

# Age UK South Gloucestershire Ltd

England & Wales · Charity number 1109999

## Details

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**Other names** AGE CONCERN SOUTH GLOUCESTERSHIRE

**Status** Registered

**Legal form** Charitable company

**Company number** [05464737](#)

**Registered** 2005-06-14

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Age UK South Gloucestershire  
67 High Street  
Thornbury  
Bristol  
BS352AW

**Phone** 01454411707

**Email** [info@ageuksouthglos.org.uk](mailto:info@ageuksouthglos.org.uk)

**Website** [www.ageuksouthglos.org.uk](http://www.ageuksouthglos.org.uk)

## Activities

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**Objects:** 3.1 THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;3.1.2 ADVANCING EDUCATION;3.1.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.4 PROMOTING EQUALITY AND DIVERSITY;3.1.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE;THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.

**Activities:** Information and Advice (including specialist benefits advice and advice for people affected by dementia), Befriending, Day Care Services and a variety of volunteering opportunities.

## Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** IN AND AROUND SOUTH GLOUCESTERSHIRE
- South Gloucestershire

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£870,730	£850,136	£172,366	28
2024-03-31	£806,254	£790,498	£151,771	29
2023-03-31	£508,486	£646,135	£136,015	24
2022-03-31	£552,242	£593,990	£273,664	22
2021-03-31	£610,173	£556,507	£315,412	24

## Trustees

Name	Role	Appointed
<b>Warren Wiley Gemberling</b>	Chair	2020-01-24
Carole Eve Knocker		2023-05-01
Kathleen Docherty		2025-09-23
Mandy Pitcher		2024-04-01
Margaret Anne Slucutt		2024-07-01
Tony Prosser		2022-11-25

**Age UK South Gloucestershire Ltd**

England & Wales - Charity number 1109999

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# Accounts

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Together we make a difference

**Age UK South Gloucestershire**

**Annual Report 2024/2025**

[www.ageuk.org.uk/southgloucestershire](http://www.ageuk.org.uk/southgloucestershire)

# Contents

Report of the trustees of the year ended 31 <sup>st</sup> March 2025	3- 25	Plans for 2025/2026	24
Chair's Statement	5	Thankyous	25
Statement of Trustee's responsibilities	6	Reference and administrative details	26
Our purpose, mission & values	9-10	Independent examiners report	27
Strategies to achieve our objectives & to meet our mission	11-13	Statement of financial activities	28
Our year in numbers	14	Balance sheet	29
Volunteering	15	Cash flow statement	30
Our services	16	Notes forming part of financial statements	31-40



# Report of the Trustees for the year ended 31st March 2025

The trustees (who are also directors of Age UK South Gloucestershire for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Memorandum and Articles incorporated 26/05/2005 as amended by special resolution registered at Companies House on 10/08/2012 as amended by special resolution(s) dated 29 Jul 2016 as amended on 02 Sep 2019 as amended by special resolution(s) dated 27 sep 2019 as registered at companies house on 05 Nov 2019.

## Reference and Administration Details

**Official Name of Charity:** Age UK South Gloucestershire

**Charity Registered Number:** 1109999

**Company Registered Number:** 05464737

## Directors and Trustees:



### Warren Gemberling (Chair)

Warren was elected to the Board in January 2020. He graduated university with a degree in accounting and qualified as a CPA at KPMG in Des Moines, Iowa. He moved to the UK in 1990 and worked for several multinationals in Finance. Keen to give back, he joined Age UK South Gloucestershire initially as the Treasurer but stood down from that role in February 2022 when he was elected as Chair.



### Elizabeth Narey (Treasurer)

Liz was elected to the Board in January 2020. She is a commercially and financially experienced senior manager and worked as a senior director with Babcock International Group for 23 years. She has worked within a number of Joint Ventures as Executive/NonExecutive Director in Education, Defence and Support Services. She brings her wide experience to the Board to assist in developing and supporting the Charity's key aims. She took up the role of Treasurer in February 2022.

## Margaret Slucutt



Margaret joined as a Trustee in July 2024. Margaret's career, of more than 40 years, was in social care and community development mainly with older people, working in local, regional and national positions. Most of those years were in the charity sector. Since retiring Margaret supports a number of voluntary groups, as a volunteer and runs various community activities from her church. Margaret was the Chair of South Glos Over 50's Forum for 8 years ensuring the voice and representation of people over 50 was heard

## Tony Prosser



Tony was elected to the Board in November 2022. He is Professor Emeritus of Public Law at the University of Bristol. He specialises in law and regulation and legal control of government. Tony enjoys cycling and hill walking.

## Carole Knocker



Carole was elected to the Board in May 2023. She had a 37 year career in the NHS. She has MSc in leadership and has held director level roles NHS in both England and Wales.

## Mandy Pitcher



Mandy joined as a Trustee in April 2024. She is an experienced Senior Manager who worked predominately in the Pharmaceutical Industry, with a background in Human Resources & Training. Mandy runs her own independent HR Consultancy and is based in South Gloucestershire. Mandy also runs an online community for independent HR Consultants. In her spare time, she enjoys the great outdoors, travelling and volunteering.

### Senior Management

**Mark Flower**  
CEO

**Christine Wedlake**  
Head of Services

**Ellie Gingell**  
Head of Finance  
and Company Secretary

### Recruitment and Appointment of New Trustees

Potential Trustees are identified or through appropriate advertisement and invited to attend a board meeting before deciding whether to accept the appointment. A skills audit is undertaken, and the recruitment designed to rectify gaps in the skills available and maintain those currently covered.

In general, Trustees will bring specific expertise (e.g. Financial or legal) or will have experience of working with older people in the charitable sector. We have a robust induction policy, training and procedures for all new and existing Trustees.

# Chair's Statement

It is with great pride and gratitude that I present this year's Chair's Report for Age UK South Gloucestershire.

The 2024–2025 financial year has seen another period of growth for our organisation, with our accounts showing a second successive year of excess income over expenditure. This reflects not only prudent financial management but also the increasing recognition of the essential services we provide to older people in our communities.

One of the most significant developments this year has been the introduction of our new Route2Wellbeing service, generously funded by the National Lottery Community Fund. This important addition has expanded our capacity to provide tailored, holistic support, helping older people connect with their communities, improve their wellbeing, and remain as independent as possible.

The past winter was particularly challenging for many. The government's changes to the Winter Fuel Allowance created new pressures for older people, many of whom were already living in or close to fuel poverty. In response, we stepped up our efforts, supporting nearly 800 of the most vulnerable older residents during the coldest months. This included distributing warm packs, providing one-to-one support, and ensuring people stayed connected and safe.

Our annual Christmas campaign, delivered once again in partnership with Dunelm, was a highlight of the year. Together, we delivered over 200 Christmas presents to isolated older people across South Gloucestershire, a small but meaningful gesture that brought warmth and joy to many.

These achievements would not be possible without the dedication and compassion of our incredible staff and volunteers, who continue to go above and beyond every day. I would also like to thank my fellow Trustees for their commitment and stewardship, and acknowledge the support of our commissioners, individual and corporate donors, and the many trusts and grant-giving bodies whose belief in our mission enables our work to flourish.

As we look ahead, we remain focused on adapting to the growing and changing needs of older people in our region. With your continued support, we will meet these challenges head-on and ensure that Age UK South Gloucestershire continues to be a vital source of help, hope and community.

**Warren Gemberling**

Chair

## Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice). Company and Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. 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. Structure, governance and management The Charity is administered through a Board of Directors who are also the charity Trustees.

Board meetings are held bi-monthly, when monitoring reports are presented on finances, service issues, performance and development opportunities. The Board also discuss their responsibilities for the financial sustainability and strategic planning for the work of the Charity and for Safeguarding and Health & Safety issues. The Chief Executive Officer, Head of Finance and Treasurer meet as appropriate to prepare recommendations for the full Board regarding financial matters such as the annual budget and the reserves policy.

Day to day management of the organisation is the responsibility of a full time Chief Executive Officer who has overall responsibility for the team of staff and volunteers. The Trustees carry out an annual review of the risks faced and the procedures established to manage those risks. Internal risks are minimised by the implementation of effective internal control procedures that ensure both appropriate authorisation of all transactions and projects and consistent quality of delivery for all operational aspects of the charity. External risks (e.g. changes to government priorities, cuts to available funding due to budgetary constraints) are also identified and appropriate mitigation measures established where possible. Examples of mitigation measures in place include:

### Cybersecurity Risk

- The organisation employed an external agency to conduct a security review during 2021 and the internal Wi-Fi device connections are monitored
- Multi-factor Authorisation (MFA) has been implemented where possible in line with good industry practice.
- We hold a Cyber Insurance policy

### Risks to Vulnerable People

- The organisation has a Safeguarding Policy and a team of safeguarding coordinators who are responsible for receiving and where necessary escalating issues of concern to the Council's Safeguarding team
- Safeguarding training is available for all staff and volunteers, and is a mandatory part of induction training for all new volunteers
- All those undertaking qualifying activities with vulnerable people must undergo a Disclosure and Barring Service check before they start and at regular intervals on an ongoing basis. References are also taken.
- Safeguarding is a standing item on the agenda for Team and Trustee Board meetings.

### Financial Risk

- Annual income and expenditure budgets are set, and regular monitoring is undertaken to identify any significant variances.
- A cashflow forecast is updated each month so the year-end forecasts can also be updated to identify any areas of potential financial risk. This is 'RAG' rated so that progress can be monitored during the year and action taken to try to increase income and/or decrease expenditure where this is necessary.
- Regular financial performance reports are made to the trustees.
- The trustees have developed a Reserves Policy so that the organisation will be able to cope with any sudden reduction in income or meet any unforeseen expenditure.
- Cash balances are spread across a number of banks to protect against financial loss above the government protected limit.

## Financial Review and Reserves Policy

The Trustees have established a policy whereby the level of general ( unrestricted ) reserves are to be maintained at the greater of either:

- Redundancy costs plus outstanding lease obligations, or
- Between 3 and 6 months unrestricted running costs

As at March 2025, the redundancy liabilities are £20,477 and lease liabilities £3,789, giving a total minimum reserves required of £24,266

As at March 2025, 3 months running costs equates to £72,000 and 6 months £144,000.

General funds at year end were £161,365 (£141,771 in March 2024)

At this level the Trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

During 2024/25 the trustees report that income exceeded expenditure by £20,593

## Age UK Charity Quality Standard (CQS)

The organisation holds the Age UK Charity Quality Standard (CQS), which is audited by an independent specialist audit company, SGS.

## Age UK Information and Advice Quality Programme (IAQP)

The organisation holds Age UK IAQP accreditation, which passports the Benefits Advice Service to the sector's national Advice Quality Standard (AQS) managed by the Advice Services Alliance.

## Trading Companies

Following the closure of all FCA regulated trading for Age UK/('Age Co') insurance and other products towards the end of 2017/18, the joint trading company shared with Age UK Bristol and Age UK Bath and North East Somerset remains inactive. The charity also has a wholly owned trading subsidiary company, Age UK South Gloucestershire Enterprises Ltd., but this is currently formally registered as dormant.

## Public Benefit

Age UK South Gloucestershire's main objective is to improve quality of life and well-being for older people in South Gloucestershire and the Trustees have had due regard to the guidance published by The Charity Commission on Public Benefit when deciding the activities that the organisation should undertake.

**Accountants:** [Burton Sweet Limited, The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR](#)

**Bankers:** [HSBC Bank Plc and CAF Bank](#)

# Charitable objects

The objects of the charity are to promote the following purposes for the benefit of the public and/or older people within the area of benefit: 3.1.1 preventing or relieving the poverty of older people; 3.1.2 advancing education; 3.1.3 preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical); 3.1.4 promoting equality and diversity; 3.1.5 promoting the human rights of older people in accordance with the universal declaration of human rights; 3.1.6 assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and 3.1.7 such other charitable purposes for the benefit of older people as the charity trustees from time to time decide; the outcome of this being the promotion of the well-being of older people.

# Our Purpose, Mission and Values

## Our Purpose:

Age UK South Gloucestershire's purpose is to support you and your loved ones when you need us.

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## Our Vision:

To create an age friendly community where you feel empowered, respected, connected, and supported to make the very best of your life.

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## Our Mission:

To make a positive difference by putting you and the people around you at the heart of all we do. To work alongside and supported by partner organisations, raising awareness, to improve the quality of your life and provide effective timely support for when you need it.

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## Values

Our values guide all we do:

Together We  
Make a  
Difference



### Respecting

We treat everyone with respect and embrace equality, diversity and inclusion in our practices. We actively represent the interests of older people to those whose decisions will affect them, promoting positive attitudes to ageing and challenging prejudice and bias.



### Enabling

We are person-centered and keep individuals at the heart of everything we do. We enable and empower people to make the most of their life and prolong their independence while respecting their feelings and wishes.



### Supporting

We are a supportive, empathetic, and caring organisation, whether to work, volunteer, or receive services or support.

## How are our strategic objectives going to achieve our mission?

- Valuing and celebrating our staff and volunteers.
- Working to reduce loneliness and isolation.
- Promoting health, wellbeing and independence.
- Supporting families, loved ones and carers in their own homes and wider community.
- Helping people access services, benefits and other entitlements.
- Promoting equality, diversity and inclusion.
- Being a leading advocate for issues that impact our community.

# Strategies to achieve our objectives and to meet our mission...

## 1 Goal One Organisational Sustainability

### Financial Sustainability

Ensuring we have funds from several sources to maintain and improve our services. This will include multiple and diverse income streams. Our goal is to have 1/3 commissioned income, 1/3 Trusts and grants and 1/3 income generation. Stable workforce (see goal 6) to ensure continuity of service and knowledge pool.

### Service Sustainability

We will develop services that are self-sustaining, adaptable, and service user driven.

### Environmental Sustainability

We will consider the environment in our purchases and our actions. We aim over the next 3 years to move to a paperless filing system using robust and future-proof IT systems.



“I was so lonely before the visits started – days would go by without seeing anyone. Having someone come to my home to chat, laugh, and really listen gave me hope again. It genuinely saved my life.”

## 2 Goal Two Our community is at the centre of all we do and the decisions we make

- Embedding ourselves in our local community and being the charity for older people.
- Promoting services in local media outlets, organisations, businesses, and community groups.
- Being a charity that listens and responds to the community's needs, aligning with National Ageing Better campaigns and working closely with local authorities and other partner organisations.



3

### Goal Three One Service

We use a holistic and global approach to every service user who accesses Age UK South Gloucestershire to offer a widespread and seamless service.

4

### Goal Four One Team

To deliver the service, there will be one team with a knowledge of all services.

To move towards a multi-faceted approach, whereby staff are employed to be core project workers, moving across all services – with specialist team leads.

5

### Goal Five Be THE advocate for our community

Seeking to understand, connect with, and be the voice of older people in the local community. Recognising how diverse the community is and representing this diversity within the delivery of our services. To support and advocate for those who feel underrepresented and disadvantaged. Working towards being the main voice and sought after for our knowledge, skills, and expertise.

6

### Goal Six Retain, celebrate and develop our staff and volunteers

We have developed a People and Volunteers strategy to fulfil this goal. This is a key part of our mission statement.

7

**Goal Seven**

Diversity and Inclusion underpin all we do

Work collaboratively with specialist organisations to build on our understanding of the diversity needs in the local community.

8

**Goal Eight**

We are Dementia Friendly

All staff and volunteers to be dementia trained. The office and any external buildings used to be a Dementia Friendly environment.

Raise awareness locally through Dementia Friendly campaigns.

9

**Goal Nine**

We will develop partnerships that will benefit our community

We understand that there is strength in collaboration and are always willing to seek out partnerships where it will benefit our community.

10

**Goal Ten**

Develop a ten-year strategy

At the end of 2024, we achieved a robust yet flexible strategy, and we continue to monitor it.



# Our Year In Numbers 2024/25

**3** 3 Digital Café's Established  
in the county

**900**

Specialist benefit advice appointments

**£1,748m**

Benefits secured (WHD + Consortium)

**504**

Members attended  
our Day Services

**120**

Total Befriending Matches

**66**

Walking Group  
Clients

**10,679**

Volunteering Hours

**31**

Pop up  
digital cafes

**95%**

Of our Volunteers would recommend  
volunteering with us

**62**

Homes helped  
under the  
Improving  
Homes and  
Wellbeing  
Project

**3**

Weekly Activity  
Day Centres

**20**

Tablet Loan  
Scheme Clients

**62**

New  
Befriending  
Matches

**5233**

Information and Advice enquiries

**4**

Weekly Walking  
Groups

# Volunteering

Volunteers are incredibly important to the work we do, and we are grateful to each and every one of them. We were pleased to see a significant increase in volunteer numbers during 2024/25, rising from 184 in 2023/24 to 309. In addition, our volunteer retention rate improved substantially, increasing from 87% to 113%.

**Our volunteers contributed a total of 10,679 hours during the year, equivalent to £121,712.45 at the Living Wage rate — the same as 5.46 full-time employees**



95% of our  
volunteers would  
recommend  
volunteering with  
us

We have continued to develop relationships with the community and volunteer recruitment streams and have built new relationships with local volunteer coordinators. We have also forged new links with Well Being Leads and EDI Leads across the region to ensure that we're reaching as many diverse communities as possible



If you are interested in volunteering with Age UK South Gloucestershire, visit [www.ageuk.org.uk/southgloucestershire/get-involved/volunteer](http://www.ageuk.org.uk/southgloucestershire/get-involved/volunteer) to see our current range of opportunities to support older people in South Gloucestershire.

# Our Services

## Befriending and Reconnect

Our Befriending service moved from strength to strength. This service matches a volunteer with a lonely older person.

The service offers clients a weekly social visit of approximately one hour in their own home, provided by one of our trained volunteers. The service is free of charge. In 2024/25, we made 62 new matches. We also saw an increase in actual befriending volunteers, rising from 97 to 150



“It gives me a lift to hear a cheerful voice and I feel more hopeful for the future. I feel better able to talk with people and I feel less isolated. Feel less stressed”



### Face to Face Befriending

At 80, Gary lived alone and was housebound due to mobility issues, with little social contact beyond nurses and food deliveries. After eight months on our waiting list, he was matched with volunteer befriender Derrick, who now visits weekly. These visits have brought companionship, confidence, and a sense of connection. Gary shared, “It’s nice to have someone to chat with... it gives me something to look forward to.”

Initially hesitant, Gary now enjoys outings with Derrick and feels both mentally and physically stronger. His story shows the life-changing value of regular befriending for those facing isolation.



205

Active matches



175

face to face matches



30

telephone matches

# Our Services

## Welcome Home



The Welcome Home project is a new project funded by South Gloucestershire Council. Initially this is a two-year project, with a review date of December 2025. This project to help over 50s coming out of hospital without a care package. We are there to ensure the transition back home is a safe and comfortable one and to make sure that readmission to hospital is kept to a minimum. This is a joint project with Southern Brooks.

Eligible criteria for this service:



**Been discharged from hospital within 6 weeks .**



**Over the age of 50 years old**



**Resident in South Gloucestershire**

### What support can we offer?

- Check in calls or visits
- Help with every day tasks (e.g. picking up prescriptions or assistance with shopping)
- Digital assistance
- Benefits checks
- Accompanying to community activities or appointments
- Signposting to other services
- Encouragement to live independently in the home

**MAKE A REFERRAL AT:**  
[www.southernbrooks.org.uk/welcome-home](http://www.southernbrooks.org.uk/welcome-home)

# Our Services

## Walking Project

Our Walking Groups programme continued to grow in strength and impact, supporting 66 older people to stay active, social, and connected to their local communities. We currently run four regular walking groups located in Thornbury, Staple Hill, Longwell Green, and Yate. These groups offer gentle, accessible walks in local parks and green spaces, led and supported by trained volunteers. The walks are tailored to suit varying mobility levels and are followed by social time, offering participants both physical activity and meaningful social interaction. Walking in a group setting not only helps improve physical health, balance, and confidence, but also significantly reduces feelings of isolation and loneliness. For many of our participants, the weekly group is a vital part of their routine and a source of friendship and support.

Following the closure of South Gloucestershire Council's walking group provision, we have worked closely with the Council to ensure continuity for older people affected by the changes, and we look forward to taking on an additional ten groups in the coming year as part of our expansion.

This programme is made possible thanks to the dedication of our 20 walking volunteers, whose enthusiasm and commitment are key to creating a welcoming and inclusive environment for all.



**Our Walking Service is available to those who need to build confidence in walking, normally after a fall or hospitalisation. This starts on a 1 to 1 basis and then moves to a group.**



**Each walk is planned and led by our Walking Project Team and is created to meet the needs and abilities of those participating in the walk.**



**We often meet at a coffee shop during or after the walk for a well-earned drink, piece of cake and a chat.**

# Our Services

## Day Service



This year has been one of significant transition for Day Services at Age UK South Gloucestershire. The team has shown exceptional resilience and dedication in maintaining continuity of care during a particularly challenging period, ensuring our centres remain open, welcoming, and supportive for all clients. Their efforts reflect a deep commitment to the wellbeing of the older people we serve.

We have begun laying the groundwork for service improvement and innovation, with an emphasis on rebuilding attendance numbers across all centres, particularly at our Warmley site, where there is strong potential for growth.

Our Activity Day Centres continue to offer a stable and vital lifeline to older people and their families. The centres provide a structured day of activities, companionship, and a two-course lunch, all within a supportive and inclusive environment.

Our team is trained to support clients with or without dementia and adapts the programme to suit a diverse range of abilities and interests.

