish Council (£200) plus one anonymous donation of £10,000 and one of £133..
The Age UK Reading clients and members of the public are as follows:
Mr M Allam; Mrs L Ager-Harris; Mr C and Mrs E Calce; Mrs J Crosthwaite; Mr N Edwards; Mr J Fuller;Mr J and Mrs P Graham; Mrs A Hackett; Ms S Joy; Mr R and Mrs P Lewis; Ms S Lowne;Ms J Martindale; Mr S Mcleod; Mr G O-Neil; Mr and Mrs A Parnell; Ms S Stanford; J Webb and eleven anonymous donations.
There were two instances of groups of individuals organising a fundraising activity.

RISK

The Trustees have in place a management process to assess risks and implement risk management strategies. The process includes review by Trustees and charity officers. The process identifies the types of risk that Age UK Reading faces and prioritises them in

terms of likelihood of occurrence and potential impact and identifies means of mitigating these risks.
The Covid19 pandemic introduces significant uncertainty in connection with core income. The charity has been agile in its response to the pandemic. There is a significant financial risk but reasonable confidence that this can be managed within the reserves position, whilst continuing to actively support clients in response to the pandemic.
The pandemic introduces extra stresses and demands on staff but we have introduced extra contact, flexibility, resources and activities to engender well-being.

RECRUITMENT OF TRUSTEES

To recruit our Trustees we advertise the role on social media, our website and on third party sites like Reach Volunteering, and Reading Voluntary Action. We use a role profile and person specification so the candidate knows what we are looking for. When an expression of interest is received the candidate has an informal telephone conversation with the CEO and is invited to apply on a volunteer application form. They then meet the CEO for a conversation about the role and their candidacy. If this is seen to go well they then meet with the CEO and the Chairman for a further conversation. The aim of this conversation is for both sides to assess whether the person is right for the role and to allow both parties to learn more about each other, in particular their skill-set, motivations, and what they hope to bring to the role. The candidate then meets the CEO for a thorough induction to the organisation and issued with a copy of The Essential Trustee. We go through the key legal information and the Fit and Proper Person form is signed. The candidate will be offered locally available trustee training and attend an Age UK induction at a national level in London when available. If it is agreed that the candidate is suitable then we ask them to attend 3 board meetings before the board agree on whether to accept the person as a trustee designate. If accepted the person's nomination is then voted on by members at the next AGM.

TRUSTEES' RESPONSIBILITIES

The Charitable Company's Trustees/Directors are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the Trustees/Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources including income and expenditure, for each financial year. In preparing those financial statements, the Trustees/Directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume the organisation will continue to operate; and
- state whether applicable UK accounting standards have been following, subject to any material differences disclosed in the financial statements.

The Trustees/Directors 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 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 or other irregularities.

This report has been prepared in accordance with the special provision of Part 15 of the Companies Act 2006 relating to small entities and with the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2019).

Approved by the Trustees on 13/12/21 2021 and signed on their behalf by:

.....
John Wilkinson.

I report to the trustees on my examination of the accounts of Age Concern Reading trading as Age UK Reading for the year ended 31 March 2021, which are set out on pages 1-16.

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 31 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity's trustees as a body, for my work, for this report, or for the statement I have made.

Responsibilities and basis for report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the ACT").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Heather Wheelhouse

Heather Wheelhouse ACA
Chartered Accountant
BDO LLP
Bristol UK

Date 13 December 2021

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

AGE CONCERN READING – trading as Age UK Reading
STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating the Income and Expenditure Account)
For the year ended 31 March 2021 Company No: 04750114