### Activities Delivered in 2024/25

- Arts & Crafts
- Baking
- Themed Social Events
- Knitting Circle
- Chair-Based Exercise
- Quizzes
- Live Musical Performance
- Singing & Reminiscence Workshops



# Our Services

## Digital Inclusion



We have three regular digital cafes running in Yate, Hanham and Staple Hill weekly, they are open to drop ins with no need to register.

Throughout 2024/25 we held over 31 pop up bespoke digital cafes in areas of need, some specifically targeting needs and others for general drop in's from the South Gloucestershire community.



### EDI workshops

We hosted our first Hong Kong and Ukraine digital cafes with translators in Kingswood this summer in partnership with Jullian House. The workshop was fascinating, and we were able to give some great support and we will be holding another in the Autumn

### Chartered Institute for IT

We have formed an ongoing working relationship with the Chartered Institute of IT for 'calls to action' for events we will be running in 2025 for volunteers and also, they will now be circulating 'digital champion' adverts for volunteers for our 1:1 support.

The Digital Champions continues to help our service users access the internet and online services.



### DWP

We've been working with Horfield job centre with their over 50s work coaches to hold triage clinics for the over 50's of working age, whom need support with using technology to apply for jobs.

### Village Agents and South Gloucestershire Council

We've been working with Acton Turnville, Marshfield and Pilning to host triage events to capture what the needs in the more rural areas of South Gloucestershire are and we then designed digital cafes around the needs and returned alongside Avon and Somerset Constabulary Fraud department to help with internet scam prevention workshops.

### GP surgery pop ups

We did a series of pop ups in GP surgeries to help community struggling with the NHS app and how to connect with their own GPs to make appointments and these will continue into 2025.

### Tablet loans

We have loaned less tablets this year, but the data shows that it's due to clients wanting to purchase their own devices with our support or that they have been gifted them by grandchildren. The service is still available, and we promote it, but the demand has not been as high in 2024/25.

# Our Services

## Information and Advice

A wide range of information, advice and signposting on later life issues is available via the telephone helpline or in person at our offices. This is enhanced using the comprehensive range of booklets and factsheets produced centrally by Age UK, and those of other organisations

Demand on the service is still very high, and we are actively completing AA appointments in the office these appointments are for urgent applications forms i.e. six months to live , people who are due to have chemotherapy and would like an appointment before the therapy sessions start due to their immune system being weakened. We are also seeing a lot of early diagnosed dementia patients who require support with the application forms requesting office appointments. Home visits remain high Priority for people who have mobility conditions and unable to get to the office due to poor transport. To overcome this, we have started a drop in sessions at Parkwood mobile home complex which will run over three months with allocated time slots to complete AA applications.

We are seeing an increasing demand from clients who require support with blue badge applications. We are looking into ways to expand our capacity to meet this demand .

We continue to welcome and support referrals from Sirona, The Memory Service, CAB, Adult Social Care, Doctor surgeries, South Gloucestershire Council, and The Alzheimer's Society.

£1,747,936.32 in benefit secured  
5233 responses to IAG inquiries  
900 were supported with specialist benefit advice appointments



Our toenail Cutting has been successful so far with over sixty clients on Age UK South Gloucestershire's database who regular book in for six weekly appointments. Majority of our clients have mobility conditions which limit their range in motion or have arthritis in the upper body which limits flexibility.

# Our Services

## Routes to Wellbeing

Routes 2 Wellbeing has had a successful first year of service, supporting over 100 individuals on the 1:1 service and 50 through our community groups, with over 70% reporting improved anxiety and general wellbeing.

Our strategic partnerships with GP Surgeries and local organisations have enabled us to spread our reach further to underrepresented groups and rural communities. We've reached over 1100 people through our community outreach.

We've created a successful coffee club in partnership with a local care home to support our caring community and reduce the stigma around care homes and respite care



50 clients have joined regular coffee clubs, offering a safe, welcoming space to connect and build friendships



We are able to adapt our service to meet the needs of the individuals and communities within South Gloucestershire. We've tailored a Cookery Support Programme and Digital Pop-ups to help the Hong Kong & Ukrainian Communities.

We've identified some key learnings over the first year including transport barriers, bereavement and low volunteer numbers, which we look forward to addressing over the coming year.

# Our Services

## Improving homes and wellbeing



The Improving Homes and Wellbeing Service (IHWS) continues to provide vital, preventative support to older people (aged 50+) in South Gloucestershire who are struggling to maintain safe, warm and habitable homes. Now in its second year, the service is delivered by Age UK South Gloucestershire in partnership with South Gloucestershire Council and funded by the Prevention Board.

The service focuses on addressing the underlying causes of poorly maintained or hazardous homes — such as bereavement, poor physical or mental health, cognitive decline, or financial hardship — before they escalate into formal enforcement or health crises.

### Year 2 Impact Highlights (April 2023 – March 2024)

- 43 referrals received for complex casework.
- 85+ additional older people supported with practical, lower-level interventions such as cold weather packs, boiler servicing, and energy efficiency support.
- 28 anti-slip mats and over 100 thermal door curtains and draught excluders
- Practical help delivered included:
  - 76 heated blankets
  - 21 boiler services
  - 150 low-energy lightbulbs
  - 20 halogen heaters
- 17 older people reported a positive change in mental wellbeing as a result of the support.
- 10 potential falls were prevented through home adaptations and mobility-related improvements.
- 8 safeguarding concerns identified and appropriately managed.
- 9 cases where formal enforcement action was avoided due to successful engagement and support.
- 24 individuals now more connected to community support networks, reducing isolation and promoting independence.



# Plans for the Year Ahead

With the demand for our charity constantly growing we are planning to extend our services.



As we look to the future, Age UK South Gloucestershire is committed to expanding and enhancing our services to meet the evolving needs of older people across the region.

In the coming year, we are excited to introduce Walking Tennis – a new initiative designed to support gentle physical activity, balance, and wellbeing in a fun and social setting. This complements our plans to expand our existing walking groups by taking on the coordination and delivery of ten established walking groups currently operated by South Gloucestershire Council, ensuring their continuity and integration into our community wellbeing offer

We also plan to develop a Carers Break Programme aimed at supporting older people living with early-stage dementia. This initiative will provide meaningful activity and engagement for those living with dementia while giving their carers much-needed time for rest and personal space.

To support these developments and the wider work of the organisation, we will be making a strategic investment in our IT infrastructure, improving internal systems, communication, and data management, and ensuring we remain efficient, secure, and responsive as we grow.

Finally, we aim to expand our Befriending Service, reaching more isolated older people with regular companionship and support, both through in-person visits and telephone befriending.

Through these developments, we are reaffirming our commitment to reduce loneliness, promote independence, and improve the quality of life for older people throughout South Gloucestershire

# Thank you to the Trusts and Grant givers who have supported us during 2024-2025



National Lottery  
Community Fund



St Monica Trust

Quartet Community Foundation



St Monica's Community Fund



Barclay Solicitors



Tesco Foundation



Thornbury District Fund

# Reference and administrative details

Year Ended 31<sup>st</sup> March 2025

## Officers

Chair: Warren Gemberling

Treasurer: Liz Narey

## Company Secretary:

Ellie Gingell

## Registered Office:

67 High Street, Thornbury, South Gloucestershire BS35 2AW

## Independent Examiner:

Joshua Kingston ACA, Burton Sweet Limited

The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR

## Bankers:

HSBC Bank Plc

## Signed by order of the Trustees

  
Warren Gemberling

Approved by trustees on 16 September 2025

## Independent examiner's report to the trustees of Age UK South Gloucestershire Ltd

I'll report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025

### 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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

### Joshua Kingston BSc. ACA

Burton Sweet Chartered Accountants  
The Clock Tower  
5 Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

Date: 16 September 2025

ANNUAL REPORT 2024/25 Pg27

# Statement of financial activities (Including Income and Expenditure Account)

Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Income from</b>					
Donations and legacies	2	51,778	-	51,778	40,763
Charitable activities	3	157,092	658,266	815,358	762,243
Investment income		3,594	-	3,594	3,248
<b>Total income</b>		<b>212,464</b>	<b>658,266</b>	<b>870,730</b>	<b>806,254</b>
<b>Expenditure on</b>					
Charitable activities	4	191,870	658,266	850,136	790,498
<b>Total expenditure</b>		<b>191,870</b>	<b>658,266</b>	<b>850,136</b>	<b>790,498</b>
<b>Net income/(expenditure)</b>	5	20,594	-	20,594	15,756
Transfers between funds Net movement in funds	12	-	-	-	-
<b>Reconciliation of funds:</b>					
Total funds at 1 April	12	151,771	-	151,771	136,015
<b>Total funds at 31 March</b>	12	<b>172,365</b>	<b>-</b>	<b>172,365</b>	<b>151,771</b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The comparative funds are detailed in note 8.

The notes on pages 31 to 40 form part of these financial statements

# Balance Sheet

as at 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

	Note	2025		2024	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	9		-		1,042
<b>Current Assets</b>					
Debtors	10	34,854		52,294	
Cash at bank		295,811		196,200	
		<u>330,666</u>		<u>248,494</u>	
<b>Creditors : Amounts falling due within one year</b>	11	<u>(158,300)</u>		<u>(97,765)</u>	
<b>Total Assets Less Current Liabilities</b>			172,365		150,729
<b>Net assets</b>			<u><u>172,365</u></u>		<u><u>151,771</u></u>
<b>Funds</b>					
<b>Restricted funds</b>	13		-		-
<b>Unrestricted funds</b>					
Designated funds	13	11,000		10,000	
General funds	13	161,365		141,771	
		<u>172,365</u>		<u>151,771</u>	
<b>Total funds</b>			<u><u>172,365</u></u>		<u><u>151,771</u></u>

For the year in question, the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on 16 September 2025 and are signed on their behalf by

  
Warren Gemberling

Chair of Trustees

The notes on pages 31 to 40 form part of these financial statements

# Cash Flow Statement

## at 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

	2025 £	2024 £	
<b>Cash generated from operating activities</b>	99,610	31,061	
<b>Net cash inflow/(outflow) for the year</b>	<b>99,610</b>	<b>31,061</b>	
<b>A. Reconciliation of net movement in funds to net cash flow in operating activities</b>			
	2025 £	2024 £	
Statement of Financial Activities: Net movement in funds	20,593	15,756	
Decrease/(increase) in debtors	17,739	(5,697)	
Increase/(decrease) in creditors	60,236	18,503	
Depreciation	1,042	2,499	
<b>Net cash flow from operating activities</b>	<b>99,610</b>	<b>31,061</b>	
<b>B. Analysis of changes in cash flow during the year</b>			
	2025 £	2024 £	Change £
Cash at bank and in hand	295,811	196,200	99,610
	<b>295,811</b>	<b>196,200</b>	<b>99,610</b>
	2024 £	2023 £	Change £
Cash at bank and in hand	196,201	165,139	31,062
	<b>196,201</b>	<b>165,139</b>	<b>31,062</b>
<b>C. Cashflow Restrictions</b>			
Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own Objects, except on special authority. In practice, this restriction has not had any effect on cashflows for the year.			

The notes on pages 31 to 40 form part of these financial statements

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### Accounting policies

#### a) Basis of preparation

The financial statements have been prepared in accordance with the with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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, and the Financial Reporting Standard

b) The charity is a public benefit entity as defined under FRS102.

c) The post COVID economic climate has created some uncertainty about the ability of all charities to continue some services in the future. However, the Trustees have robust financial monitoring systems in place (see 'Financial risk' on page 11), which enable risks to be monitored, so that mitigating action can be taken to minimise these risks. Interim action has already been taken to suspend some services and adapt others and if any services become unsustainable the Trustees will take action to control expenditure further.

The Trustees are confident that these measures, if required, will ensure that the charity remains able to continue as a going concern.

#### d) Income

Legacies, donations or grants becoming available to Age UK South Gloucestershire during the accounting period are recognised in the Financial Statements for the period; where conditions are required to be fulfilled prior to receipt or use these items would not be recognised before such conditions were fulfilled.

#### e) Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered. Governance costs are those incurred in compliance with constitutional and statutory requirements, these are included within charitable activities.

#### f) Fixed assets

Expenditure on tangible assets is capitalised if the cost of any item exceeds £5,000.

Fixed assets are included at cost less depreciation.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset on a 25% p.a. straight line basis.

Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

#### g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

#### h) Cash at bank

This includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### i) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### j) Unrestricted funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

#### k) Designated funds

Designated funds are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

#### l) Restricted funds

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

#### m) Operating Leases

Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### 1 Accounting policies (*continued*)

#### n) Defined pension contributions

In accordance with the Pensions Act (2008), all qualifying staff are automatically enrolled in the Company Pension Scheme, ensuring that the statutory minimum contribution requirements are met.

o) Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

### 2 Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations	37,192	-	37,192
Legacies	14,586	-	14,586
	<u>51,778</u>	<u>-</u>	<u>51,778</u>

#### Comparative Figures 2023/24

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations	32,728	-	32,728
Legacies	8,035	-	8,035
	<u>40,763</u>	<u>-</u>	<u>40,763</u>

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### 3 Charitable activities (income)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<i>Age UK</i>			
Warm Homes	-	38,391	38,391
Brand Partnership Grant	9,375	-	9,375
Survey Grant	-	8,000	8,000
Hustings Grant	-	2,000	2,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	56,470	56,470
Equalities Voice	-	12,117	12,117
Improving Homes and Wellbeing	-	57,900	57,900
IHWS stock purchases	-	7,967	7,967
Welcome Home	-	48,252	48,252
Cost of Living	-	-	-
Activity Day Centre Contracts	-	91,733	91,733
Roadshow & Engagement	-	2,322	2,322
Pop Up Events	-	5,000	5,000
Elders Pride	-	4,000	4,000
South Gloucestershire Advice Service	-	58,189	58,189
Over 50s Forum	3,318	10,000	13,318
Community & Wellbeing	-	12,970	12,970
Household Fund 5	-	21833.15	21,833
Household Fund 6	-	23171.96	23,172
<i>Other Grants</i>			
St Monica Trust:			
Peer to Peer Befriending	-	15,241	15,241
Dolphin (I&A)	-	15,000	15,000
Fuel Poverty	-	-	-
Quartet Community Foundation:			
Express Grant	-	1,757	1,757
Catalyst Fund	-	-	-
Lottery - Routes 2 Wellbeing	-	121,235	121,235
We Sport	-	500	500
Wales & West Utilities	-	23,840	23,840
McLay Dementia Fund	-	10,000	10,000
Hodge Foundation Grant	-	10,000	10,000
Postcode Lottery	35,000	-	35,000
<i>Client charges</i>			
Private Day Services	92,693	-	92,693
Footcare	2,196	-	2,196
<i>Other</i>			
Sale of Assets	-	-	-
Gift Aid Claims	1,881	-	1,881
Fundraising	12,375	-	12,375
Miscellaneous Income	255	-	255
	<b>157,092</b>	<b>658,266</b>	<b>815,358</b>

## 3 Charitable activities (income) (continued)

## Comparative Figures 2023/24

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<i>Age UK</i>			
Warm Homes	-	33,500	33,500
Cost of Living Response Fund	-	40,000	40,000
Digital Champions	-	36,000	36,000
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	56,470	56,470
Equalities Voice	-	12,117	12,117
Improving Homes and Wellbeing	-	57,901	57,901
Welcome Home	-	34,632	34,632
Cost of Living	-	28,800	28,800
Activity Day Centre Contracts	120,681	-	120,681
Roadshow and Engagement	-	2,478	2,478
South Gloucestershire Advice Service	-	28,596	28,596
<i>Other Grants</i>			
<i>St Monica Trust:</i>			
Peer to Peer Befriending	-	20,000	20,000
Dolphin ( I & A )	-	15,000	15,000
Fuel Poverty	-	10,000	10,000
Coronation Fund	-	500	500
<i>Quartet Community Foundation:</i>			
Express Grant	-	3,000	3,000
Catalyst Fund	-	5,000	5,000
<i>Lottery</i>			
Routes 2 Wellbeing	-	2,000	2,000
Cost of Living	-	69,953	69,953
Wessex Water	3,000	-	3,000
Thornbury Town Trust	550	-	550
We Sport	-	32,947	32,947
Garfield Weston	30,000	-	30,000
<i>Client charges</i>			
Private Day Services	102,998	-	102,998
<i>Other</i>			
Sale of Assets	60	-	60
Gift Aid Claims	872	-	872
Fundraising	4,923	-	4,923
Miscellaneous	265	-	265
	<b>273,349</b>	<b>488,894</b>	<b>762,243</b>
		<b>Total Funds 2025 £</b>	<b>Total Funds 2024 £</b>

## 4 Charitable activities (expenditure)

<i>Other</i>			
Staff Salaries		618,070	572,758
Other staff costs		30,042	34,350
Grants paid		38,329	13,109
Direct costs		24,826	32,629
Premises		41,490	45,022
Running costs		44,225	48,115
Advertising and promotion		3,553	1,195
Event & Fundraising Costs		4,371	-
Consultancy		41,864	36,939
Legal & professional fees		870	446
Independent examination fees		1,454	3,436
Depreciation		1,042	2,499
		<b>850,136</b>	<b>790,498</b>

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### 5 Net income for the year

This is stated after charging:

	2025 £	2024 £
Independent examiner's remuneration	1,454	3,436

None of the Trustees received any remuneration during the year or the previous year.

No expenses were reimbursed to any Trustees during the year or the previous year.

Donations totalling £1,000 were made by Trustees, Key Management Personnel and related parties during the year (2024: £1,000).

### 6 Staff costs and numbers

The aggregate payroll costs were:

	2025 £	2024 £
Wages and salaries	554,348	517,405
Employer's National Insurance	37,572	32,769
Staff Pension Employer's Contributions	26,150	22,584
	<u>618,070</u>	<u>572,758</u>

One employee (CEO) received emoluments of more than £60,000.

The Key Management personnel of the Charity, as previously stated in the Trustees' Report, comprise of the Chief Executive Officer, the Finance Manager and the Services Manager.

The total payroll cost (including Employers' NI and Pension contributions) of the Key Management personnel was £150,243 (2025) and £132,391 (2024).

The total amount of termination payments in the year was £Nil (2024: £Nil).

The average weekly number of employees during the year, calculated on headcount, was as follows:

	2025 No.	2024 No.
Central and management	3.0	3.0
Direct charitable	25.0	26.0
	<u>28.0</u>	<u>29.0</u>

### 7 Taxation

The charity is exempt from corporation tax on its charitable activities.

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

**8 Comparative funds 2023/24**

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
<b>Income from</b>			
Donations and legacies	40,763	-	40,763
Charitable activities	273,349	488,894	762,243
Investment income	3,248	-	3,248
<b>Total income</b>	<u>317,360</u>	<u>488,894</u>	<u>806,254</u>
<b>Expenditure on</b>			
Charitable activities	301,604	488,894	790,498
<b>Total expenditure</b>	<u>301,604</u>	<u>488,894</u>	<u>790,498</u>
<b>Net income/(expenditure)</b>	15,756	-	15,756
Transfers between funds	-	-	-
<b>Net Movement in funds</b>	<u>15,756</u>	<u>-</u>	<u>15,756</u>
<b>Reconciliation of funds:</b>			
Total funds at 1 April	136,015	-	136,015
<b>Total funds at 31 March</b>	<u>151,771</u>	<u>-</u>	<u>151,771</u>

**9 Tangible fixed assets**

	Office Equipment £	Total £
<b>Cost</b>		
At 1 April 2024	44,914	44,914
Additions	-	-
At 31 March 2025	<u>44,914</u>	<u>44,914</u>
<b>Depreciation</b>		
At 1 April 2024	43,872	43,872
Charge for the year	1,042	1,042
At 31 March 2025	<u>44,914</u>	<u>44,914</u>
<b>Net book value</b>		
At 31 March 2025	<u>-</u>	<u>-</u>
At 31 March 2024	<u>1,042</u>	<u>1,042</u>

# Notes to the Financial Statement

AGE UK SOUTH GLOUCESTERSHIRE

Year Ended 31<sup>st</sup> March 2025

## 10 Debtors

	2025	2024
	£	£
Trade debtors	8,197	17,632
Prepayments	7,242	3,184
Accrued income	19,115	31,478
Net Wages prepayment	300	-
	<u>34,854</u>	<u>52,294</u>

## 11 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	13,338	10,976
PAYE/NI liability	9,952	9,572
Pension Fund	-	-
Accruals and deferred income	135,010	77,217
	<u>158,300</u>	<u>97,765</u>

## 12 Movement in funds

	At 01-Apr 2024	Income	Expenditure	Transfers	At 31-Mar 2025
	£	£	£	£	£
<b>Restricted funds</b>					
<i>Age UK</i>					
Warm Homes	-	38,391	(38,391)	-	-
Brand Partnership Grant	-	-	-	-	-
Survey Grant	-	8,000	(8,000)	-	-
Hustings Grant	-	2,000	(2,000)	-	-
<i>South Gloucestershire Council</i>					
Better Care, Stronger Communities	-	56,470	(56,470)	-	-
Equalities Voice	-	12,117	(12,117)	-	-
Improving Homes and Wellbeing	-	57,900	(57,900)	-	-
IHWS stock purchases	-	7,967	(7,967)	-	-
Welcome Home	-	48,252	(48,252)	-	-
Cost of Living	-	-	-	-	-
Activity Day Centre Contracts	-	91,733	(91,733)	-	-
Roadshow & Engagement	-	2,322	(2,322)	-	-
Pop Up Events	-	5,000	(5,000)	-	-
Vintage/Elders Pride	-	4,000	(4,000)	-	-
South Gloucestershire Advice Service	-	58,189	(58,189)	-	-
Over 50s Forum	-	10,000	(10,000)	-	-
Community & Wellbeing	-	12,970	(12,970)	-	-
Household Fund 5	-	21,833	(21,833)	-	-
Household Fund 6	-	23,172	(23,172)	-	-
<i>Other Grants</i>					
St Monica Trust:					
Peer to Peer Befriending	-	15,241	(15,241)	-	-
Dolphin (I&A)	-	15,000	(15,000)	-	-
Fuel Poverty	-	-	-	-	-
Quartet Community Foundation:					
Express Grant	-	1,757	(1,757)	-	-
Catalyst Grant	-	-	-	-	-
Lottery - Routes 2 Wellbeing	-	121,235	(121,235)	-	-
Tesco	-	375	(375)	-	-
We Sport - Live Longer Better	-	500	(500)	-	-
Wales & West Utilities	-	23,840	(23,840)	-	-
McLay Dementia Fund	-	10,000	(10,000)	-	-
Hodge Foundation Grant	-	10,000	(10,000)	-	-
	<u>-</u>	<u>658,266</u>	<u>(658,266)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	10,000	1,000	-	-	11,000
General funds	141,771	211,464	(191,870)	-	161,365
	<u>151,771</u>	<u>212,464</u>	<u>(191,870)</u>	<u>-</u>	<u>172,365</u>
<b>Total funds</b>	<u>151,771</u>	<u>870,730</u>	<u>(850,136)</u>	<u>-</u>	<u>172,365</u>

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### 12 Movement in funds (continued)

#### Age UK

Eon Warm Homes Grant: This grant was received via Age UK to contribute towards other benefits advice which is not funded by other sources.

Brand Partnership Grant : Partnership Grant form Age UK national

Cost of Living Response Fund: This grant was received via Age UK to meet urgent need and demand as older people

Survey Grant : to undertake survey work to feed into Age UK national concerning the provision of Day Services

Hustings Grant: to provide pop-up events during election time to inform and support older people with voting

Digital Champions Programme: Funding received to help enable and empower older people to access digital

#### South Gloucestershire Council

Activity Day Centre contracts - Individual funding contracts for our Day Centre clients that are funded by the council

Better Care, Stronger Communities Grant: Maintaining Health & Wellbeing in later life. SGC fund a project to develop volunteering activities that will address loneliness and isolation amongst older people.

Equalities Voice SLA: SGC fund part of the cost of staff salaries relating to (a) strategic involvement via involvement in groups and forums, (b) raising awareness of and sharing information about older people's issues and (c) the promotion of partnership working.

Improving Homes and Wellbeing: This funding is used to assess homes of disrepair, belonging to older people in South Gloucestershire and, enable necessary improvements to be carried out.

Welcome Home : A joint project with Southern Brooks to provide practical and social support for people returning home from hospital after illness, surgery or accident.

Cost of Living: assistance with the rising cost of living.

RoadShow and Engagement : Grant to raise awareness of the council's age friendly communities initiative.

Pop Up Events: to raise awareness of South Gloucestershire as an ageing friendly community.

Vintage/Elders Pride: a single event to highlight equality and diversity awareness

South Gloucestershire Advice Service: providing benefits advice and assisting with applications

Over 50s Forum: transfer of grant from over 50s forum on its winding up to continue to raise awareness of the needs of over 50s

Community & Wellbeing: to assist with funding Digital Inclusion

Household Fund 5: provides practical support to eligible adults and families for food, gas/electricity top ups and household items

Household Fund 6: support as for Fund 6 but with more emphasis on energy efficiency and savings

#### Other Grants

St Monica Trust/Dolphin Society: 3 Year Grant enabling provision of specialist benefits advice.

St Monica Trust Charitable Impact/ Fuel Poverty: To assist with heating bill and keeping warm.

St Monica Trust (Peer to Peer Befriending): Matching a befriending volunteer to individuals to decrease social isolation

St Monica Trust Coronation Fund: Funding to enable coronation celebrations for the activity day centres

Quartet Express Grant : for a new IT System to support all the services of the charity.

Quartet Catalyst Grant: to provide warm packs and insulation equipment to older people living in South

Quartet Catalyst Grant( £8,000 previous year) to support our Income & Advice Service and help with core costs.

Lottery - Cost of Living: One year funding to support the existing benefits advice service.

Lottery- Routes 2 Wellbeing: Funding of upfront recruitment costs for 2024/25 3 year funded project, primarily an

WeSport - Live Longer Better: GP Surgery Supported Walking Groups: Funding for a community based approach to Ageing well via the driver of increased physical activity, especially for people who have not taken part in exercise for some time, are nervous about walking alone or don't feel ready yet to join a Walking for Health programme.

Wales & West Utilities: to provide gas safety checks and equipment for older people in South Gloucestershire

McLay Dementia Fund: to provide structured services to help slow the progression of dementia and help maintain a good quality of life.

Hodge Foundation Grant: for digital inclusion workshops and advice.

Postcode Lottery: Unsolicited grant arising from being signed up previously and for any purpose of the charity.

Tesco: to provide food and equipment for Activity Day Centres

# Notes to the Financial Statement

## Year Ended 31<sup>st</sup> March 2025



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

### 12 Movement in funds (continued)

Designated funds: These funds have been set aside to pay for the following:

Redecoration of Thornbury office	£	10,000
Training Fund in memory of D Wyatt	£	1,000
	£	<u>11,000</u>

#### Comparative Figures 2023/24

	At 01-Apr 2023 £	Income £	Expenditure £	Transfers £	At 31-Mar 2024 £
<b>Restricted funds</b>					
Digital Champions	-	36,000	(36,000)	-	-
We Sport	-	32,947	(32,947)	-	-
SGC South Gloucestershire Advice Service	-	28,596	(28,596)	-	-
SGC Better Care, Stronger Communities	-	56,470	(56,470)	-	-
SGC Welcome Home	-	34,632	(34,632)	-	-
SGC Cost of Living	-	28,800	(28,800)	-	-
SGC Roadshow & Engagement	-	2,478	(2,478)	-	-
SGC Equalities Voice	-	12,117	(12,117)	-	-
SGC Improving Homes and Wellbeing	-	57,901	(57,901)	-	-
St Monica Trust - Peer to Peer Befriending	-	20,000	(20,000)	-	-
St Monica Trust (Fuel Poverty Grant)	-	10,000	(10,000)	-	-
St Monica Trust Coronation Fund	-	500	(500)	-	-
Lottery - Routes 2 Wellbeing	-	2,000	(2,000)	-	-
Lottery - Cost of Living	-	69,953	(69,953)	-	-
St Monica Trust (Dolphin I&A)	-	15,000	(15,000)	-	-
Age UK/Eon Warm Homes	-	33,500	(33,500)	-	-
Age UK Cost of Living Response	-	40,000	(40,000)	-	-
Quartet Community Foundation	-	8,000	(8,000)	-	-
	<u>-</u>	<u>488,894</u>	<u>(488,894)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	23,711	-	-	(13,711)	10,000
General funds	112,304	317,360	(301,604)	13,711	141,771
	<u>136,015</u>	<u>317,360</u>	<u>(301,604)</u>	<u>-</u>	<u>151,771</u>
<b>Total funds</b>	<u>136,015</u>	<u>806,254</u>	<u>(790,498)</u>	<u>-</u>	<u>151,771</u>



### 13 Analysis of net assets between funds

	Tangible Fixed assets £	Other Net assets £	Total £
<b>Restricted funds</b>	-	-	-
	-	-	-
<b>Unrestricted funds</b>			
Designated	-	11,000	11,000
General funds	-	161,365	164,365
	-	172,365	172,365

### Comparative Figures 2023/24

	Tangible Fixed assets £	Other Net assets £	Total £
<b>Restricted funds</b>	-	-	-
	-	-	-
<b>Unrestricted funds</b>			
Designated	-	10,000	10,000
General Funds	1,042	140,729	141,771
	1,042	150,729	151,771

### 14 Commitments under operating leases

At 31 March the company had aggregate minimum payment commitments under non-cancellable operating leases as set out below:

Details	Period	Annual Amount	Frequency	£
Thornbury Town Council (Premises)	Sep-24	15,156	Quarterly	3,789
<b>Details</b>		<b>2025</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	3,789	-	-	
<b>Details</b>		<b>2024</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	3,789	-	-	

### 15 Company limited by guarantee

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

### 16 Related party transactions

There are no transactions with trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

# Our Contact Details



## Information and Advice Service

[info@ageuksouthglos.org.uk](mailto:info@ageuksouthglos.org.uk)

01454 411 707 opt.1

## Befriending and Reconnect

[befriending@ageuksouthglos.org.uk](mailto:befriending@ageuksouthglos.org.uk)

01454 411707 opt.2

## Day Services

[dayservices@ageuksouthglos.org.uk](mailto:dayservices@ageuksouthglos.org.uk)

01454 411707 opt.3

## Digital Inclusion

[digital@ageuksouthglos.org.uk](mailto:digital@ageuksouthglos.org.uk)

01454 411707 opt.4

## Walking Project

[walking@ageuksouthglos.org.uk](mailto:walking@ageuksouthglos.org.uk)

01454 411707 opt.5

## Improving Homes and Wellbeing Service

[improvinghomes@ageuksouthglos.org.uk](mailto:improvinghomes@ageuksouthglos.org.uk)

## Welcome Home

[welcomhome@ageuksouthglos.org.uk](mailto:welcomhome@ageuksouthglos.org.uk)

t 01454 411707

e [info@ageuksouthglos.org.uk](mailto:info@ageuksouthglos.org.uk)

67 High Street, Thornbury, Bristol, BS35 2AW

[www.ageuk.org.uk/southgloucestershire](http://www.ageuk.org.uk/southgloucestershire)



**Age UK South Gloucestershire Ltd**

England & Wales - Charity number 1109999

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# Accounts

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Together we make a difference

# Age UK South Gloucestershire Annual Report 2023/24

[www.ageuk.org.uk/southgloucestershire](http://www.ageuk.org.uk/southgloucestershire)

# Contents

Report of the trustees for the year ended 31st March 2024	3-25	Our ambassador	23
Chair's statement	5	Plans for 2024/25	24
Statement of trustees' responsibilities	6	Thank yous	25
Our purpose, mission & values	9-10	Reference and administrative details	26
Strategies to achieve our objectives & to meet our mission	11-13	Independent examiner's report	27
Our year in numbers	14	Statement of financial activities	28
Volunteering	15	Balance sheet	29
Our services	16-22	Cash flow statement	30
		Notes forming part of the financial statements	31-40



# Report of the Trustees for the year ended 31st March 2024

The trustees (who are also directors of Age UK South Gloucestershire for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Memorandum and Articles incorporated 26/05/2005 as amended by special resolution registered at Companies House on 10/08/2012 as amended by special resolution(s) dated 29 Jul 2016 as amended on 02 Sep 2019 as amended by special resolution(s) dated 27 sep 2019 as registered at companies house on 05 Nov 2019.

## Reference and Administration Details

**Official Name of Charity:** Age UK South Gloucestershire

**Charity Registered Number:** 1109999

**Company Registered Number:** 05464737

## Directors and Trustees:



### Warren Gemberling (Chair)

Warren was elected to the Board in January 2020. He graduated university with a degree in accounting and qualified as a CPA at KPMG in Des Moines, Iowa. He moved to the UK in 1990 and worked for several multinationals in Finance. Keen to give back, he joined Age UK South Gloucestershire initially as the Treasurer but stood down from that role in February 2022 when he was elected as Chair.



### Elizabeth Narey (Treasurer)

Liz was elected to the Board in January 2020. She is a commercially and financially experienced senior manager and worked as a senior director with Babcock International Group for 23 years. She has worked within a number of Joint Ventures as Executive/NonExecutive Director in Education, Defence and Support Services. She brings her wide experience to the Board to assist in developing and supporting the Charity's key aims. She took up the role of Treasurer in February 2022.



### **Kelvin Warlow**

Kelvin was elected to the Board in September 2019. On retiring from the Ministry of Defence in 2000, he soon joined Age UK York in various roles including Handyman Services and Information Officer. In 2013 Kelvin joined Age UK South Gloucestershire as a volunteer telephone befriender and office support to the Volunteer Manager. Kelvin is a keen amateur artist, DIY enthusiast and enjoys travel. He has two children and four grandchildren.



### **Tony Prosser**

Tony was elected to the Board in November 2022. He is Professor Emeritus of Public Law at the University of Bristol. He specialises in law and regulation and legal control of government. Tony enjoys cycling and hill walking.



### **Carole Knocker**

Carole was elected to the Board in May 2023. She had a 37 year career in the NHS. She has MSc in leadership and has held director level roles NHS in both England and Wales.

## **Senior Management**

**Mark Flower**  
CEO

**Ellie Gingell**  
Head of Finance  
and Company Secretary

**Christine Wedlake**  
Head of Services

## **Recruitment and Appointment of New Trustees**

Potential Trustees are identified by the Chairman and other Trustees or through appropriate advertisement and invited to attend a board meeting before deciding whether to accept the appointment. A skills audit of existing Trustees is undertaken, and the recruitment of Trustees designed to rectify gaps in the skills available and maintain those currently covered. In general, Trustees will bring specific expertise (e.g. financial or legal) or will have experience of working with older people in the charitable sector. We have a robust induction policy, training and procedures for all new and existing Trustees.

Tracey Houghton Rochester resigned as a Trustee on 20th June 2023

# Chair's Statement

Whilst this has been a challenging year, it has been an extremely positive one in many ways. In March 2023 we said goodbye to our CEO of 12 years and bought in an interim Mark Flower, who came from a corporate, fundraising and communications background. After going through a rigorous recruitment process, we offered Mark the role on a permanent basis. His remit was to improve our financial position, retain staff and develop our services. Mark with his senior leadership team, supported by the Board of Directors has overseen income increasing by over £300k whilst the spend on services has increased by £140k. This has moved us from a large deficit budget in 22/23 to a small excess in 23/24.

I am so pleased to see that we have not just maintained our Services but have delivered more. This includes our new home from hospital project, Welcome Home. The year ended on a very positive note with National Lottery Community Funding grant to enable us to deliver services to the harder reach communities, whether this is by geography or characteristic. This three-year project starts in April 2024.

“Together we make a difference” is one of our key values. I’m so pleased to see it in action with our colleagues, volunteers, supporters and partners to make a difference in the lives of our support seekers in South Gloucestershire. But the demand for our services continues to increase with the cost-of-living crisis, isolation and the health issues associated with our community over 50.

I want to thank the team, both paid and volunteers, that not only worked hard to accomplish this improvement but also continued to deliver top quartile services. I also want to thank our Trustees, the commissioners, our individual and corporate supports and grant funders that came together to make a difference.

We are very pleased to welcome World Cup winner Natasha “Mo” Hunt as the charity’s first Ambassador. She is a remarkable athlete and woman who not only believes in our values but lives them to. We have a number of events lined up with Mo, leading to the World Cup in England in 2025.

“  
I’m so pleased to see it in action  
with our colleagues, volunteers,  
supporters and partners to make a  
difference in the lives of our  
support seekers in South  
Gloucestershire.”

**Warren Gemberling**

Chair

## Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Accepted Accounting Practice). Company and Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. 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. Structure, governance and management The Charity is administered through a Board of Directors who are also the charity Trustees. Whilst our governing document requires us to have a minimum of three Directors, we have been fortunate to have the services of up to five during the year to March 2024.

Board meetings are held bi-monthly, when monitoring reports are presented on finances, service issues, performance and development opportunities. The Board also discuss their responsibilities for the financial sustainability and strategic planning for the work of the Charity and for Safeguarding and Health & Safety issues. The Chief Executive Officer, Head of Finance and Treasurer meet as appropriate to prepare recommendations for the full Board regarding financial matters such as the annual budget and the reserves policy.

Day to day management of the organisation is the responsibility of a full time Chief Executive Officer who has overall responsibility for the team of staff and volunteers. The Trustees carry out an annual review of the risks faced and the procedures established to manage those risks. Internal risks are minimised by the implementation of effective internal control procedures that ensure both appropriate authorisation of all transactions and projects and consistent quality of delivery for all operational aspects of the charity. External risks (e.g. changes to government priorities, cuts to available funding due to budgetary constraints) are also identified and appropriate mitigation measures established where possible. Examples of mitigation measures in place include:

## Cybersecurity Risk

- The organisation employed an external agency to conduct a security review during 2021 and the internal Wi-Fi device connections are monitored
- Multi-factor Authorisation (MFA) has been implemented where possible in line with good industry practice.
- We hold a Cyber Insurance policy

## Risks to Vulnerable People

- The organisation has a Safeguarding Policy and a team of safeguarding coordinators who are responsible for receiving and where necessary escalating issues of concern to the Council's Safeguarding team
- Safeguarding training is available for all staff and volunteers, and is a mandatory part of induction training for all new volunteers
- All those undertaking qualifying activities with vulnerable people must undergo a Disclosure and Barring Service check before they start and at regular intervals on an ongoing basis. References are also taken.
- Safeguarding is a standing item on the agenda for Team and Trustee Board meetings.

## Financial Risk

- Annual income and expenditure budgets are set, and regular monitoring is undertaken to identify any significant variances.
- A cashflow forecast is updated each month so the year-end forecasts can also be updated to identify any areas of potential financial risk. This is 'RAG' rated so that progress can be monitored during the year and action taken to try to increase income and/or decrease expenditure where this is necessary.
- Regular financial performance reports are made to the trustees.
- The trustees have developed a Reserves Policy so that the organisation will be able to cope with any sudden reduction in income or meet any unforeseen expenditure.
- Cash balances are spread across a number of banks to protect against financial loss above the government protected limit.

## Financial Review and Reserves Policy

The Trustees have established a policy whereby the level of general (unrestricted) reserves are to be maintained at the greater of either:

- Redundancy costs plus outstanding lease obligations, or
- Between 3 and 6 months unrestricted running costs

As at March 2024, the redundancy liabilities are £10,647 and lease liabilities £3,789, giving a total minimum reserves required of £14,436.

As at March 2024, 3 months running costs equates to £72,000 and 6 months £144,000.

General Funds at year end were £141,771 (£112,304 in March 2023).

At this level the Trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

During 2023/24 the trustees report that income exceeded expenditure by £15,756.

## Age UK Charity Quality Standard (CQS)

The organisation holds the Age UK Charity Quality Standard (CQS), which is audited by an independent specialist audit company, SGS.

## Age UK Information and Advice Quality Programme (IAQP)

The organisation holds Age UK IAQP accreditation, which passports the Benefits Advice Service to the sector's national Advice Quality Standard (AQS) managed by the Advice Services Alliance.

## Trading Companies

Following the closure of all FCA regulated trading for Age UK/('Age Co') insurance and other products towards the end of 2017/18, the joint trading company shared with Age UK Bristol and Age UK Bath and North East Somerset remains inactive. The charity also has a wholly owned trading subsidiary company, Age UK South Gloucestershire Enterprises Ltd., but this is currently formally registered as dormant.

## Public Benefit

Age UK South Gloucestershire's main objective is to improve quality of life and well-being for older people in South Gloucestershire and the Trustees have had due regard to the guidance published by The Charity Commission on Public Benefit when deciding the activities that the organisation should undertake.

**Accountants:** [Burton Sweet Limited, The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR](#)

**Bankers:** [HSBC Bank Plc and CAF Bank](#)

# Charitable objects

The objects of the charity are to promote the following purposes for the benefit of the public and/or older people within the area of benefit: 3.1.1 preventing or relieving the poverty of older people; 3.1.2 advancing education; 3.1.3 preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical); 3.1.4 promoting equality and diversity; 3.1.5 promoting the human rights of older people in accordance with the universal declaration of human rights; 3.1.6 assisting older people in need by reason of ill-health, social exclusion or other disadvantage; and 3.1.7 such other charitable purposes for the benefit of older people as the charity trustees from time to time decide; the outcome of this being the promotion of the well-being of older people.

# Our Purpose, Mission and Values

## Our Purpose:

Age UK South Gloucestershire's purpose is to support you and your loved ones when you need us.

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## Our Vision:

To create an age friendly community where you feel empowered, respected, connected, and supported to make the very best of your life.

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## Our Mission:

To make a positive difference by putting you and the people around you at the heart of all we do. To work alongside and supported by partner organisations, raising awareness, to improve the quality of your life and provide effective timely support for when you need it.

---

## Values

Our values guide all we do:

**Together We  
Make a  
Difference**



### Respecting

We treat everyone with respect and embrace equality, diversity and inclusion in our practices. We actively represent the interests of older people to those whose decisions will affect them, promoting positive attitudes to ageing and challenging prejudice and bias.



### Enabling

We are person-centered and keep individuals at the heart of everything we do. We enable and empower people to make the most of their life and prolong their independence while respecting their feelings and wishes.



### Supporting

We are a supportive, empathetic, and caring organisation, whether to work, volunteer, or receive services or support.

## How are our strategic objectives going to achieve our mission?

- Valuing and celebrating our staff and volunteers.
- Working to reduce loneliness and isolation.
- Promoting health, wellbeing and independence.
- Supporting families, loved ones and carers in their own homes and wider community.
- Helping people access services, benefits and other entitlements.
- Promoting equality, diversity and inclusion.
- Being a leading advocate for issues that impact our community.

# Strategies to achieve our objectives and to meet our mission...

## 1

### Goal One Organisational Sustainability

#### Financial Sustainability

Ensuring we have funds from several sources to maintain and improve our services. This will include multiple and diverse income streams. Our goal is to have 1/3 commissioned income, 1/3 Trusts and grants and 1/3 income generation. Stable workforce (see goal 6) to ensure continuity of service and knowledge pool.