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
INCOME					
Donations and legacies		76,838	-	76,838	1,209
Investments		240	-	240	932
Grants	3	42,885	41,666	84,551	78,399
Income from Charitable activities					
Activity clubs income from clients		28	-	28	29,654
Income from projects		24,342	-	24,342	80,366
Income from shopping service		3,486	-	3,486	-
Total Income		147,819	41,666	189,485	190,560
EXPENDITURE					
Charitable expenses		158,504	38,960	197,464	225,095
Total Expenditure	4	158,504	38,960	197,464	225,095
Net (Expenditure)/Income		(10,685)	2,706	(7,979)	(34,535)
Net movement of funds		(10,685)	2,706	(7,979)	(34,535)
Reconciliation of Funds: Balance as at 1 April 2020		148,896	2,039	150,935	185,470
Balance at 31 March 2021	11	138,211	4,745	142,956	150,935

	Notes	2021 £	2021 £	2020 £	2020 £
FIXED ASSETS					
Tangible assets	6		-		-
Investments	7		1		1
			1		1
CURRENT ASSETS					
Debtors	8	2,096		4,067	
Cash at Bank and in Hand		156,591		161,227	
		158,687		165,294	
LIABILITIES:					
Amounts falling due within one year	9	(15,732)		(14,360)	
NET CURRENT ASSETS			142,955		150,934
TOTAL NET ASSETS			142,956		150,935
FUNDS					
Unrestricted Fund			138,211		148,896
Restricted Fund			4,745		2,039
	10		142,956		150,935

The Directors are satisfied that the charitable company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The Directors acknowledge their responsibilities for:

(i) ensuring that the charitable company keeps adequate accounting records which comply with section 386 of the Act;
(ii) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of the financial year and of its results for the financial year in accordance with the requirements of sections 394 and 395, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charitable company; and
(iii) These financial statements have been prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the Board of Trustees and authorised for issue on and signed on their behalf by

J Wilkinson (Chairman)

K Bews (Trustee)

Dated: 13th Dec 2021

The notes on pages 10 to 16 form part of these financial statements.

1 ACCOUNTING POLICIES

a) Basis of Accounting

Age UK Reading is a registered charity and public benefit entity, number 1103557, and a charitable company limited by guarantee, number 04750114, incorporated in England and Wales. The address of its registered office is 42 Portman Road, Reading, RG30 1AE.

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated otherwise in the relevant note(s) to these accounts. The financial statements have been prepared 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) and the Companies Act 2006.

A separate income and expenditure account has not been prepared as the information required by the Companies Act 2006 is given in the Statement of Financial Activities and in the notes of the notes of the financial statements.

The financial statements have been prepared in £ Sterling and are rounded to the nearest pound.

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern. The Board of Trustees have considered the working capital and cashflow requirements and consider that the current and forecast cash resources are sufficient to cover the working capital requirements of the Charity for at least 12 months. They have therefore continued to adopt the going concern basis in preparing their financial statements.

A separate income and expenditure account has not been prepared as the information required by the Companies Act 2006 is given in the Statement of Financial Activities and in the notes of the financial statements.

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In September 2021, the charity had approximately £158,000 of cash available. The trustees have prepared a stress test and this confirms that should no further income be received, (apart from contracted income and income from an existing service), the charity is able to meet liabilities as they fall due for at least another 12 months from the date of approval of the financial statements. The charity is confident that further funds will be received by means of grant donations but no account has been taken of this expectation. The trustees believe that whilst there is uncertainty, this does not pose a material uncertainty on the charity's ability to continue as a going concern. The trustees therefore believe that it is appropriate to prepare the accounts on a going concern basis.

b) Income

All income is included in the statement of financial activities when the charitable company 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,

(i) Voluntary income is received by way of donations and gifts and is included in full in the statement of financial activities when receivable.
(ii) Incoming resources from charitable activities relate to grants, these are recorded when the charitable company becomes unconditionally entitled to the grant.
(iii) Investment income is included when receivable.
(iv) All other income is recorded in the statement of financial activities when receivable.
(v) Government grants are recognised when it is reasonable to expect that the grants will be received and that all related conditions will be met usually on submission of a valid claim for payment.