#### Service Sustainability

We will develop services that are self-sustaining, adaptable, and service user driven.

#### Environmental Sustainability

We will consider the environment in our purchases and our actions. We aim over the next 3 years to move to a paperless filing system using robust and future-proof IT systems.



“  
We will listen and respond to  
the needs of  
South Gloucestershire's  
elderly community.  
”

## 2

### Goal Two Our community is at the centre of all we do and the decisions we make

- Embedding ourselves in our local community and being the charity for older people.
- Promoting services in local media outlets, organisations, businesses, and community groups.
- Being a charity that listens and responds to the community's needs, aligning with National Ageing Better campaigns and working closely with local authorities and other partner organisations.



3

### Goal Three One Service

We use a holistic and global approach to every service user who accesses Age UK South Gloucestershire to offer a widespread and seamless service.

4

### Goal Four One Team

To deliver the service, there will be one team with a knowledge of all services.

To move towards a multi-faceted approach, whereby staff are employed to be core project workers, moving across all services – with specialist team leads.

5

### Goal Five Be THE advocate for our community

Seeking to understand, connect with, and be the voice of older people in the local community. Recognising how diverse the community is and representing this diversity within the delivery of our services. To support and advocate for those who feel underrepresented and disadvantaged. Working towards being the main voice and sought after for our knowledge, skills, and expertise.

6

### Goal Six Retain, celebrate and develop our staff and volunteers

We have developed a People and Volunteers strategy to fulfil this goal. This is a key part of our mission statement.

7

**Goal Seven**

Diversity and Inclusion underpin all we do

Work collaboratively with specialist organisations to build on our understanding of the diversity needs in the local community.

8

**Goal Eight**

We are Dementia Friendly

All staff and volunteers to be dementia trained. The office and any external buildings used to be a Dementia Friendly environment.

Raise awareness locally through Dementia Friendly campaigns.

9

**Goal Nine**

We will develop partnerships that will benefit our community

We understand that there is strength in collaboration and are always willing to seek out partnerships where it will benefit our community.

10

**Goal Ten**

Develop a ten-year strategy

A robust yet flexible strategy for Age UK South Gloucestershire will be achieved by the end of 2024.



# Our Year In Numbers

## 2023/24

**3** 3 Digital Café's Established  
in the county

**851**  
Specialist benefit advice appointments

**128**  
Digital Inclusion  
Clients

**£1.35m**  
Benefits secured (WHD + Consortium)

**700**  
Members attended  
our Day Services

**120**  
Total Befriending Matches

**66**  
Walking Group  
Clients

**7132**  
Volunteering Hours

**22**  
Digital  
Champion  
Volunteers

**100%**  
Of our Volunteers would recommend  
volunteering with us

**62**  
Homes helped  
under the  
Improving  
Homes and  
Wellbeing  
Project

**4**  
Weekly Activity  
Day Centres

**20**  
Tablet Loan  
Scheme Clients

**82**  
New  
Befriending  
Matches

**3786**  
Information and Advice enquiries

**4**  
Weekly Walking  
Groups

# Volunteering

Having volunteers is incredibly important and we are grateful to each one of them. We have seen the volunteer numbers increase during 23/24. We had 112 in 2022/23 and 184 in 2023/24. We have also seen our retention rate increase from 67% to 87%.

**Volunteer hours were 7132 and that is equivalent to nearly four full-time employees, saving us nearly £86,000 in wage costs.**



**100% of our  
volunteers said they  
would recommend  
volunteering with us**

The Volunteer team have had to be more creative and spread the net wider to achieve this success. This has included WI, Women's Royal British Legion, UWE e.g. freshers fair, public health events, Job Centres, International Women's Day Event, South Gloucestershire Show, South Gloucestershire and Stroud College, Women's Work Lab, Alphabet Group (LGBTQ+), SEN College, Thornbury Volunteering Centre, Voscur, Can Do Bristol, CVS, Connecting Kingswood and Neighbourly.



If you are interested in volunteering with Age UK South Gloucestershire, visit [www.ageuk.org.uk/southgloucestershire/get-involved/volunteer](http://www.ageuk.org.uk/southgloucestershire/get-involved/volunteer)

to see our current range of opportunities to support older people in South Gloucestershire.

# Our Services

## Befriending and Reconnect

Our Befriending service moved from strength to strength. This service matches a volunteer with a lonely older person.

Our service provides clients with a social visit for about one hour a week in their own home from one of our trained volunteers. The service is entirely free of charge. We had 82 matches in 2023/24 compared to 23 in the previous year. The number of actual befriending volunteers rose from 76 to 97.



“It gives me a lift to hear a cheerful voice and I feel more hopeful for the future. I feel better able to talk with people and I feel less isolated. Feel less stressed”

### Face to Face Befriending

Doug (Volunteer) has lived in Thornbury for the past 20 years and had struggled recently due to the loss of all his close friends. Doug lives with his wife of 60 years but wanted some male company. We introduced Doug to John in July 2023. The initial meet was great, Doug and John had a lot in common due to both living in the area for a long time and their shared passion of diving and history.



120 Active  
Matches



92 Active Face  
to Face  
Matches



21 Active  
Telephone  
Matches

# Our Services

## Welcome Home



The Welcome Home project is a new project funded by South Gloucestershire Council. Initially this is a two-year project, with a review date of December 2025. This project to help over 50s coming out of hospital without a care package. We are there to ensure the transition back home is a safe and comfortable one and to make sure that readmission to hospital is kept to a minimum. This is a joint project with Southern Brooks.

Eligible criteria for this service:



Been discharged from hospital within 6 weeks .



Over the age of 50 years old



Resident in South Gloucestershire

What support can we offer?

- Check in calls or visits
- Help with every day tasks (e.g. picking up prescriptions or assistance with shopping)
- Digital assistance
- Benefits checks
- Accompanying to community activities or appointments
- Signposting to other services
- Encouragement to live independently in the home

**MAKE A REFERRAL AT:**  
[www.southernbrooks.org.uk/welcome-home](http://www.southernbrooks.org.uk/welcome-home)

# Our Services

## Walking Project



The number of new clients was 66 compared to 49 in 22/23. We have 4 groups currently running. The groups in Thornbury and Staple Hill were set up in 2022/23, whereas the groups in Longwell Green and Yate were set up in 2023/24. Staple Hill.

Throughout 2023/24 nine volunteers have been active. These volunteers have supported on all the group walks. In 2023/24 one volunteer trained as a walk leader which involved undertaking first aid training along with additional in-house training, meaning that this volunteer is now able to lead walks independent of staff involvement.



**Our Walking Service is available to those who need to build confidence in walking, normally after a fall or hospitalisation. This starts on a 1 to 1 basis and then moves to a group.**



**Each walk is planned and led by our Walking Project Team and is created to meet the needs and abilities of those participating in the walk.**



**We often meet at a coffee shop during or after the walk for a well-earned drink, piece of cake and a chat.**

# Our Services

## Day Service

We have 4 Activity Day Centres across South Gloucestershire



**Activity Day Centres (ADCs) have reopened completely, with them slowly returning to pre-covid numbers. ADCs deliver a person-centred and specialised activities programme with a two-course lunch. Our experienced team are trained to support people with or without a dementia diagnosis, with a range of activities tailored for a diverse group of attendees.**

As older people continue to build confidence post-lockdown, ADCs offer an ideal opportunity for them to start being out and about, becoming more active, and re-engaging within the community to tackle their isolation and/or provide a few hours respite for their carers.

Approximately 50% of referrals come from social care colleagues with the remainder being private customers and, as demand continues to grow, we are planning to further expand capacity and open new centres during 2023/24.

### Activities Include:

Tai-Chi	Baking
Quizzes	Singing workshops
Exercises	festive parties
Arts & crafts	karaoke
Knitting	and lunch!



# Our Services

## Digital Inclusion



**3 Digital Cafe's opened in the last year**



**128 clients have signed up to the service between April 2023 and March 2024**



**22 Digital Champion volunteers recruited**



**20 Clients benefitted from our tablet loan scheme**

The Digital Champions continues to help our service users access the internet and online services.



During this period, we have recruited 22 Digital Champion volunteers with the average volunteer completing 16 hours per digital client. The total amount of hours completed from digital champions was 178 hours. We have made links with St James Place Bank and Leidos who have joined/planning to join some digital sessions in the community.

From the beginning of April 2023 to the end of March 2024 we have signed up 128 clients to the digital service all requiring 1:1 support, this compares favourably to the previous year when 53 clients signed up. Of these 128 clients, 20 benefitted from our Tablet Loan Scheme where they can borrow a device with its own preloaded (20gb data) connectivity to remove current barriers in relation to accessing technology.

We have reconnected clients with lost relatives, supported clients in learning to read, given clients confidence to rejoin community groups and given clients access to healthcare online, just to name a few!

We made links with DWP in Kingswood to support their community in need of digital skills that would help them with their pursuit of employment. We hosted a triage session with 15 people arriving all in need of 1:1 skills sessions.



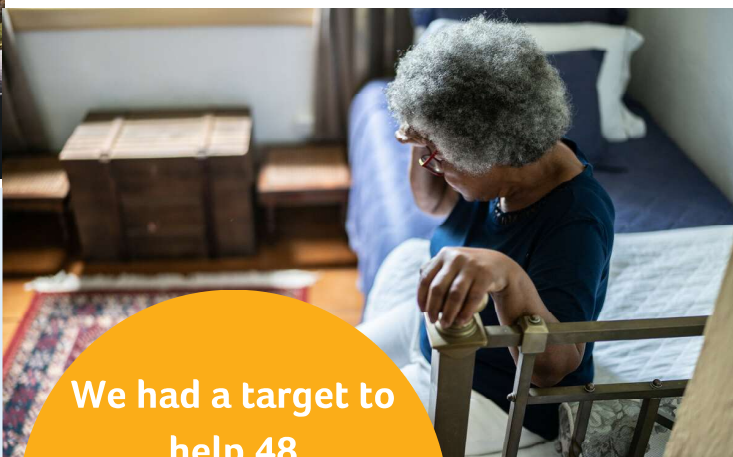
# Our Services

## Improving Homes & Wellbeing Service (IHWS)



**IHWS is a new project launched March 2023 following on from a 'test and learn' basis in partnership with South Gloucestershire Council.**

**It supports homeowners who have found that their homes have fallen into disrepair and their gardens have become overgrown and unmanageable.**



**We had a target to help 48 households, but actually achieved 62 in 2023/24**

Referrals come from the Council's Enforcement Team, but increasingly, the service is being used by social care and health colleagues as well as our own staff and volunteer team.

There are many reasons why a home environment has declined, and we work with individuals to address those issues and support them in making the repairs they need to the property and garden. By identifying and addressing the root causes of their property and garden problems, this project aims to achieve a lasting improvement in their circumstances and their wellbeing, and so prevent the need for enforcement action to be taken. Social care interventions are also being supported to maximise the chance of sustainable change in people's circumstances.

We continue to find that the presenting problems are usually the 'tip of an iceberg' and that there are complex situations that have combined to a spiral of problems and decline, requiring intensive support to break the cycle.

**Case studies and feedback from those making referrals demonstrate significant successes. We have agreed a three-year funding arrangement with the Council.**

# Our Services

## Information and Advice

A wide range of information, advice and signposting on later life issues is available via the telephone helpline or in person at our offices. This is enhanced using the comprehensive range of booklets and factsheets produced centrally by Age UK, and those of other organisations

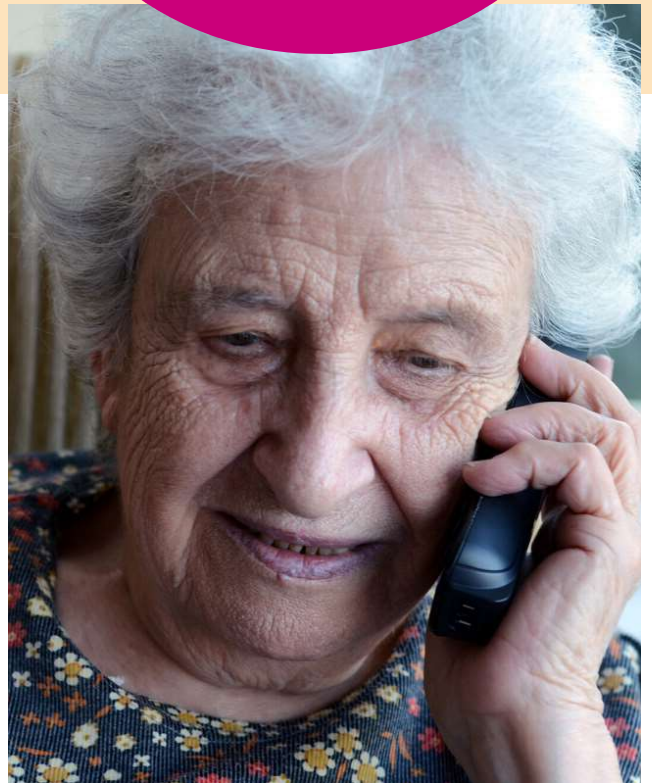
We also work in partnership with several other providers to maximise the delivery of advice services. For example, the South Gloucestershire Advice Service, which is led by South Gloucestershire Citizens Advice Bureau, combines their expertise and resources with those of Age UK South Gloucestershire, North Bristol Advice Centre, Talking Money (formerly Bristol Debt Advice Centre) and Avon & Bristol Law Centre, to make benefits and debt advice available throughout South Gloucestershire.

Our contribution to this partnership is to provide benefits advice to people over the age of 65 who are either on a low income or vulnerable, primarily by means of home visits to ensure access to those unable to access the community-based sessions due to their mobility or caring responsibilities.

We support referrals from Sirona, The Memory Service, CAB, Adult Social Care, Doctor surgeries, South Gloucestershire Council, and The Alzheimer's Society.

\*(A typical Attendance Allowance successful claim in 2023/24 secured between £3,588 and £5,252 per year for a person with disabilities and/or impairments that mean they require care and support during the day and/or night. It is non-means-tested and can lead to other entitlements, so it makes a very significant change to people's circumstances).

Our specialist benefits advice service helped secure over £1.35 million additional income for older people during the year, benefitting both the recipients and their local communities\*



Thank You

We are very grateful to The National Lottery Cost of Living Fund, South Gloucestershire Council and EON funding which allowed to help with the 3786 enquiries and 851 benefit advice appointments.

## Our Charity's Ambassador - Rugby World Cup winning scrum-half

Natasha 'Mo' Hunt

“

We need to give some time back. Until you've tried it, you don't know how much of a positive impact it will have not just on the person you're befriending, but on your life as well – it's a two way thing. It's really special

”

Mark Flower, CEO of Age UK South Gloucestershire commented,



*“We are delighted to welcome Mo as an ambassador for the charity and to understand how important older people have been in her life. Mo's own lived experience means there's a real honesty and passion to her support and that's immensely valuable.”*

*Mark adds, “the demands on our services has more than doubled in the last year. This has put a massive strain on our staff and volunteers. We are excited about appointing Mo as our first ambassador so that she can help us find more volunteers and elevate the areas where our services need support.”*

As co-captain of club Gloucester-Hartpury, Mo led her side to the Premiership Women's Rugby title in 2023. An England international, Mo became a Rugby World Cup champion in 2014 and she earned her 67th cap for the Red Roses last November against New Zealand in Auckland. She is also an Olympian having represented GB in Rugby 7s in Rio and Tokyo as well as a Commonwealth games medallist. Mo has often spoken of the inter-generational support she receives from her family that she attributes to the incredible success she has endured on and off the rugby pitch.

Mo Said:

*“My Gram and Grandad have always been a massive part of my life. I've been fortunate that I knew my great Grandma and my great Grandad for ages too. Growing up, there's always been so much love in our family, especially driven by our grandparents who are now great grandparents to my nieces and nephews. I've always hugely respected them and loved them to pieces.”*

*“I'm super excited about becoming an ambassador for Age UK so that I can help shine a light on this space. Age UK are crying out for volunteers for people to sign up to befriend an older person. There's a six-month waiting list for older people that want to have contact with someone. There's just nobody to fill that void.”*

# Plans for 2024/25

With the demand for our charity constantly growing we are planning to extend our services.



The Digital team are collaborating with NHS Talking Therapies to create direct referral routes. This will allow clients through our tablet loan scheme to join online CBT Sessions. The Digital team are also planning to open more Digital Cafes, one in Staple Hill and one in Filton, as well as expanding our current groups to support the community.

The Information and Advice team will launch a foot care service. Due to the increased demand for our services, they will look to recruit 3 more volunteer benefit advisers.

The National Lottery funded Routes to Wellbeing will see us having a presence in every GP practice in South Gloucestershire. We hope to reach over 100 vulnerable older people this year through this project.

The walking team want to increase the number of groups and will be looking to train more volunteers to become group leaders.

We are looking to open a new Day Centre, but with a drop in drop out option. This centre will also deliver falls workshops and dementia support.

We know that we need to recruit 70 new volunteers to meet our plans. A major target for our new volunteers will be as befrienders, as loneliness has major impact on older peoples physical and mental wellbeing. We currently have a one year waiting list for our Befriending service.

**We have set ourselves a break-even budget for 2024/25.**

# Thank you to the Trusts and Grant givers who have supported us during 2023/2024.

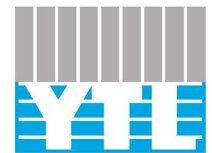


St Monica Trust

Barcan+Kirby



Wessex Water  
YTL GROUP



# Reference and administrative details

Year Ended 31 March 2024

## Officers

Chair: Warren Gemberling

Treasurer: Liz Narey

## Company Secretary:

Ellie Gingell

## Registered Office:

67 High Street, Thornbury, South Gloucestershire BS35 2AW

## Independent Examiner:

Joshua Kingston ACA, Burton Sweet Limited

The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton, Bristol BS48 1UR

## Bankers:

HSBC Bank Plc

## Signed by order of the Trustees

  
Warren Gemberling

*Approved by trustees on 16th September 2024*

## Independent examiner's report to the trustees of Age UK South Gloucestershire Ltd

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

### Joshua Kingston BSc. ACA

Burton Sweet Chartered Accountants  
The Clock Tower  
5 Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

Date: 16th September 2024

# Statement of financial activities (Including Income and Expenditure Account)

Year Ended 31 March 2024



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>Income from</b>					
Donations and legacies	2	40,763	-	40,763	5,899
Charitable activities	3	273,349	488,894	762,243	502,130
Investment income		3,248	-	3,248	457
<b>Total income</b>		<b>317,360</b>	<b>488,894</b>	<b>806,254</b>	<b>508,486</b>
<b>Expenditure on</b>					
Charitable activities	4	301,604	488,894	790,498	646,135
<b>Total expenditure</b>		<b>301,604</b>	<b>488,894</b>	<b>790,498</b>	<b>646,135</b>
<b>Net income/(expenditure)</b>	5	15,756	-	15,756	(137,649)
Transfers between funds	12	-	-	-	-
Net movement in funds					
<b>Reconciliation of funds:</b>					
Total funds at 1 April	12	136,015	-	136,015	273,664
<b>Total funds at 31 March</b>	12	<b>151,771</b>	<b>-</b>	<b>151,771</b>	<b>136,015</b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The comparative funds are detailed in note 8.

The notes on pages 31 to 40 form part of these financial statements

# Balance Sheet

31 March 2024

	Note	2024		2023	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	9		1,042		3,541
<b>Current Assets</b>					
Debtors	10	52,294		46,597	
Cash at bank		196,200		165,139	
		<u>248,494</u>		<u>211,736</u>	
<b>Creditors : Amounts falling due within one year</b>	11	<u>(97,765)</u>		<u>(79,262)</u>	
<b>Total Assets Less Current Liabilities</b>			150,729		132,474
<b>Net assets</b>			<u><u>151,771</u></u>		<u><u>136,015</u></u>
<b>Funds</b>					
<b>Restricted funds</b>	13		-		-
<b>Unrestricted funds</b>					
Designated funds	13	10,000		23,711	
General funds	13	141,771		112,304	
		<u>151,771</u>		<u>136,015</u>	
<b>Total funds</b>			<u><u>151,771</u></u>		<u><u>136,015</u></u>

For the year in question, the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on ...16 September 2024... and are signed on their behalf by:

  
 Warren Gemberling  
 Chair of Trustees

The notes on pages 31 to 40 form part of these financial statements

# Statement of cash flows

Year Ended 31 March 2024



AGE UK SOUTH GLOUCESTERSHIRE LTD

Company number: 05464737

	2024 £	2023 £
<b>Cash generated from operating activities</b>	31,061	(62,731)
Net cash inflow/(outflow) for the year	<u><u>31,061</u></u>	<u><u>(62,731)</u></u>

## A. Reconciliation of net movement in funds to net cash flow in operating activities

	2024 £	2023 £
Statement of Financial Activities: Net movement in funds	15,756	(137,649)
Decrease/(increase) in debtors	(5,697)	26,045
Increase/(decrease) in creditors	18,503	46,373
Depreciation	2,499	2,500
Net cash flow from operating activities	<u><u>31,061</u></u>	<u><u>(62,731)</u></u>

## B. Analysis of changes in cash flow during the year

	2024 £	2023 £	Change £
Cash at bank and in hand	196,200	165,139	31,061
	<u><u>196,200</u></u>	<u><u>165,139</u></u>	<u><u>31,061</u></u>
	2023 £	2022 £	Change £
Cash at bank and in hand	165,139	227,870	(62,731)
	<u><u>165,139</u></u>	<u><u>227,870</u></u>	<u><u>(62,731)</u></u>

## C. Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own Objects, except on special authority. In practice, this restriction has not had any effect on cashflows for the year.