c) 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:

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

(ii) Costs of generating funds comprise the costs associated with attracting voluntary income.
(iii) Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charitable company and include independent examiner's fees and costs linked to the strategic management of the charitable company.
(iv) All costs are allocated among the expenditure categories in the statement of financial activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on the basis of employment costs per activity.

d) Fixed Assets

Fixed assets for charity use are capitalised at cost, (where that cost is £1,000 or higher) when acquired or market value as determined by the Directors/Trustees where donated. They are stated in the financial statements at original cost/value less depreciation.

e) Valuation of Investments

Investments in subsidiaries are measured at cost less accumulated impairment.

f) Depreciation

Depreciation of tangible assets is provided in order to write off each asset over its estimated useful life. Fixed assets that have been capitalised are depreciated on a 20% straight line basis.

g) Fund Accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charitable company without further specific purpose and are available as general funds. Restricted funds are subject to restrictions on their expenditure imposed by the donor.

h) Investment and Borrowing

The charity's funds are held in commercial banks and building societies. No investment is made in stocks and shares. Nominated deposit takers are approved by the Board of Trustees. The charity does not currently have any borrowings. Should the need arise for borrowings, borrowers would be approved by the Board of Trustees.

i) Operating Leases

Rentals applicable to operating leases are charged to the statement of financial activities over the period in which the cost is incurred.

j) Financial Instruments

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

2 Judgements in applying accounting policies and sources of estimation uncertainty

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

There were no judgement or material estimation uncertainties affecting the reported financial performance in the current or prior period.

3 GRANTS RECEIVABLE

	Unrestricted	Restricted	Total 2021	Total 2020
	£	£	£	£
Reading Borough Council	-	31,816	31,816	30,816
Age UK	32,396	-	32,396	15,525
Anonymous	-	-		10,000
National Lottery	-			9,913
Robert McAlpine Foundation	-			5,000
Anonymous	-			3,000
Berkshire Community Foundation	-			2,145
Age Concern Regional Support				1,000
Reading Dispensary Trust	-			1,000
Get Berkshire Active	-	4,850	4,850	
Coronavirus Job Retention Scheme	10,489	-	10,489	
Homeshare	-	5,000	5,000	
	-	-	-	
	-	-	-	
	-	-	-	
	-	-	-	
	42,885	41,666	84,551	78,399

4 RESOURCES EXPENDED:
Charitable Expenditure

	Charitable Expenses	Governance Costs	Total 2021	Total 2020
	£	£	£	£
Staff	160,001	-	160,001	172,007
Premises	17,908	-	17,908	17,567
Office	5,358	-	5,358	5,792
Other	11,497	-	11,497	27,329
Independent examiner's fee	-	2,700	2,700	2,400
	194,764	2,700	197,464	225,095

5 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	153,361	164,620
Social security costs	3,965	3,661
Pension contributions	2,414	1,793
Other costs	261	1,933
	160,001	172,007
Average headcount of employees in the year	6.17	7.38

No employee received emoluments of more than £60,000.
None of the Trustees receive any remuneration. No payments (2020: £262) were made to reimburse the Trustees for out-of-pocket expenses.

6 TANGIBLE FIXED ASSETS

	Equipment
	£
Cost	
Balance at 1 April 2020	3,282
Additions	-
Balance at 31 March 2021	3,282
Accumulated Depreciation	
Balance at 1 April 2020	3,282
Charge for the year	-
Balance at 31 March 2021	3,282
Net Book Value	
At 31 March 2021	-
At 31 March 2020	-

7 INVESTMENTS

The following is a subsidiary undertakings of the charity:

Name	Class of Share	Holding
Age UK Reading Trading Limited	Ordinary	100%

At the year end, the above-named company had not commenced trading and has reserves of £1.

The registered office of the subsidiary is 42 Portman Road, Reading, Berkshire, United Kingdom, RG30 1EA.