The notes on pages 31 to 40 form part of these financial statements

# Notes on accounts

Year Ended 31 March 2024

## 1 Accounting policies

### a) Basis of preparation

The financial statements have been prepared in accordance with the with the historical cost convention (except where otherwise stated in the accounting policy note) and in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and the Companies Act 2006.

b) The charity is a public benefit entity as defined under FRS102.

c) The post COVID economic climate has created some uncertainty about the ability of all charities to continue some services in the future. However, the Trustees have robust financial monitoring systems in place (see 'Financial risk' on page 11), which enable risks to be monitored, so that mitigating action can be taken to minimise these risks. Interim action has already been taken to suspend some services and adapt others and if any services become unsustainable the Trustees will take action to control expenditure further.

The Trustees are confident that these measures, if required, will ensure that the charity remains able to continue as a going concern.

### d) Income

Legacies, donations or grants becoming available to Age UK South Gloucestershire during the accounting period are recognised in the Financial Statements for the period; where conditions are required to be fulfilled prior to receipt or use these items would not be recognised before such conditions were fulfilled.

### e) Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered. Governance costs are those incurred in compliance with constitutional and statutory requirements, these are included within charitable activities.

### f) Fixed assets

Expenditure on tangible assets is capitalised if the cost of any item exceeds £5,000.

Fixed assets are included at cost less depreciation.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset on a 25% p.a. straight line basis.

Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

### g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

### h) Cash at bank

This includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

### i) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### j) Unrestricted funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

### k) Designated funds

Designated funds are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

### l) Restricted funds

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

### m) Operating Leases

Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

# Notes to the financial statements

Year Ended 31 March 2024

## 1 Accounting policies (*continued*)

### n) Defined pension contributions

In accordance with the Pensions Act (2008), all qualifying staff are automatically enrolled in the Company Pension Scheme, ensuring that the statutory minimum contribution requirements are met.

o) Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

## 2 Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations	32,728	-	32,728
Legacies	8,035	-	8,035
	<u>40,763</u>	<u>-</u>	<u>40,763</u>

### Comparative Figures 2022/23

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations	5,444	-	5,444
Legacies	455	-	455
	<u>5,899</u>	<u>-</u>	<u>5,899</u>

# Notes on Accounts

Year Ended 31 March 2024

## 3 Charitable activities (income)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<i>Age UK</i>			
Warm Homes	-	33,500	33,500
Cost of Living Response Fund	-	40,000	40,000
Digital Champions	-	36,000	36,000
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	56,470	56,470
Equalities Voice	-	12,117	12,117
Improving Homes and Wellbeing	-	57,901	57,901
Welcome Home	-	34,632	34,632
Cost of Living	-	28,800	28,800
Activity Day Centre Contracts	120,681	-	120,681
Roadshow and Engagement	-	2,478	2,478
South Gloucestershire Advice Service	-	28,596	28,596
<i>Other Grants</i>			
<i>St Monica Trust:</i>			
Peer to Peer Befriending	-	20,000	20,000
Dolphin (I&A)	-	15,000	15,000
Fuel Poverty	-	10,000	10,000
Coronation Fund	-	500	500
<i>Quartet Community Foundation:</i>			
Express Grant	-	3,000	3,000
Catalyst Fund	-	5,000	5,000
<i>Lottery</i>			
Routes 2 Wellbeing	-	2,000	2,000
Cost of Living	-	69,953	69,953
Wessex Water	3,000	-	3,000
Thornbury Town Trust	550	-	550
We Sport	-	32,947	32,947
Garfield Weston	30,000	-	30,000
<i>Client charges</i>			
Private Day Services	102,998	-	102,998
<i>Other</i>			
Sale of Assets	60	-	60
Gift Aid Claims	872	-	872
Fundraising	4,923	-	4,923
Miscellaneous Income	265	-	265
	<u>273,349</u>	<u>488,894</u>	<u>762,243</u>

# Notes on Accounts

Year Ended 31 March 2024

## 3 Charitable activities (income) (continued)

### Comparative Figures 2022/23

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<i>Age UK</i>			
Warm Homes	-	33,499	33,499
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	54,900	54,900
Equalities Voice	-	12,117	12,117
Improving Homes and Wellbeing	-	2,500	2,500
VCSE Strategic Developments	-	2,000	2,000
Activity Day Centre Contracts	203,246	-	203,246
Contract Home Visits	8,350	-	8,350
South Gloucestershire Advice Service	-	28,596	28,596
<i>Other Grants</i>			
<i>St Monica Trust:</i>			
Peer to Peer Befriending	-	20,000	20,000
Dolphin ( I & A )	-	7,500	7,500
Fuel Poverty	-	2,000	2,000
<i>Quartet Community Foundation:</i>			
Express Grant	-	10,000	10,000
Catalyst Fund	-	10,000	10,000
Wessex Water	3,000	-	3,000
Thornbury Town Trust	550	-	550
Digital Champions	-	36,000	36,000
We Sport	-	46,053	46,053
Job Retention Scheme	-	292	292
HMRC Kickstarter Funding	-	6,211	6,211
<i>Client charges</i>			
Shopping	2	-	2
Footcare	2,030	-	2,030
Private Day Services	2,887	-	2,887
MCST/VCST	338	-	338
Other	59	-	59
	<u>230,462</u>	<u>271,668</u>	<u>502,130</u>

## 4 Charitable activities (expenditure)

	Total Funds 2024 £	Total Funds 2023 £
<i>Other</i>		
Staff Salaries	572,758	487,097
Other staff costs	34,350	26,328
Grants paid	13,109	-
Direct costs	32,629	45,377
Premises	45,022	45,319
Running costs	48,115	25,334
Advertising and promotion	1,195	871
Consultancy	36,939	-
Legal & professional fees	446	9,958
Independent examination fees	3,436	3,351
Depreciation	2,499	2,500
	<u>790,498</u>	<u>646,135</u>

# Notes on Accounts

Year Ended 31 March 2024

## 5 Net income for the year

This is stated after charging:

	2024 £	2023 £
Independent examiner's remuneration	3,436	3,351

None of the Trustees received any remuneration during the year or the previous year.

No expenses were reimbursed to any Trustees during the year or the previous year.

Donations totalling £1,000 were made by Trustees, Key Management Personnel and related parties during the year (2023: £1,000).

## 6 Staff costs and numbers

The aggregate payroll costs were:

	2024 £	2023 £
Wages and salaries	517,405	437,930
Employer's National Insurance	32,769	27,553
Staff Pension Employer's Contributions	22,584	21,614
	<u>572,758</u>	<u>487,097</u>

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

The Key Management personnel of the Charity, as previously stated in the Trustees' Report, comprise of the Chief Executive Officer, the Finance Manager and the Services Manager.

The total payroll cost (including Employers' NI and Pension contributions) of the Key Management personnel was £132,391 (2024) and £132,242 (2023).

The total amount of termination payments in the year was £Nil (2023: £14,932).

The average weekly number of employees during the year, calculated on headcount, was as follows:

	2024 No.	2023 No.
Central and management	3.0	3.0
Direct charitable	26.0	21.3
	<u>29.0</u>	<u>24.3</u>

## 7 Taxation

The charity is exempt from corporation tax on its charitable activities.

# Notes on Accounts

Year Ended 31 March 2024

## 8 Comparative funds 2022/23

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
<b>Income from</b>			
Donations and legacies	5,899	-	5,899
Charitable activities	230,462	271,668	502,130
Investment income	457	-	457
<b>Total income</b>	<u>236,818</u>	<u>271,668</u>	<u>508,486</u>
<b>Expenditure on</b>			
Charitable activities	373,467	272,668	646,135
<b>Total expenditure</b>	<u>373,467</u>	<u>272,668</u>	<u>646,135</u>
<b>Net income/(expenditure)</b>	(136,649)	(1,000)	(137,649)
Transfers between funds	-	-	-
<b>Net Movement in funds</b>	<u>(136,649)</u>	<u>(1,000)</u>	<u>(137,649)</u>
<b>Reconciliation of funds:</b>			
Total funds at 1 April	272,664	1,000	273,664
<b>Total funds at 31 March</b>	<u>136,015</u>	<u>-</u>	<u>136,015</u>

## 9 Tangible fixed assets

	Office Equipment £	Total £
<b>Cost</b>		
At 1 April 2023	44,914	44,914
Additions	-	-
At 31 March 2024	<u>44,914</u>	<u>44,914</u>
<b>Depreciation</b>		
At 1 April 2023	41,373	41,373
Charge for the year	2,499	2,499
At 31 March 2024	<u>43,872</u>	<u>43,872</u>
<b>Net book value</b>		
At 31 March 2024	<u>1,042</u>	<u>1,042</u>
At 31 March 2023	<u>3,541</u>	<u>3,541</u>

# Notes on Accounts

Year Ended 31 March 2024

## 10 Debtors

	2024 £	2023 £
Trade debtors	17,632	20,480
Prepayments	3,184	5,416
Accrued income	31,478	20,701
	<u>52,294</u>	<u>46,597</u>

## 11 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	10,976	7,954
PAYE/NI liability	9,572	8,909
Accruals and deferred income	77,217	62,399
	<u>97,765</u>	<u>79,262</u>

## 12 Movement in funds

	At 01-Apr 2023 £	Income £	Expenditure £	Transfers £	At 31-Mar 2024 £
<b>Restricted funds</b>					
Digital Champions	-	36,000	(36,000)	-	-
WeSport	-	32,947	(32,947)	-	-
SGC South Gloucestershire Advice	-	28,596	(28,596)	-	-
SGC Better Care, Stronger Communities	-	56,470	(56,470)	-	-
SGC Welcome Home	-	34,632	(34,632)	-	-
SGC Cost of Living	-	28,800	(28,800)	-	-
SGC Roadshow & Engagement	-	2,478	(2,478)	-	-
SGC Equalities Voice	-	12,117	(12,117)	-	-
SGC Improving Homes and Wellbeing	-	57,901	(57,901)	-	-
St Monica Trust (Peer to Peer Befriending)	-	20,000	(20,000)	-	-
St Monica Fuel Poverty	-	10,000	(10,000)	-	-
St Monica Coronation Fund	-	500	(500)	-	-
Lottery - Routes 2 Wellbeing	-	2,000	(2,000)	-	-
Lottery - Cost of Living	-	69,953	(69,953)	-	-
St Monica Trust - Dolphin(I&A)	-	15,000	(15,000)	-	-
Age UK/Eon Warm Homes	-	33,500	(33,500)	-	-
Age UK Cost of Living Response	-	40,000	(40,000)	-	-
Quartet Community Foundation (Catalyst Grants )	-	8,000	(8,000)	-	-
	<u>-</u>	<u>488,894</u>	<u>(488,894)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	23,711	-	-	(13,711)	10,000
General funds	112,304	317,360	(301,604)	13,711	141,771
	<u>136,015</u>	<u>317,360</u>	<u>(301,604)</u>	<u>-</u>	<u>151,771</u>
<b>Total funds</b>	<u>136,015</u>	<u>806,254</u>	<u>(790,498)</u>	<u>-</u>	<u>151,771</u>

# Notes on Accounts

Year Ended 31 March 2024

## 12 Movement in funds (*continued*)

Age UK /Eon Warm Homes Grant: This grant was received via Age UK to contribute towards other benefits advice which is not funded by other sources.

Age UK Cost of Living Response Fund: This grant was received via Age UK to meet urgent need and demand as older people struggle with the devastating impact of the increasing cost of living.

Age UK Digital Champions Programme: Funding received to help enable and empower older people to access digital technology.

Quartet Community Foundation (Catalyst Grant) : St Monica Trust/Dolphin Society This grant supports the Income and Advice service provided by Age UK South Gloucester by helping fund its core costs.

SGC Cost of Living Support Grant: Additional funding to provide more benefits advice.

SGC VCSE Strategic Developments : A one off grant to provide additional support.

South Gloucestershire Advice Service: This project is funded by SGC as part of a commissioned service from the South Gloucestershire Advice Consortium, which is delivered in partnership with Avon & Bristol Law Centre, Talking Money, North Bristol Advice Centre and South Gloucestershire Citizens Advice Bureau. Age UK South Gloucestershire provides a home visiting benefits advice service across the local authority area.

SGC Better Care, Stronger Communities Grant: Maintaining Health & Wellbeing in later life.SGC fund a project to develop volunteering activities that will address loneliness and isolation amongst older people.

SGC Equalities Voice SLA: SGC fund part of the cost of staff salaries relating to (a) strategic involvement via involvement in groups and forums, (b) raising awareness of and sharing information about older people's issues and (c) the promotion of partnership working.

SGC Welcome Home : A joint project with Southern Brooksto provide preactical and social support for people returning home from hospital after illness, surgery or accident.

SGC Improving Homes and Wellbeing: This funding is used to assess homes of disrepair, belonging to older people in South Gloucestershire and, enable necessary improvements to be carried out.

SGC RoadShow and Engagement : Grant to raise awareness of the council's age friendly communities initiative.

St Monica Trust/Dolphin Society:3 Year Grant enabling provision of specialist benefits advice.

St Monica Trust Coronation Fund: Funding to enable coronation celebrations for the activity day centres.

St Monica Trust Fuel Poverty: To assist with heating bill and keeping warm.

St Monica Trust (Peer to Peer Befriending): Matching a befriending volunteer to individuals to decrease social isolation and increase mental health and wellbeing.

WeSport Live Longer Better:GP Surgery Supported Walking Groups: Funding for a community based approach to Ageing well via the driver of increased physical activity, especially for people who have not taken part in exercise for some time, are nervous about walking alone or don't feel ready yet to join a Walking for Health programe.

Lottery- Routes 2 Wellbeing: Funding of upfront recruitment costs for 2024/25 3 year funded project, primarily an outreach project to re-engage older people in the community and reduce isolation.

Lottery - Cost of Living: One year funding to supoort the existing benefits advice service.

HMRC Kickstarter Funding: Subsidies for the creation and support of employemnt for long term unemployed young people.

Job Retention Scheme Funding: part of an emergency response to Covid-19 to ease workforce pressures in adult social care.

# Notes on Accounts

Year Ended 31 March 2024

## 12 Movement in funds (*continued*)

Designated funds: These funds have been set aside to pay for the following:

Redecoration of Thornbury office	£	10,000
	<u>£</u>	<u>10,000</u>

Designated Funds were reduced down to £10,000 following a discussion of the Trustees. This was deemed an estimate for redecoration costs of the current premises should the charity move in the future.

### Comparative Figures 2022/23

	At 01-Apr 2022 £	Income £	Expenditure £	Transfers £	At 31-Mar 2023 £
<b>Restricted funds</b>					
Digital Champions	-	36,000	(36,000)	-	-
We Sport	-	46,053	(46,053)	-	-
SGC VCSE Strategic Developments	-	2,000	(2,000)	-	-
SGC South Gloucestershire Advice	-	28,596	(28,596)	-	-
SGC Better Care, Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice	-	12,117	(12,117)	-	-
SGC Improving Homes and Wellbeing	-	2,500	(2,500)	-	-
St Monica Trust - Peer to Peer Befriending	-	20,000	(20,000)	-	-
St Monica Trust (Fuel Poverty Grant)	1,000	17,000	(18,000)	-	-
St Monica Trust (Dolphin I&A)	-	7,500	(7,500)	-	-
HMRC Kickstarter Funding	-	6,211	(6,211)	-	-
Age UK/Eon Warm Homes	-	18,499	(18,499)	-	-
Job Retention Scheme Grant	-	292	(292)	-	-
Quartet Community Foundation (Catalyst Grant)	-	20,000	(20,000)	-	-
	<u>1,000</u>	<u>271,668</u>	<u>(272,668)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	23,711	-	-	-	23,711
General funds	248,953	236,818	(373,467)	-	112,304
	<u>272,664</u>	<u>236,818</u>	<u>(373,467)</u>	<u>-</u>	<u>136,015</u>
<b>Total funds</b>	<u>273,664</u>	<u>508,486</u>	<u>(646,135)</u>	<u>-</u>	<u>136,015</u>

# Notes on Accounts

Year Ended 31 March 2024

## 13 Analysis of net assets between funds

	Tangible Fixed assets £	Other Net assets £	Total £
<b>Restricted funds</b>	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>			
Designated	-	10,000	10,000
Unrestricted Grants			
General funds	1,042	140,729	141,771
	<u>1,042</u>	<u>150,729</u>	<u>151,771</u>

## Comparative Figures 2022/23

	Tangible Fixed assets £	Other Net assets £	Total £
<b>Restricted funds</b>	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>			
Designated	-	23,711	23,711
General Funds	3,541	108,763	112,304
	<u>3,541</u>	<u>132,474</u>	<u>136,015</u>

## 14 Commitments under operating leases

At 31 March the company had aggregate minimum payment commitments under non-cancellable operating leases as set out below

Details	Period	Annual Amount	Frequency	£
Thornbury Town Council (Premises)	Sep-23	15,156	Quarterly	3,789
<b>Details</b>		<b>2024</b>		
Thornbury Town Council (Premises)	<1 year 3,789	<b>2-5 years</b> -	<b>&gt;5 years</b> -	
<b>Details</b>		<b>2023</b>		
Thornbury Town Council (Premises)	<1 year 3,789	<b>2-5 years</b> -	<b>&gt;5 years</b> -	

## 15 Company limited by guarantee

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

# Our Contact Details



Information and Advice Service

[info@ageuksouthglos.org.uk](mailto:info@ageuksouthglos.org.uk)

01454 411 707 opt.1

Befriending and Reconnect

[befriending@ageuksouthglos.org.uk](mailto:befriending@ageuksouthglos.org.uk)

01454 411707 opt.2

Day Services

[dayservices@ageuksouthglos.org.uk](mailto:dayservices@ageuksouthglos.org.uk)

01454 411707 opt.3

Digital Inclusion

[digital@ageuksouthglos.org.uk](mailto:digital@ageuksouthglos.org.uk)

01454 411707 opt.4

Walking Project

[walking@ageuksouthglos.org.uk](mailto:walking@ageuksouthglos.org.uk)

01454 411707 opt.5

Improving Homes and Wellbeing Service

[improvinghomes@ageuksouthglos.org.uk](mailto:improvinghomes@ageuksouthglos.org.uk)

Welcome Home

[welcomhome@ageuksouthglos.org.uk](mailto:welcomhome@ageuksouthglos.org.uk)

t 01454 411707

e [info@ageuksouthglos.org.uk](mailto:info@ageuksouthglos.org.uk)

67 High Street, Thornbury, Bristol, BS35 2AW

[www.ageuk.org.uk/southgloucestershire](http://www.ageuk.org.uk/southgloucestershire)



**Age UK South Gloucestershire Ltd**

England & Wales - Charity number 1109999

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# Accounts

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## **Age UK South Gloucestershire**

### **Financial Statements**

**31 March 2023**

**Charity registration number: 1109999  
Company registration number: 5464737**

**Financial statements**  
**Year ended 31 March 2023**

<b>Contents</b>	<b>Pages</b>
Trustees' annual report	1 - 9
Reference and administrative details	10 - 13
Independent examiner's report to the Trustees	14
Statement of financial activities	15
Balance sheet	16
Cash flow statement	17
Notes forming part of the financial statements	18 - 27

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## Trustees' Annual Report Year ended 31 March 2023

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The Trustees have pleasure in presenting their report and the financial statements of the charitable company for the year ended 31 March 2023.

### **Objectives and activities**

The charity's objectives are:

*To promote the following purposes for the benefit of the public and/or older people in and around South Gloucestershire ("the area of benefit"):*

- *preventing or relieving the poverty of older people;*
- *advancing education;*
- *preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);*
- *assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and*
- *such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.*

*The outcome of this being the promotion of the well-being of older people.*

In order to achieve these objectives, during the period covered by this report we have provided the following services:

- Information and Advice helpline
- Specialist Welfare Benefits advice
- Activity Day Centres (including Community Services)
- Improving Homes and Wellbeing Service
- Volunteering opportunities
- Befriending and 'Reconnect' peer-to-peer support
- One-off basic Technology Support
- Walking Groups
- Referrals for pro-bono Will writing and signposting for Lasting Power of Attorney assistance.

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## Trustees' Annual Report Year ended 31 March 2023

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### Achievements and performance

The number of older people in South Gloucestershire continues to increase in terms of both actual numbers and as a percentage of population. 19% of the population is over the age of 65, and this group is predicted to grow and make the largest proportional population increase over the next two decades. <sup>(ONS 2021)</sup> Life expectancy has risen by more than five years in the last decade, but these increases haven't been matched by an increase in healthy life expectancy. <sup>(OHID 2021)</sup>

This is especially significant when the responsibility for providing support continues to be shifted from the statutory sector to the individuals themselves, their families and the wider community. We are therefore continuing to adapt to meet the growing demand both now and in the future.

The contributions of our staff and volunteers, a High Street presence, ground floor accessible premises, the raised profile of Age UK generally and the reputation we have locally for high quality services continues to provide a firm foundation for the delivery of a range of services and support to those in later life.

Key indicators for the year to March 2023 include:

- **14,740** contacts with older people, their families and carers.
- **11,991** responses to 'I&A' enquiries.
- **1,040** people supported with specialist benefits advice appointments.
- **£2.56m** extra benefits entitlements secured.
- **227** volunteering opportunities provided, which delivered **7,561 hours** of volunteer support. (Equivalent to **3.9 FTE** staff, which would cost more than **£83,000** in salary alone at the Living Wage rate).
- **6,113 hours** of the above related to the regular Befriending contacts delivered via face-to-face visits, telephone, or peer-to-peer matches.
- **2,840** Day services contacts through Community Services or the Activity Day Centres.

### **Information and Advice (I&A) Service**

A wide range of information, advice and signposting on later life issues is available via the telephone helpline or in person at our offices. This is enhanced using the comprehensive range of booklets and factsheets produced centrally by Age UK, and those of other organisations.

We also work in partnership with several other providers to maximise the delivery of advice services. For example, the **South Gloucestershire Advice Service**, which is led by South Gloucestershire Citizens Advice Bureau, combines their expertise and resources with those of Age UK South Gloucestershire, North Bristol Advice Centre, Talking Money (formerly Bristol Debt Advice Centre) and Avon & Bristol Law Centre, to make benefits and debt advice available throughout South Gloucestershire. Our contribution to this partnership is to provide benefits advice to people over the age of 65 who are either on a low income or vulnerable, primarily by means of home visits to ensure access to those unable to access the community-based sessions due to their mobility or caring responsibilities.

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## Trustees' Annual Report Year ended 31 March 2023

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Our specialist benefits advice service helped secure **over £1.75 million additional income for older people** during the year, benefitting both the recipients and their local communities.

(A typical Attendance Allowance successful claim in 2022/23 secured **between £3,588 and £5,252 per year** for a person with disabilities and/or impairments that mean they require care and support during the day and/or night. It is non-means-tested and can lead to other entitlements, so it makes a very significant change to people's circumstances.)

Unfortunately, the funding provided by South Gloucestershire Council for this service has been reduced by 34% for the next five years as part of the Council Savings Programme, but we are actively seeking other funding to try to maintain and, if possible, expand the service in the future as the demand for advice will undoubtedly increase as the cost-of-living crisis impacts older people.

### **Improving Homes & Wellbeing Service (IHWS)**

IHWS is a new project being launched March 2023 following on from a 'test and learn' basis in partnership with South Gloucestershire Council. It supports homeowners who have found that their homes have fallen into disrepair and their gardens have become overgrown and unmanageable. Referrals come from the Council's Enforcement Team, but increasingly, the service is being used by social care and health colleagues as well as our own staff and volunteer team.

There are many reasons why a home environment has declined, and we work with individuals to address those issues and support them in making the repairs they need to the property and garden. By identifying and addressing the root causes of their property and garden problems, this project aims to achieve a lasting improvement in their circumstances and their wellbeing, and so prevent the need for enforcement action to be taken. Social care interventions are also being supported to maximise the chance of sustainable change in people's circumstances.

We continue to find that the presenting problems are usually the 'tip of an iceberg' and that there are complex situations that have combined to a spiral of problems and decline, requiring intensive support to break the cycle. Case studies and feedback from those making referrals demonstrate significant successes. We have agreed a three-year funding arrangement with the Council.

### **Activity Day Centres**

Activity Day Centres (ADCs) have reopened completely, with them slowly returning to pre-covid numbers.

ADCs deliver a person-centred and specialised activities programme with a two-course lunch. Our experienced team are trained to support people with or without a dementia diagnosis, with a range of activities tailored for a diverse group of attendees. As older people continue to build confidence post-lockdown, ADCs offer an ideal opportunity for them to start being out and about, becoming more active, and re-engaging within the community to tackle their isolation and/or provide a few hours respite for their carers.

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## Trustees' Annual Report Year ended 31 March 2023

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Approximately 50% of referrals come from social care colleagues with the remainder being private customers and, as demand continues to grow, we are planning to further expand capacity and open new centres during 2023/24.

### 'Ageing Well' Walking Groups

We have set up group walks across South Gloucestershire, which happen once a week, and are a great way to reintroduce regular physical activity into daily life.

Each walk is planned and led by our Walking Project Team and is created to meet the needs and abilities of those participating in the walk.

We often meet at a coffee shop during or after the walk for a well-earned drink, piece of cake and a chat.

For some of our participants, a group walk might not be suitable initially for a variety of reasons. Therefore, we are able to offer some 1 to 1 walks with a trained Age UK South Gloucestershire walk leader if this would be more appropriate.

### Age UK' Digital Champions

The Digital Inclusion Programme addresses digital skills support, and the provision of relevant technology. Our dedicated staff team and our Volunteer Digital Champions have inspired and motivated older people to get online and encourage and support them to develop their digital skills and confidence in group or one-to-one sessions. These are learner-led sessions that focus on what is important to the individual or what they are most interested in. We have provision of free loan tablets and internet connectivity so that people who would otherwise not have access are able to give it a go and see if it's right for them.

### Volunteering

We have been able to return to face-to-face recruitment of volunteers. Unfortunately, the national issue of retaining and recruiting volunteers has impacted us.

The **Befriending Service** normally provides a regular visiting service to lonely and isolated older people to support their wellbeing and is provided solely by volunteers but face to face visits had to be suspended for much of the year. In addition to the introduction of 'Neighbourly volunteering' we suggested different ways of working and provided extra support and guidance to existing volunteers and service users, e.g.

- Telephone befriending,
- Guidance on letter writing,
- Doorstep drops of essential shopping,
- Support for video calls.

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## Trustees' Annual Report Year ended 31 March 2023

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We provide 202 individuals with weekly Befriending support.

Since the year-end, we have secured funding from St Monica Trust to further our support of those experiencing isolation and loneliness and are developing a peer-to-peer support project, 'Reconnect'. This will match like-minded people who have similar interests so that they can foster new friendships for social visits or outings.

The trustees would like to record **another huge 'thank you' to our team of dedicated staff and volunteers** to whom we are indebted, particularly during another enormously challenging year. The staff have risen to the challenge and the volunteers have continued to give of their time generously and regularly to support our services. Without them we would lose around a third of our service delivery capacity and, as always, we would be keen to hear from others who could join this committed team.

### **Trading companies**

Following the closure of all FCA regulated trading for Age UK/('Age Co') insurance and other products towards the end of 2017/18, the joint trading company shared with Age UK Bristol and Age UK Bath and North East Somerset remains inactive. The charity also has a wholly owned trading subsidiary company, Age UK South Gloucestershire Enterprises Ltd., but this is currently formally registered as dormant.

### **Strategic engagement**

The CEO has continued to ensure the interests of local older people are actively considered by those planning services, especially in the local authority and NHS.

Key groups attended include the Ageing Better Partnership Board, Ageing Well groups (both within the South Gloucestershire locality and across the wider BNSSG footprint), Building Healthier Communities, the Strategic Provider Forum, the CVS South Gloucestershire Leaders' Board, and the Equalities Voice. The CEO maintains an active involvement in these at both Senior Officer and Director level, representing older people in strategic and operational discussions as well as publicising the range of services we offer and identifying areas for our future development.

The CEO decided to stand down after twelve years in post and an interim CEO was put in place at the end of March 2023.

### **Financial review**

During 2022/23, the Trustees report that expenditure exceeded income by £137,649. The total reserves held at the end of the year (including £23,711 designated funds) was £136,015.

The COVID-19 pandemic continued to affect us both operationally and financially during 2022/23. Although the Council maintained support for Activity Day Services(ADCs), the loss of all income from private customers (for Activity Day Services) for much of a second year was significant.

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## Trustees' Annual Report Year ended 31 March 2023

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The staffing structure has therefore been reviewed and the responsibilities of some vacant posts combined to reduce head count and core costs, whilst still ensuring we have the resources to maintain compliance. Services that require subsidy have been reviewed and, where there isn't a short-term opportunity to change that, they have been stopped.

A robust monthly financial reporting mechanism has been introduced to ensure that the Trustees regularly review income and expenditure against budget as well as the organisation's achievements against the contractual requirements of restricted income. Detailed Finance Policy and procedures are also in place, which include measures to minimise potential risks to the organisation's financial resources.

As the current financial climate in the sector remains uncertain, the charity will continue to develop a range of restricted and unrestricted income streams to ensure financial resilience.

### **Reserves policy**

The trustees reviewed the reserves policy in 2022/23 and continues to approve the following:

That general (unrestricted) reserves be maintained at the greater of either:

1. Redundancy costs plus outstanding lease obligations, or,
2. Between 3- and 6-months *unrestricted* running costs.

As at September 2022 the redundancy liabilities are £35,825 and lease liabilities £3,789, giving a total for option 1 of £39,614. The unrestricted running costs for a 3-to-6-month period, are budgeted at £68,584 and £137,618 respectively for option 2. The Trustees therefore adopted a minimum unrestricted reserves target of between £69,000 and £138,000 in line with the 2<sup>nd</sup> option.

At this level, the Trustees feel that they can maintain the core of the current activities of the charity in the event of a drop in funding, while considering how funding would be replaced or activities changed. It would also cover the cost of an orderly closedown of the organisation should this ever prove necessary, so that it would be able to meet all its financial obligations in such circumstances.

The general (unrestricted) reserves amounted to £136,015, which is above the 3- to 6-month target level. A total of £23,711 of these reserves have been designated, leaving a balance of £112,304, which is within the 3-to-6-month target level. The trustees plan to draw down the designated balances to cover essential expenditure during the next 12 to 18 months of uncertainty and to invest in new income generating opportunities for the future.

### **Investment policy**

As income from funders is mostly utilised within a short time after receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit. We ensure that sufficient funds are held in the current account for regular expenditure, but the balance of the reserves are invested in a variety of fixed term and notice accounts that attract a reasonable rate of interest, as well as spreading the risk of financial loss in the case of the failure of financial institutions.

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## Trustees' Annual Report Year ended 31 March 2023

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### **Public benefit**

Age UK South Gloucestershire's main objective is to improve quality of life and well-being for older people in South Gloucestershire and the Trustees have had due regard to the guidance published by The Charity Commission on Public Benefit when deciding the activities that the organisation should undertake.

### **Statement of Trustees' responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

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.

### **Structure, governance and management**

The Charity is administered through a Board of Directors who are also the charity Trustees. Whilst our governing document requires us to have a minimum of three Directors, we have been fortunate to have the services of up to five during the year to March 2022.

Board meetings are held bi-monthly, when monitoring reports are presented on finances, service issues, performance and development opportunities. The Board also discuss their responsibilities for the financial sustainability and strategic planning for the work of the Charity and for Safeguarding and Health & Safety issues. The Chief Executive Officer, Finance Manager and Treasurer meet as appropriate to prepare recommendations for the full Board regarding financial matters such as the annual budget and the reserves policy.

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## **Trustees' Annual Report Year ended 31 March 2023**

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Day to day management of the organisation is the responsibility of a full time Chief Executive Officer who has overall responsibility for the team of staff and volunteers.

The Trustees carry out an annual review of the risks faced and the procedures established to manage those risks. Internal risks are minimised by the implementation of effective internal control procedures that ensure both appropriate authorisation of all transactions and projects and consistent quality of delivery for all operational aspects of the charity.

External risks (e.g. changes to government priorities, cuts to available funding due to budgetary constraints) are also identified and appropriate mitigation measures established where possible.

Examples of mitigation measures in place include:

### **Risks to vulnerable people:**

- The organisation has a Safeguarding Policy and a team of safeguarding coordinators who are responsible for receiving and where necessary escalating issues of concern to the Council's Safeguarding team
- Safeguarding training is available for all staff and volunteers, and is a mandatory part of induction training for all new volunteers
- All those undertaking qualifying activities with vulnerable people must undergo a Disclosure and Barring Service check before they start and at regular intervals on an ongoing basis. References are also taken.
- Safeguarding is a standing item on the agenda for Team and Trustee Board meetings.

### **Financial risk**

- Annual income and expenditure budgets are set, and regular monitoring is undertaken to identify any significant variances.
- A cashflow forecast is updated each month so the year-end forecasts can also be updated to identify any areas of potential financial risk. This is 'RAG' rated so that progress can be monitored during the year and action taken to try to increase income and/or decrease expenditure where this is necessary.
- Regular financial performance reports are made to the trustees.
- The trustees have developed a Reserves Policy so that the organisation will be able to cope with any sudden reduction in income or meet any unforeseen expenditure.
- Cash balances are spread across a number of banks to protect against financial loss above the government protected limit.

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## Trustees' Annual Report Year ended 31 March 2023

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### **Cybersecurity Risk**

- Confidential data security
- Ransomware attacks
- The organisation employed an external agency to conduct a security review during 2021 and the internal Wi-Fi device connections are monitored
- Multi-factor Authorisation (MFA) has been implemented where possible in line with good industry practice.
- We hold a Cyber Insurance policy

### **Age UK Charity Quality Standard (CQS)**

The organisation holds the Age UK Charity Quality Standard (CQS), which is audited by an independent specialist audit company, SGS.

### **Age UK Information and Advice Quality Programme (IAQP)**

The organisation holds Age UK IAQP accreditation, which passports the Benefits Advice Service to the sector's national Advice Quality Standard (AQS) managed by the Advice Services Alliance.

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## Reference and administrative details

### Year ended 31 March 2023

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#### **Status**

Age UK South Gloucestershire is a registered charity and a company limited by guarantee. Its charity number is 1109999 and its company number is 5464737.

#### **The Trustees**

The Trustees, who are Directors for the purpose of company law, who served during the year and since the year end are as follows:

#### *Elected Trustees:*

##### **Warren Gemberling**

Warren was elected to the Board in January 2020. He graduated university with a degree in accounting and qualified as a CPA at KPMG in Des Moines, Iowa. He moved to the UK in 1990 and worked for several multinationals in Finance. Keen to give back, he joined Age UK South Gloucestershire initially as the Treasurer but stood down from that role in February 2022 when he was elected as Chair.

##### **Liz Narey**

Liz was elected to the Board in January 2020. She is a commercially and financially experienced senior manager and worked as a senior director with Babcock International Group for 23 years. She has worked within a number of Joint Ventures as Executive/Non-Executive Director in Education, Defence and Support Services. She brings her wide experience to the Board to assist in developing and supporting the Charity's key aims. She took up the role of Treasurer in February 2022

##### **Pooja Poddar**

Pooja was elected to the Board in May 2021. A Registered Nurse for 24 years, Pooja has a particular interest in championing the needs of older people in the community. An active local campaigner, Pooja recently stood as a candidate for Frome Vale in the recent local authority elections and has been recognised as one of Bristol's 87 most influential women by the Bristol Post on International Women's Day 2021. Working within the community to improve multi-cultural diversity and cohesion, Pooja is an active member of the Avon Indian Community Association and she helped to set up the Bristol Durga Puja, one of the main Hindu festivals in the South West. Pooja retired as a trustee in November 2022.

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## Reference and administrative details

### Year ended 31 March 2023

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#### **Traci Rochester**

Traci was elected as a trustee in July 2018. She founded and operates three small local enterprises in design for business, design training & workshops, and digital conversion. She is keen to explore how she can help the charity improve its internal and external communications and profile, while extending the brand reach and achieving absolute clarity in those communications. She also aims to assist with anything marketing or tech-related. Traci retired as a trustee in June 2023.

#### **Kelvin Warlow**

Kelvin was elected to the Board in September 2019. On retiring from the Ministry of Defence in 2000, he soon joined Age UK York in various roles including Handyman Services and Information Officer. In 2013 Kelvin joined Age UK South Gloucestershire as a volunteer telephone befriender and office support to the Volunteer Manager. Kelvin is a keen amateur artist, DIY enthusiast and enjoys travel. He has two children and four grandchildren.

#### **Tony Prosser**

Tony was elected to the Board in November 2022. He is Professor Emeritus of Public Law at the University of Bristol. He specialises in law and regulation and legal control of government. Tony enjoys cycling and hill walking.

#### *Co-opted Trustees*

There are currently no co-opted trustees.

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## Reference and administrative details

### Year ended 31 March 2023

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#### **Trustee induction and training**

New trustees receive at least one induction session with the CEO and are invited to the regular induction sessions held during the year for new staff and volunteers. Additional training can be provided that is relevant to the role of a particular trustee.

#### **Key management personnel**

The key management personnel at the time of this report consist of:

<i>Chief Executive Officer:</i>	Martin Green
<i>Interim Chief Executive Officer:</i>	Mark Flower (from March 2023)
<i>Operations &amp; HR Director:</i>	Nicola Fox
<i>Finance Manager</i>	Elvire Gingell

The Trustees delegate the development of charitable activities and the day to day running of the organisation to these key staff under the leadership of the CEO. The Trustee Board receives regular written and verbal reports on key developments, performance, finances, safeguarding and health & safety together with a quarterly report of the performance of activities funded from restricted funds.

Salary levels of the key management personnel have been set by considering several relevant factors such as the levels of experience deemed necessary to undertake a particular role and comparative salaries within similar organisations. Salaries are reviewed on not less than a three yearly cycle. A cost-of-living increase is considered by the trustees each year in line with the public sector pay settlement.

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**Reference and administrative details**  
**Year ended 31 March 2023**

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**Officers**

*Chair:* Warren Gemberling

*Treasurer:* Liz Narey

**Company Secretary:** Elvire Gingell

**Registered Office:** 67 High Street, Thornbury, South Gloucestershire BS35 2AW

**Independent Examiner:** Joshua Kingston ACA, Burton Sweet Limited  
The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton,  
Bristol BS48 1UR

**Bankers:** HSBC Bank Plc

Signed by order of the Trustees

*Warren Gemberling*

.....  
**Warren Gemberling, Chair**

Approved by the Trustees on 13 December 2023

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## Independent Examiner's report to the Trustees Year ended 31 March 2023

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023, which are set out on pages 15 to 27.

### *Respective responsibilities of trustees and examiner*

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

*Joshua Kingston*

.....  
Joshua Kingston ACA

Date 13 December 2023  
.....

### **Burton Sweet Limited Chartered Accountants**

The Clock Tower  
Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**YEAR ENDED 31 MARCH 2023**

		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
<b>Income from</b>					
Donations and legacies	2	5,899	-	5,899	28,174
Charitable activities	3	230,462	271,668	502,130	522,679
Investment income		457	-	457	1,389
<b>Total income</b>		<b><u>236,818</u></b>	<b><u>271,668</u></b>	<b><u>508,486</u></b>	<b><u>552,242</u></b>
<b>Expenditure on</b>					
Charitable activities	4	373,467	272,668	646,135	593,990
<b>Total expenditure</b>		<b><u>373,467</u></b>	<b><u>272,668</u></b>	<b><u>646,135</u></b>	<b><u>593,990</u></b>
<b>Net income/(expenditure)</b>	5	(136,649)	(1,000)	(137,649)	(41,748)
Transfers between funds	12	-	-	-	-
Net movement in funds					
<b>Reconciliation of funds:</b>					
Total funds at 1 April	12	272,664	1,000	273,664	315,412
<b>Total funds at 31 March</b>	12	<b><u>136,015</u></b>	<b><u>-</u></b>	<b><u>136,015</u></b>	<b><u>273,664</u></b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The comparative funds are detailed in note 8.

**BALANCE SHEET**  
**AS AT 31 MARCH 2023**

	Note	2023		2022	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	9		3,541		6,041
<b>Current Assets</b>					
Debtors	10	46,597		72,642	
Cash at bank		165,139		227,870	
		<u>211,736</u>		<u>300,512</u>	
<b>Creditors : Amounts falling due within one year</b>	11	<u>(79,262)</u>		<u>(32,889)</u>	
<b>Total Assets Less Current Liabilities</b>			132,474		267,623
<b>Net assets</b>			<u><b>136,015</b></u>		<u><b>273,664</b></u>
<b>Funds</b>					
<b>Restricted funds</b>	13		-		1,000
<b>Unrestricted funds</b>					
Designated funds	13	23,711		23,711	
General funds	13	112,304		248,953	
		<u>136,015</u>		<u>272,664</u>	
<b>Total funds</b>			<u><b>136,015</b></u>		<u><b>273,664</b></u>

For the year in question, the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on 13 December and are signed on their behalf by:

2023

*Warren Gemberling*

Warren Gemberling  
Chair of Trustees

**CASH FLOW STATEMENT**

**AT 31 MARCH 2023**

	2023 £	2022 £
<b>Cash generated from operating activities</b>	(62,731)	(140,729)
Net cash inflow/(outflow) for the year	<u><u>(62,731)</u></u>	<u><u>(140,729)</u></u>

**A. Reconciliation of net movement in funds to net cash flow in operating activities**

	2023 £	2022 £
Statement of Financial Activities: Net movement in funds	(137,649)	(41,748)
Decrease/(increase) in debtors	26,045	(61,781)
Increase/(decrease) in creditors	46,373	(39,701)
Depreciation	2,500	2,501
Net cash flow from operating activities	<u><u>(62,731)</u></u>	<u><u>(140,729)</u></u>

**B. Analysis of changes in cash flow during the year**

	2023 £	2022 £	Change £
Cash at bank and in hand	165,139	227,870	(62,731)
	<u><u>165,139</u></u>	<u><u>227,870</u></u>	<u><u>(62,731)</u></u>
	2022 £	2021 £	Change £
Cash at bank and in hand	227,870	368,599	(140,729)
	<u><u>227,870</u></u>	<u><u>368,599</u></u>	<u><u>(140,729)</u></u>

**C. Cashflow Restrictions**

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own Objects, except on special authority. In practice, this restriction has not had any effect on cashflows for the year.

**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2023****1 Accounting policies****a) Basis of preparation**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

b) The charity is a public benefit entity as defined under FRS102.

c) The COVID-19 pandemic has created some uncertainty about the ability of the charity to continue some services in the future if social distancing and other restrictions continue longer term. However, the Trustees have robust financial monitoring systems in place (see 'Financial risk' on page 11), which enable these to be monitored, so that mitigating action can be taken to minimise these risks. Interim action has already been taken to suspend some services and adapt others and if any services become unsustainable the Trustees will take action to control expenditure further.