8 DEBTORS

	2021 £	2020 £
Prepayments and accrued income	2,096	4,067

9 CREDITORS

	2021 £	2020 £
Amounts falling due within one year:		
Other creditors	2,640	2,400
Deferred income (see below)	5,136	5,136
Accruals	7,956	6,824
	15,732	14,360
Deferred income		
Brought forward	5,136	5,136
Grants released from previous reporting periods	(5,136)	(5,136)
Grants deferred in current reporting period	5,136	5,136
Carried forward	5,136	5,136

Deferred income is made up of grant income intended to support services provided over a 12 month period.

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS

2021	General £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	153,942	4,745	158,687
Creditors	(15,732)	-	(15,732)
	138,211	4,745	142,956

10 ANALYSIS OF NET ASSETS BETWEEN FUNDS (CONTINUED)

2020	General £	Restricted £	Total £
Non-Current assets	1	-	1
Current assets	165,294	2,039	165,294
Creditors	(14,360)	-	(14,360)
	150,895	2,039	150,935

11 FUNDS

Restricted Funds	Balance at 01/04/2020	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2021
	£	£	£	£	£
Befriending	-	11,500	(11,500)	-	-
Information and Advice	-	19,316	(19,316)	-	-
National Lottery	2,039	-	(2,039)	-	-
Get Berkshire Active	-	4,850	(4,850)	-	-
Homeshare	-	5,000	(255)	-	4,745
Happy Feet	-	500	(500)	-	-
Shopping	-	500	(500)	-	-
	2,039	41,666	(38,960)	-	4,745

Restricted Funds	Balance at 01/04/2019	Incoming Resources	Resources Expended	Transfer to unrestricted reserves	Balance at 31/03/2020
	£	£	£	£	£
Minibus fund	1,926	-	-	(1,926)	-
Activity Clubs	-	8,000	(8,000)	-	-
Befriending	-	14,645	(14,645)	-	-
Information and Advice	-	19,316	(19,316)	-	-
National Lottery	-	9,913	(7,874)		2,039
	1,926	51,874	(49,835)	(1,926)	2,039

Purpose of the restricted funds

Minibus Fund
Represents specific donations received to help fund a replacement minibus.

Activity Clubs
Represents grant contributions towards the cost of providing this service.

Befriending
Represents grant contributions from Reading Borough Council plus one other donor towards the cost of providing this service.

Information and Advice
Represents grant contributions towards the cost of providing this service.

Get Berkshire Active
Represents grant contribution towards the cost of providing this service.

Happy Feet
Represents grant contribution towards the cost of providing this service.

Shopping
Represents grant contribution towards the cost of providing this service.

Homeshare
Represents grant contribution towards the cost of providing this service.

11 FUNDS (CONTINUED)

Information and Advice
Represents a grant contribution from Reading Borough Council towards the cost of providing this service.

National Lottery
Represents a grant contribution towards the cost of upgrading information technology equipment.

Unrestricted Funds	Balance at 01/04/2020 £	Incoming Resources £	Resources Expended £	Transfer between funds £	Balance at 31/03/2021 £
Designated Funds	27,563	-	(2,729)	-	24,834
General purpose fund	121,333	147,319	(155,275)	-	113,377
	148,896	147,319	(158,004)	-	138,211

Unrestricted Funds	Balance at 01/04/2019 £	Incoming Resources £	Resources Expended £	Transfer between funds £	Balance at 31/03/2020 £
Designated Funds	27,784	-	(221)	-	27,563
General purpose fund	155,760	138,686	(175,039)	1,926	121,333
	183,544	138,686	(175,260)	1,926	148,896

The Designated Funds were established to develop existing services and identify new services to increase the income of Age UK Reading.

12 RELATED PARTY TRANSACTIONS

During the year the Charity received a £15,000 grant (2020: £15,000) from Age UK as payment to Age UK Reading for being part of the Age UK Brand Partnership.