The Trustees are confident that these measures, if required, will ensure that the charity remains able to continue as a going concern.

**d) Income**

Legacies, donations or grants becoming available to Age UK South Gloucestershire during the accounting period are recognised in the Financial Statements for the period; where conditions are required to be fulfilled prior to receipt or use these items would not be recognised before such conditions were fulfilled.

**e) Expenditure**

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered. Governance costs are those incurred in compliance with constitutional and statutory requirements, these are included within charitable activities.

**f) Fixed assets**

Expenditure on tangible assets is capitalised if the cost of any item exceeds £5,000.

Fixed assets are included at cost less depreciation.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset on a 25% p.a. straight line basis.

Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

**g) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

**h) Cash at bank**

This includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**i) Creditors**

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

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**j) Unrestricted funds**

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

**k) Designated funds**

Designated funds are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

**l) Restricted funds**

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

**m) Operating Leases**

Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

**1 Accounting policies (continued)**

**n) Defined pension contributions**

In accordance with the Pensions Act (2008), all qualifying staff are automatically enrolled in the Company Pension Scheme, ensuring that the statutory minimum contribution requirements are met.

o) Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

**2 Donations and Legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2023 £</b>
Donations	5,444	-	5,444
Legacies	455	-	455
	<u>5,899</u>	<u>-</u>	<u>5,899</u>

**Comparative Figures 2021/22**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>
Donations	23,906	2,000	25,906
Legacies	2,268	-	2,268
	<u>26,174</u>	<u>2,000</u>	<u>28,174</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

**3 Charitable activities (income)**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2023 £</b>
<i>Age UK</i>			
Warm Homes	-	33,499	33,499
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	54,900	54,900
Equalities Voice	-	12,117	12,117
Improving Homes and Wellbeing	-	2,500	2,500
VCSE Strategic Developments	-	2,000	2,000
Activity Day Centre Contracts	203,246	-	203,246
Contract Home Visits	8,350	-	8,350
South Gloucestershire Advice Service	-	28,596	28,596
<i>Other Grants</i>			
<i>St Monica Trust:</i>			
Peer to Peer Befriending	-	20,000	20,000
Dolphin (I&A)	-	7,500	7,500
Fuel Poverty	-	2,000	2,000
<i>Quartet Community Foundation:</i>			
Express Grant	-	10,000	10,000
Catalyst Fund	-	10,000	10,000
Wessex Water	3,000	-	3,000
Thornbury Town Trust	550	-	550
Digital Champions	-	36,000	36,000
We Sport	-	46,053	46,053
Kickstarter Funding(Learning Curve)	-	6,211	6,211
Job retention Scheme	-	292	292
<i>Client charges</i>			
Shopping	2	-	2
Footcare	2,030	-	2,030
Private Day Services	2,887	-	2,887
MCST/VCST	338	-	338
<i>Other</i>	59	-	59
	<b><u>230,462</u></b>	<b><u>271,668</u></b>	<b><u>502,130</u></b>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

**3 Charitable activities (income) (continued)**

**Comparative Figures 2021/22**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>
<i>Age UK</i>			
MCST & VCST Grant	-	20,000	20,000
Warm Homes	-	22,506	22,506
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	54,900	54,900
Equalities Voice	-	7,383	7,383
Improving Homes and Wellbeing	-	30,282	30,282
InfectionControl & Rapid Testing	-	14,528	14,528
Activity Day Centre Contracts	184,408	-	184,408
South Gloucestershire Advice Service	-	43,626	43,626
<i>Other Grants</i>			
<i>St Monica Trust:</i>			
Peer to Peer Befriending	-	20,000	20,000
Telephone helpline	-	10,000	10,000
<i>Quartet Community Foundation:</i>			
Express Grant	5,000	-	5,000
Recovery Fund	-	9,936	9,936
Postcode Lottery Befriending	-	20,000	20,000
Wessex Water	5,000	-	5,000
Thornbury Town Trust	550	-	550
Job Retention Scheme	-	682	682
HMRC Kickstarter Funding	-	6,356	6,356
<i>Client charges</i>			
Day Centre Food	3,136	-	3,136
Shopping	49	-	49
Footcare	5,972	-	5,972
Private Day Services	41,525	-	41,525
MCST/VCST	6,788	-	6,788
Other	52	-	52
	<u>262,480</u>	<u>260,199</u>	<u>522,679</u>

**4 Charitable activities (expenditure)**

	<b>Total Funds 2023 £</b>	<b>Total Funds 2022 £</b>
<i>Other</i>		
Staff Salaries	487,097	459,640
Other staff costs	26,328	15,174
Grants paid	-	500
Direct costs	45,377	49,252
Premises	45,319	38,004
Running costs	25,334	15,971
Advertising and promotion	871	280
Legal & professional fees	9,958	10,779
Independent examination fees	3,351	1,890
Depreciation	2,500	2,500
	<u>646,135</u>	<u>593,990</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

**5 Net income for the year**

This is stated after charging:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Independent examiner's remuneration	3,351	1,890

None of the Trustees received any remuneration during the year or the previous year.

No expenses were reimbursed to any Trustees during the year or the previous year.

Donations totalling £1,000 were made by Trustees, Key Management Personnel and related parties during the year (2022: £Nil).

**6 Staff costs and numbers**

The aggregate payroll costs were:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	437,930	412,632
Employer's National Insurance	27,553	26,786
Staff Pension Employer's Contributions	21,614	20,222
	<b>487,097</b>	<b>459,640</b>

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

The Key Management personnel of the Charity, as previously stated in the Trustees' Report, comprise of the Chief Executive Officer, the Finance Manager and the Services Manager.

The total payroll cost (including Employers' NI and Pension contributions) of the Key Management personnel was £132,242 (2023) and £129,749 (2022).

The total amount of termination payments in the year was £14,932 (2022: £Nil).

The average weekly number of employees during the year, calculated on headcount, was as follows:

	<b>2023</b>	<b>2022</b>
	<b>No.</b>	<b>No.</b>
Central and management	3.0	3.0
Direct charitable	21.3	18.8
	<b>24.3</b>	<b>21.8</b>

**7 Taxation**

The charity is exempt from corporation tax on its charitable activities.

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

8 Comparative funds 2021/22	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
<b>Income from</b>			
Donations and legacies	26,174	2,000	28,174
Charitable activities	262,480	260,199	522,679
Investment income	1,389	-	1,389
<b>Total income</b>	<u>290,043</u>	<u>262,199</u>	<u>552,242</u>
<b>Expenditure on</b>			
Charitable activities	333,291	260,699	593,990
<b>Total expenditure</b>	<u>333,291</u>	<u>260,699</u>	<u>593,990</u>
<b>Net income/(expenditure)</b>	(43,248)	1,500	(41,748)
Transfers between funds	500	(500)	-
<b>Net Movement in funds</b>	<u>(42,748)</u>	<u>1,000</u>	<u>(41,748)</u>
<b>Reconciliation of funds:</b>			
Total funds at 1 April	315,412	-	315,412
<b>Total funds at 31 March</b>	<u>272,664</u>	<u>1,000</u>	<u>273,664</u>
<b>9 Tangible fixed assets</b>		<b>Office Equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2022		44,914	44,914
Additions		-	-
At 31 March 2023		<u>44,914</u>	<u>44,914</u>
<b>Depreciation</b>			
At 1 April 2022		38,873	38,873
Charge for the year		2,500	2,500
At 31 March 2023		<u>41,373</u>	<u>41,373</u>
<b>Net book value</b>			
At 31 March 2023		<u>3,541</u>	<u>3,541</u>
At 31 March 2022		<u>6,041</u>	<u>6,041</u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**
**10 Debtors**

	2023 £	2022 £
Trade debtors	20,480	50,622
Prepayments	5,416	10,674
Accrued income	20,701	11,346
	<u>46,597</u>	<u>72,642</u>

**11 Creditors: amounts falling due within one year**

	2023 £	2022 £
Trade creditors	7,954	12,941
PAYE/NI liability	8,909	10,050
Pension Fund	-	4,902
Accruals and deferred income	62,399	4,996
	<u>79,262</u>	<u>32,889</u>

**12 Movement in funds**

	At 01-Apr 2022 £	Income £	Expenditure £	Transfers £	At 31-Mar 2023 £
<b>Restricted funds</b>					
Digital Champions	-	36,000	(36,000)	-	-
WeSport	-	46,053	(46,053)	-	-
SGC VCSE Strategic Developments	-	2,000	(2,000)	-	-
SGC South Gloucestershire Advice Service	-	28,596	(28,596)	-	-
SGC Better Care, Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice	-	12,117	(12,117)	-	-
SGC Improving Homes and Wellbeing	-	2,500	(2,500)	-	-
St Monica Trust (Peer to Peer Befriending)	-	20,000	(20,000)	-	-
St Monica Trust (Fuel Poverty Grant)	1,000	17,000	(18,000)	-	-
HMRC Kickstarter Funding	-	6,211	(6,211)	-	-
Job Retention Scheme Grant	-	292	(292)	-	-
St Monica Trust - Dolphin(I&A)	-	7,500	(7,500)	-	-
Age UK/Eon Warm Homes	-	18,499	(18,499)	-	-
Age UK Cost of Living Response	-	-	-	-	-
Quartet Community Foundation (Catalyst Grants )	-	20,000	(20,000)	-	-
	<u>1,000</u>	<u>271,668</u>	<u>(272,668)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	23,711	-	-	-	23,711
General funds	248,953	236,818	(373,467)	-	112,304
	<u>272,664</u>	<u>236,818</u>	<u>(373,467)</u>	<u>-</u>	<u>136,015</u>
<b>Total funds</b>	<u>273,664</u>	<u>508,486</u>	<u>(646,135)</u>	<u>-</u>	<u>136,015</u>

**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2023****12 Movement in funds (continued)**

Age UK /Eon Warm Homes Grant: This grant was received via Age UK to contribute towards other benefits advice which is not funded by other sources.

Age UK Cost of Living Response Fund: This grant was received via Age UK to meet urgent need and demand as older people struggle with the

Age UK Digital Champions Programme: Funding received to help enable and empower older people to access digital technology.

Quartet Community Foundation (Catalyst Grant) : St Monica Trust/Dolphin Society This grant supports the Income and Advice service provided by Age UK South Gloucester by helping fund its core costs.

Quartet Community Foundation (Emergency Funding Grant): This grant was to fund staffing costs associated with making client welfare checks during the Covid-19 restrictions.

South Gloucestershire Advice Service: This project is funded by SGC as part of a commissioned service from the South Gloucestershire Advice Consortium, which is delivered in partnership with Avon & Bristol Law Centre, Talking Money, North Bristol Advice Centre and South Gloucestershire Citizens Advice Bureau. Age UK South Gloucestershire provides a home visiting benefits advice service across the local authority area.

SGC Better Care, Stronger Communities Grant: Maintaining Health & Wellbeing in later life.SGC fund a project to develop volunteering activities that will address loneliness and isolation amongst older people.

SGC Equalities Voice SLA: SGC fund part of the cost of staff salaries relating to (a) strategic involvement via involvement in groups and forums, (b) raising awareness of and sharing information about older people's issues and (c) the promotion of partnership working.

SGC VCSE Strategic Developments : A one off grant to provide additional support.

SGC Improving Homes and Wellbeing: This funding is used to assess homes of disrepair, belonging to older people in South Gloucestershire and, enable necessary improvements to be carried out.

St Monica Trust (Peer to Peer Befriending): Matching a befriending volunteer to individuals to decrease social isolation and increase mental health and wellbeing.

St Monica Trust( Telephone Helpline Grant): This grant was awarded to pay towards the running costs of phone lines.

St Monica Trust (Fuel Poverty Grants): £20,000 received to award winter fuel payments to individuals in need.  
A balance of £3,000 is carried forward and is to be paid out in the first quarter of the new financial year.

WeSport Live Longer Better:GP Surgery Supported Walking Groups: Funding for a community based approach to Ageing well via the driver of increased physical activity, especially for people who have not taken part in exercise for some time, are nervous about walking alone or don't feel ready yet to join a Walking for Health programme.

Postcode Lottery: Grant made towards the cost of developing and maintaining befriending services.

SGC Infection Control & Testing: Funding to help with the ongoing costs of Covid infection control.

HMRC Kickstarter Funding: Subsidies for the creation and support of employemnt for long term unemployed young people.

Job Retention Scheme Funding: part of an emergency response to Covid-19 to ease workforce pressures in adult social care.

**NOTES TO THE FINANCIAL STATEMENTS**
**YEAR ENDED 31 MARCH 2023**
**12 Movement in funds (continued)**

Designated funds: These funds have been set aside to pay for the following:

Redecoration of Thornbury office	£	3,500
	<u>£</u>	<u>3,500</u>

**Comparative Figures 2021/22**

	At 01-Apr 2021 £	Income £	Expenditure £	Transfers £	At 31-Mar 2022 £
<b>Restricted funds</b>					
Digital Champions	-	22,506	(22,506)	-	-
Age UK - MCST/VCST Grant	-	20,000	(20,000)	-	-
SGC Infection Control & Rapid Testing	-	14,528	(14,528)	-	-
SGC South Gloucestershire Advice Service	-	43,626	(43,626)	-	-
SGC Better Care, Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice	-	7,383	(7,383)	-	-
SGC Improving Homes and Wellbeing	-	30,282	(30,282)	-	-
St Monica Trust - Peer to Peer Befriending	-	20,000	(20,000)	-	-
St Monica Trust (Telephone Helpline)	-	10,000	(9,500)	(500)	-
St Monica Trust (Fuel Poverty Grant)	-	2,000	(1,000)	-	1,000
HMRC Kickstarter Funding	-	6,356	(6,356)	-	-
Postcode Lottery	-	20,000	(20,000)	-	-
Job Retention Scheme Grant	-	682	(682)	-	-
Quartet Community Foundation (Recovery Grant)	-	9,936	(9,936)	-	-
	<u>-</u>	<u>262,199</u>	<u>(260,699)</u>	<u>(500)</u>	<u>1,000</u>
<b>Unrestricted funds</b>					
Designated funds	195,472	5,550	(5,550)	(171,761)	23,711
General funds	119,940	284,493	(327,741)	172,261	248,953
	<u>315,412</u>	<u>290,043</u>	<u>(333,291)</u>	<u>500</u>	<u>272,664</u>
<b>Total funds</b>	<u>315,412</u>	<u>552,242</u>	<u>(593,990)</u>	<u>-</u>	<u>273,664</u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2023**

**13 Analysis of net assets between funds**

	<b>Tangible Fixed assets £</b>	<b>Other Net assets £</b>	<b>Total £</b>
<b>Restricted funds</b>	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>			
Designated	-	23,711	23,711
Unrestricted Grants			
General funds	3,541	108,763	112,304
	<u>3,541</u>	<u>132,474</u>	<u>136,015</u>
<b>Comparative Figures 2021/22</b>			
	<b>Tangible Fixed assets £</b>	<b>Other Net assets £</b>	<b>Total £</b>
<b>Restricted funds</b>	-	1,000	1,000
	<u>-</u>	<u>1,000</u>	<u>1,000</u>
<b>Unrestricted funds</b>			
Designated	-	23,711	23,711
General Funds	6,042	242,911	248,953
	<u>6,042</u>	<u>267,622</u>	<u>273,664</u>

**14 Commitments under operating leases**

At 31 March the company had aggregate minimum payment commitments under non-cancellable operating leases as set out below:

<b>Details</b>	<b>Period</b>	<b>Annual Amount</b>	<b>Frequency</b>	<b>£</b>
Thornbury Town Council (Premises)	Sep-22	15,156	Quarterly	3,789
<b>Details</b>		<b>2023</b>		
Thornbury Town Council (Premises)	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
	3,789	-	-	
<b>Details</b>		<b>2022</b>		
Thornbury Town Council (Premises)	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
	3,789	-	-	

**15 Company limited by guarantee**

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

**Age UK South Gloucestershire Ltd**

England & Wales - Charity number 1109999

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# Accounts

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# **Age UK South Gloucestershire**

## **Financial Statements**

**31 March 2022**

**Charity registration number: 1109999  
Company registration number: 5464737**

## **Financial statements**

### **Year ended 31 March 2022**

<b>Contents</b>	<b>Pages</b>
Trustees' annual report	1 - 12
Reference and administrative details	13 - 16
Independent examiner's report to the Trustees	17
Statement of financial activities	18
Balance sheet	19
Cash flow statement	20
Notes forming part of the financial statements	21 - 30

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## Trustees' Annual Report Year ended 31 March 2022

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The Trustees have pleasure in presenting their report and the financial statements of the charitable company for the year ended 31 March 2022.

### **Objectives and activities**

The charity's objectives are:

*To promote the following purposes for the benefit of the public and/or older people in and around South Gloucestershire ("the area of benefit"):*

- *preventing or relieving the poverty of older people;*
- *advancing education;*
- *preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);*
- *assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and*
- *such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.*

*The outcome of this being the promotion of the well-being of older people.*

In order to achieve these objectives, during the period covered by this report we have provided the following services:

- Information and Advice helpline
- Specialist Welfare Benefits advice
- Activity Day Centres (including Community Services)
- Improving Homes and Wellbeing Service
- Volunteering opportunities
- Befriending and 'Reconnect' peer-to-peer support
- One-off basic Technology Support
- Foot care
- Cognitive Stimulation Therapy
- Referrals for pro-bono Will writing and signposting for Lasting Power of Attorney assistance

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## Trustees' Annual Report Year ended 31 March 2022

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### Achievements and performance

The number of older people in South Gloucestershire continues to increase in terms of both actual numbers and as a percentage of population. 19% of the population is over the age of 65, and this group is predicted to grow and make the largest proportional population increase over the next two decades. <sup>(ONS 2021)</sup> Life expectancy has risen by more than five years in the last decade, but these increases haven't been matched by an increase in healthy life expectancy. <sup>(OHID 2021)</sup>

This is especially significant when the responsibility for providing support continues to be shifted from the statutory sector to the individuals themselves, their families and the wider community. We are therefore continuing to adapt to meet the growing demand both now and in the future.

The contributions of our staff and volunteers, a High Street presence, the ground floor accessible premises, the raised profile of Age UK generally and the reputation we have locally for high quality services continues to provide a firm foundation for the delivery of a range of services and support to those in later life.

Like most organisations we continued to be significantly impacted by the COVID-19 pandemic during 2021/22, so within government guidelines, and with appropriate risk assessments, we maintained the new ways of working developed during 2020/21 to ensure continuity of service provision. Services have been kept under review were reopened during the summer of 2021, although we remain vigilant to ongoing risks that may arise.

Key indicators for the year to March 2022 include:

- **14,235** contacts with older people, their families and carers (+15% on 2020/21);
- **3,760** responses to 'I&A' enquiries (+38%);
- **796** people supported with specialist benefits advice appointments;
- **£1.75m** extra benefits entitlements secured;
- **197** volunteering opportunities provided, (+29%), which delivered **11,837 hours** of volunteer support. (Equivalent to **6.1 FTE** staff, which would cost more than **£117,000** in salary alone at the Living Wage rate);
- **7,089 hours** of the above related to the regular Befriending contacts delivered via face-to-face visits, telephone, or peer-to-peer matches.
- **633** Foot Care appointments arranged;
- **2,596** day services contacts through Community Services or the Activity Day Centres as they started to reopen;
- **273** Maintenance Cognitive Stimulation Therapy (MCST) attendances delivered.

### **Information and Advice (I&A) Service**

A wide range of information, advice and signposting on later life issues is available via the telephone helpline or in person at our offices. This is enhanced by the use of the comprehensive range of booklets and factsheets produced centrally by Age UK, and those of other organisations.

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## Trustees' Annual Report Year ended 31 March 2022

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We also work in partnership with several other providers to maximise the delivery of advice services. For example, the **South Gloucestershire Advice Service**, which is led by South Gloucestershire Citizens Advice Bureau, combines their expertise and resources with those of Age UK South Gloucestershire, North Bristol Advice Centre, Talking Money (formerly Bristol Debt Advice Centre) and Avon & Bristol Law Centre, to make benefits and debt advice available throughout South Gloucestershire. Our contribution to this partnership is to provide benefits advice to people of retirement age, primarily by means of home visits to ensure access to those unable to access the community-based sessions due to their mobility or caring responsibilities.

Our specialist benefits advice service helped secure **over £1.75 million additional income for older people** during the year, benefitting both the recipients and their local communities. (A typical Attendance Allowance successful claim in 2021/22 secured **between £3,120 and £4,660 per year** for a person with disabilities and/or impairments that mean they require care and support during the day and/or night. It is non-means-tested and can lead to other entitlements, so it makes a very significant change to people's circumstances.)

Unfortunately, the funding provided by South Gloucestershire Council for this service has been reduced by 34% for the next five years as part of the Council Savings Programme, but we are actively seeking other funding to try to maintain and, if possible, expand the service in the future as the demand for advice will undoubtedly increase as the cost-of-living crisis impacts older people.

### **Improving Homes & Wellbeing Service (IHWS)**

IHWS is a pilot project being developed on a 'test and learn' basis in partnership with South Gloucestershire Council. It supports homeowners who have found that their homes have fallen into disrepair and their gardens have become overgrown and unmanageable. Referrals come from the Council's Enforcement Team, but increasingly, the service is being used by social care and health colleagues as well as our own staff and volunteer team.

There are many reasons why a home environment has declined, and we work with individuals to address those issues and support them in making the repairs they need to the property and garden. By identifying and addressing the root causes of their property and garden problems, this project aims to achieve a lasting improvement in their circumstances and their wellbeing, and so prevent the need for enforcement action to be taken. Social care interventions are also being supported to maximise the chance of sustainable change in people's circumstances.

We continue to find that the presenting problems are usually the 'tip of an iceberg' and that there are complex situations that have combined to a spiral of problems and decline, requiring intensive support to break the cycle. Case studies and feedback from those making referrals demonstrate significant successes. The service has had to be temporarily suspended pending further funding being approved, but we are engaging positively with the Council to establish the demand and service capacity required when new funding can be identified.

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## **Trustees' Annual Report Year ended 31 March 2022**

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### **Activity Day Centres**

Activity Day Centres (ADCs) started reopening in August 2021 and, in the following months the majority of those who had been receiving home visits on a temporary basis returned to one of the centres. For those who couldn't, or who chose not to, we maintained a limited home visiting service through Community Services.

ADCs deliver a person-centred and specialised activities programme with a two-course lunch. Our experienced team are trained to support people with or without a dementia diagnosis, with a range of activities tailored for a diverse group of attendees. As older people continue to build confidence post-lockdown, ADCs offer an ideal opportunity for them to start being out and about, becoming more active, and re-engaging within the community to tackle their isolation and/or provide a few hours respite for their carers.

Approximately 50% of referrals come from social care colleagues with the remainder being private customers and, as demand continues to grow, we are planning to further expand capacity and open new centres during 2022/23.

### **Volunteering**

The 2021/22 year saw us continue to adapt our volunteering activities to the ongoing COVID-19 restriction. As many charities have found, recruiting new volunteers following the pandemic has been challenging, but we still saw good support with 197 opportunities across our services and activities this year. We have continued to provide meaningful volunteering opportunities to people in later life, with 60% of volunteers being 50+. We've also seen an increase in young volunteers providing a fantastic opportunity for intergenerational activity, with 10% of volunteers under 25.

The Befriending Service provides a regular, volunteer-supported social visiting or telephone call service to lonely and isolated older people who struggle to leave their homes. Through much of the pandemic, this has had to be modified to fall in line with guidance, whether with video or telephone calls, or garden visits, but with restrictions easing, many matches were able to return to face-to-face visits at home. We have continued to see very positive results in regard to the impact Befriending has on the older people who use the service and we were able to provide Befriending support to 197 individuals during the period. The popularity of the Befriending service remains very high and growing, both due to the vital need for the service and our positive local reputation; we have seen a dramatic influx in referrals in the latter part of the year.

This year we were also able to secure funding from St Monica Trust to further our support of those experiencing isolation and loneliness and are developing a peer-to-peer support project, 'Reconnect'. The Reconnect project aims to achieve a step change in how we deliver traditional Befriending for those still able to leave their homes. It also looks to develop a new system of matching peer to peer to foster new friendships for social visits or community outings and provide a more wide-ranging offer. The first year of the project saw 42 individuals supported, although the project has presented some challenges and lessons which we will use to continue

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## **Trustees' Annual Report Year ended 31 March 2022**

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the development of the service going forward.

Benefits Advice volunteers secured vital additional benefits income of almost £690,000 for 199 people, representing 39% of the benefits secured by the Benefits Advice team.

We were also supported by volunteers returning to a variety of areas following the easing of restrictions with roles in our office, I&A team, Activity Day Centres, Maintenance Cognitive Stimulation Therapy and with Technology Support and knitting volunteers. The trustees would like to record another huge 'thank you' to our team of committed volunteers who this year delivered an astounding 11,837 hours of volunteer support!

### **Foot care**

Good foot care, including nail cutting, is a significant factor in maintaining balance, falls prevention and in maintaining/improving mobility. Sessions continued at community venues throughout South Gloucestershire during the year with 633 appointments being arranged for 159 people.

Following a review of services, we have made the decision to change the way people access this foot care and we will no longer be arranging the venues and booking appointments through our office. Instead, we have put customers in direct contact with the self-employed, CQC-regulated foot care specialists to ensure continuity of access, and the availability of a home visiting service when this is more convenient.

### **Maintenance Cognitive Stimulation Therapy (MCST)**

Following a successful application to Age UK to be part of a national initiative to trial this new service, we seconded two staff for much of the year to developing and delivering a pilot. MCST is a service designed to support those with a mild to moderate dementia diagnosis. As the only non-drug intervention for dementia recognised by NICE, it provides a chargeable weekly structured programme of activities to delay and reduce the onset of symptoms associated with dementia.

It was well appreciated by those who attended and positive feedback was excellent. A total of 273 attendances took place in 43 sessions. However, despite significant awareness raising amongst relevant professionals and organisations, the number of referrals didn't increase as we had hoped. We therefore had to make the regrettable decision that the service had to close as it wasn't sustainable once the initial subsidy grant had been spent.

### **New services**

2021/22 has been a very challenging year as the Covid restrictions have lifted. Difficult decisions have had to be made regarding the viability of some services, some of which have had to close.

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## Trustees' Annual Report Year ended 31 March 2022

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However, we are also excited by emerging opportunities. Funding has been secured for two new projects; **'Ageing Well' Walking Groups** and a **'Age UK' Digital Champions** projects will start during 2022/23. Recruitment is underway and we will report on these in next year's report.

The trustees would like to record **another huge 'thank you' to our team of dedicated staff and volunteers** to whom we are indebted, particularly during another enormously challenging year. The staff have risen to the challenge and the volunteers have continued to give of their time generously and regularly to support our services. Without them we would lose around a third of our service delivery capacity and, as always, we would be keen to hear from others who could join this committed team.

### **Trading companies**

Following the closure of all FCA regulated trading for Age UK/('Age Co') insurance and other products towards the end of 2017/18, the joint trading company shared with Age UK Bristol and Age UK Bath and North East Somerset remains inactive. The charity also has a wholly owned trading subsidiary company, Age UK South Gloucestershire Enterprises Ltd., but this is currently formally registered as dormant.

### **Strategic engagement**

The CEO has continued to ensure the interests of local older people are actively considered by those planning services, especially in the local authority and NHS. Some of the Council groups convened to address the Covid crisis were stopped, but others started as the 'post-Covid' priorities started to emerge.

Key groups attended include the Ageing Better Partnership Board, Ageing Well groups (both within the South Gloucestershire locality and across the wider BNSSG footprint), Building Healthier Communities, the Strategic Provider Forum, the CVS South Gloucestershire Leaders' Board, Equalities Voice, and the Wessex Water Customer Challenge Group. The CEO maintains an active involvement in these at both Senior Officer and Director level, representing older people in strategic and operational discussions as well as publicising the range of services we offer and identifying areas for our future development.

At a national level, the Chief Executive Officer served as the South-West region's representative on the Age England Association (AEA) Executive Committee until the end of his second term in March 2022. The AEA works with Age UK nationally to maintain and develop a positive working relationship between the national charity and its 'Brand Partners' (the local Age UKs). The AEA is consulted on most key issues and there is often the opportunity for local views to be reflected in these discussions. This has continued to include input regarding the development of a new 10-year strategy for the whole Age UK network with input from Age UKs across the country.

### **Financial review**

During 2021/22, the Trustees report that expenditure exceeded income by £41,748. The total reserves held at the end of the year (including £1,000 restricted funds and £23,711 designated

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## Trustees' Annual Report Year ended 31 March 2022

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funds) was £273,664.

The COVID-19 pandemic continued to affect us both operationally and financially during 2021/22 as we were unable to reopen the suspended face-to-face services for much of the year. Although the Council maintained support for Day Services, the loss of all income from private customers (for Day Services and Foot Care) for much of a second year was significant. The balance of 'Covid recovery' funding secured the previous year helped protect us against the immediate financial impact, but the Trustees recognise that a combination of increased income and management of expenditure is required to ensure the future viability of the charity.

The staffing structure has therefore been reviewed and the responsibilities of some vacant posts combined to reduce head count and core costs, whilst still ensuring we have the resources to maintain compliance. Services that require subsidy have been reviewed and, where there isn't a short-term opportunity to change that, they have been stopped. In other cases, expansion plans have been developed to increase income-generating activities. The Board have also allocated the £100,000 designated Business Development Fund to facilitate the growth plans. In addition, they have decided to create a new Fundraising Manager post in order to maximise income from charitable funding applications.

A robust monthly financial reporting mechanism has been introduced to ensure that the Trustees regularly review income and expenditure against budget as well as the organisation's achievements against the contractual requirements of restricted income. A detailed Finance Policy and procedures are also in place, which include measures to minimise potential risks to the organisation's financial resources.

As the current financial climate in the sector remains uncertain, the charity will continue to develop a range of restricted and unrestricted income streams to ensure financial resilience.

### Reserves policy

The trustees reviewed the reserves policy in 2020/21 and approved the following:

That general (unrestricted) reserves be maintained at the greater of either:

1. Redundancy costs plus outstanding lease obligations, or,
2. Between 3- and 6-months *unrestricted* central running costs.

As at November 2022 the redundancy liabilities are £36,853 and lease liabilities £3,789, giving a total for option 1 of £40,642. The unrestricted central running costs for a 3-to-6-month period, are budgeted at £66,174 and £132,348 respectively for option 2. The Trustees therefore adopted a minimum unrestricted reserves target of between £67,000 and £133,000 in line with the 2<sup>nd</sup> option.

At this level, the Trustees feel that they can maintain the core of the current activities of the charity in the event of a drop in funding, while considering how funding would be replaced or activities changed. It would also cover the cost of an orderly closedown of the organisation should this ever prove necessary, so that it would be able to meet all its financial obligations in such

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## Trustees' Annual Report Year ended 31 March 2022

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circumstances.

The unrestricted reserves as at 31 March 2022 amounted to £272,664, which is above the 3- to 6-month target level. A total of £23,711 of these reserves have been designated and £6,042 relates to fixed assets, leaving a free reserves balance of £242,911, which is above the 3-to-6-month target level. The trustees plan to draw down some of the available reserves balances, up to £120,000, to cover restructure of the services due to local authority funding pressures and to invest in new income generating opportunities for the future. Using the reserves in this manner we will look to protect the charity from 1-2 years of the uncertain economy created as the consequent of the recovery from COVID and enable us to build on our successful services.

### **Investment policy**

As income from funders is mostly utilised within a short time after receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit. We ensure that sufficient funds are held in the current account for regular expenditure, but the balance of the reserves are invested in a variety of fixed term and notice accounts that attract a reasonable rate of interest, as well as spreading the risk of financial loss in the case of the failure of financial institutions.

### **Future plans**

The challenges created by the Covid restrictions meant we had to suspend many of our face-to-face services or adapt them to be 'Covid-safe'. As restrictions have lifted, we have taken the opportunity to review and realign services to reflect the emerging needs of older people and whether the activities are financially sustainable, either through charged for services, grants or contracts.

We are also actively involved in strategic discussions with the local council and NHS colleagues who are developing plans for 'Ageing Better' and 'Ageing Well'. As well as representing the interests of older people at a strategic level, this is also creating the opportunity to align future services within the emerging priorities.

Activity Day Centres have now reopened, and we have ambitious plans to increase the number of locations for this popular service over the next 1-2 years. The Befriending services are being combined to establish a flexible service offering telephone, face-to-face and peer-to-peer matches. We hope to expand these further as suitable funding is secured to combat the loneliness epidemic that has been exacerbated by the Covid pandemic.

We will continue work with the Council and with other advice providers within the South Gloucestershire Advice Service to deliver advice services in the most appropriate and effective ways, but the decision to implement a 34% reduction in funding having deferred it for three years is having an impact on the volume of advice services we can provide, just at a time when demand is rising due to the cost-of-living crisis. We therefore plan to seek additional alternative funding to maintain and increase this important provision.

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## Trustees' Annual Report Year ended 31 March 2022

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Proposals are currently under consideration by the Council to restart and further develop the work of the Improving Homes and Wellbeing Service to build on the positive and life-transforming outcomes achieved last year.

There is an increasing need for older people to be digitally engaged, so we are pleased to have received a grant to be part of a national Age UK-funded project to promote digital inclusion, with a particular emphasis on reaching those who are housebound, or who are excluded due to their rural location.

Strength and balance can make a major contribution to people's mobility and therefore their risk of falling, and the benefits of exercise, regardless of age or ability are well known. We are therefore pleased to be working with Wesport to deliver a GP Supported Walking Group project as one of the Ageing Well pilots arising from the national 'Live Longer Better' movement.

Our organisational values affirm that older people have the right to have choice and control over the way they live their lives as independently as possible, using a 'strengths-based' approach, building on what they *can* do rather than focussing on what they *can't* do. Our aims therefore include being responsive, empowering and resilience-building in the way we develop and deliver our services. This organisational DNA guides all our work and will continue to do this as we face the significant challenges ahead.

### **Public benefit**

Age UK South Gloucestershire's main objective is to improve quality of life and well-being for older people in South Gloucestershire and the Trustees have had due regard to the guidance published by The Charity Commission on Public Benefit when deciding the activities that the organisation should undertake.

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## Trustees' Annual Report Year ended 31 March 2022

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### **Statement of Trustees' responsibilities**

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

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

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

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.

### **Structure, governance and management**

The Charity is administered through a Board of Directors who are also the charity Trustees. Whilst our governing document requires us to have a minimum of three Directors, we have been fortunate to have the services of up to seven during the year to March 2021.

Board meetings are held bi-monthly, when monitoring reports are presented on finances, service issues, performance and development opportunities. The Board also discuss their responsibilities for the financial sustainability and strategic planning for the work of the Charity and for Safeguarding and Health & Safety issues. The Chief Executive Officer, Finance Manager and Treasurer meet as appropriate to prepare recommendations for the full Board regarding financial matters such as the annual budget and the reserves policy.

Day to day management of the organisation is the responsibility of a full time Chief Executive Officer who has overall responsibility for the team of staff and volunteers.

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## **Trustees' Annual Report**

### **Year ended 31 March 2022**

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The Trustees carry out an annual review of the risks faced and the procedures established to manage those risks. Internal risks are minimised by the implementation of effective internal control procedures that ensure both appropriate authorisation of all transactions and projects and consistent quality of delivery for all operational aspects of the charity.

External risks (e.g. changes to government priorities, cuts to available funding due to budgetary constraints) are also identified and appropriate mitigation measures established where possible.

Examples of mitigation measures in place include:

#### **Risks to vulnerable people:**

- The organisation has a Safeguarding Policy and a team of safeguarding coordinators who are responsible for receiving and where necessary escalating issues of concern to the Council's Safeguarding team
- Safeguarding training is available for all staff and volunteers, and is a mandatory part of induction training for all new volunteers
- All those undertaking qualifying activities with vulnerable people must undergo a Disclosure and Barring Service check before they start and at regular intervals on an ongoing basis. References are also taken.
- Safeguarding is a standing item on the agenda for Team and Trustee Board meetings.

#### **Financial risk**

- Annual income and expenditure budgets are set, and regular monitoring is undertaken to identify any significant variances.
- A cashflow forecast is updated each month so the year-end forecasts can also be updated to identify any areas of potential financial risk. This is 'RAG' rated so that progress can be monitored during the year and action taken to try to increase income and/or decrease expenditure where this is necessary.
- Regular financial performance reports are made to the trustees.
- The trustees have developed a Reserves Policy so that the organisation will be able to cope with any sudden reduction in income or meet any unforeseen expenditure.
- Cash balances are spread across a number of banks to protect against financial loss above the government protected limit.

#### **Cybersecurity Risk**

- Confidential data security
- Ransomware attacks
- The organisation employed an external agency to conduct a security review during 2021 and the internal Wi-Fi device connections are monitored
- Multi-factor Authorisation (MFA) has been implemented where possible in line with good industry practice.

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## **Trustees' Annual Report Year ended 31 March 2022**

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### **Coronavirus COVID-19**

The COVID-19 pandemic required the organisation to introduce a variety of measures to minimise the risk of the spread of the virus. Mitigating actions are kept under constant review as the situation continues to develop, and this process is supported with expert health and safety advice from our retained consultants, Ellis Whittam.

The following are examples of the actions taken:

- The office was closed for much of the year to the public and to most staff. Only occasional, short visits by one staff member at a time were permitted initially to ensure the safety and security of the building.
- As restrictions have changed, some staff have moved back to the office, although many have been equipped to continue a pattern of hybrid working (apart from those in the Activity Day Centre and Community Services).
- The majority of face-to-face services were suspended with the exception of the conversion of the Activity Day Centre to the Community Services home visiting service on a one-to-one basis to provide welfare checks, activities and essential supplies. Before every visit, a series of checks, including for COVID-19 symptoms, were undertaken. During visits, appropriate PPE was used and social distancing was maintained when required.
- The telephone advice line was diverted to staff mobiles so that the provision of information and advice could be maintained.
- The Befriending service moved to a telephone service, with weekly calls instead of the normal visits.
- Virtual call/video software was introduced to facilitate meetings.

These measures have remained under regular review, and as circumstances and guidance have allowed, services have restarted with suitable adjustments to make them as safe as possible.

### **Age UK Charity Quality Standard (CQS)**

The organisation holds the Age UK Charity Quality Standard (CQS), which is audited by an independent specialist audit company, SGS.

### **Age UK Information and Advice Quality Programme (IAQP)**

The organisation holds Age UK IAQP accreditation, which passports the Benefits Advice Service to the sector's national Advice Quality Standard (AQS) managed by the Advice Services Alliance.

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## Reference and administrative details

### Year ended 31 March 2022

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#### **Status**

Age UK South Gloucestershire is a registered charity and a company limited by guarantee. Its charity number is 1109999 and its company number is 5464737.

#### **The Trustees**

The Trustees, who are Directors for the purpose of company law, who served during the year and since the year end are as follows:

#### *Elected Trustees:*

##### **Paul Frisby**

Paul was a trustee from 2012 until 2021. He has recently retired from the local NHS, having worked for them since 1990. He was Chair of the Board from March 2019 to September 2021 when he retired as a trustee.

##### **Warren Gemberling**

Warren was elected to the Board in January 2020. He graduated university with a degree in Accounting and qualified as a CPA at KPMG in Des Moines, Iowa. He moved to the UK in 1990 and worked for several multinationals in Finance. Keen to give back, he joined Age UK South Gloucestershire initially as the Treasurer but stood down from that role in February 2022 when he was elected Chair.

##### **Alison Griffiths**

Alison was elected to the Board in September 2019. A Registered Nurse since 1990, she has worked in many areas and has a particular interest in the care of older people. Since 2005 Alison has managed and led community nursing and therapy services in South Gloucestershire, most recently for Sirona care & health. Alison is passionate about supporting staff to improve care for their service users and promoting self-care in our local population. Alison retired as a trustee in September 2022.

##### **Liz Narey**

Liz was elected to the Board in January 2020. She is a commercially and financially experienced senior manager and worked as a senior director with Babcock International Group for 23 years. She has worked within a number of Joint Ventures as Executive/Non-Executive Director in Education, Defence and Support Services. She brings her wide experience to the Board to assist in developing and supporting the Charity's key aims. She took up the role of Treasurer in February 2022.

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## Reference and administrative details

### Year ended 31 March 2022

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#### **Pooja Poddar**

Pooja was elected to the Board in May 2021. A Registered Nurse for 24 years, Pooja has a particular interest in championing the needs of older people in the community. An active local campaigner, Pooja recently stood as a candidate for Frome Vale in the recent local authority elections and has been recognised as one of Bristol's 87 most influential women by the Bristol Post on International Women's Day 2021. Working within the community to improve multi-cultural diversity and cohesion, Pooja is an active member of the Avon Indian Community Association and she helped to set up the Bristol Durga Puja, one of the main Hindu festivals in the South West.

#### **Traci Rochester**

Traci was elected as a trustee in September 2018. She founded and operates three small local enterprises in design for business, design training & workshops, and digital conversion. She is keen to explore how she can help the charity improve its internal and external communications and profile, while extending the brand reach and achieving absolute clarity in those communications. She also aims to assist with anything marketing or tech-related.

#### **Kelvin Warlow**

Kelvin was elected to the Board in September 2019. On retiring from the Ministry of Defence in 2000, he soon joined Age UK York in various roles including Handyman Services and Information Officer. In 2013 Kelvin joined Age UK South Gloucestershire as a volunteer telephone befriender and office support to the Volunteer Manager. Kelvin is a keen amateur artist, DIY enthusiast and enjoys travel. He has two children and four grandchildren.

#### *Co-opted Trustees*

There are currently no co-opted trustees.

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## Reference and administrative details

### Year ended 31 March 2022

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#### Trustee induction and training

New trustees receive at least one induction session with the CEO and are invited to the regular induction sessions held during the year for new staff and volunteers. Additional training can be provided that is relevant to the role of a particular trustee.

#### Key management personnel

The key management personnel at the time of this report consist of:

<i>Chief Executive Officer:</i>	Martin Green
<i>Operations &amp; HR Director:</i>	Nicola Fox
<i>Finance Manager:</i>	Elvire Gingell
<i>Services Manager:</i>	Richard Chalcraft

The Trustees delegate the development of charitable activities and the day to day running of the organisation to these key staff under the leadership of the CEO. The Trustee Board receives regular written and verbal reports on key developments, performance, finances, safeguarding and health & safety together with a quarterly report of the performance of activities funded from restricted funds.

Salary levels of the key management personnel have been set by considering several relevant factors such as the levels of experience deemed necessary to undertake a particular role and comparative salaries within similar organisations. Salaries are reviewed on not less than a three yearly cycle. A cost-of-living increase is considered by the trustees each year in line with the public sector pay settlement.

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**Reference and administrative details**  
**Year ended 31 March 2022**

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**Officers**

*Chair:* Paul Frisby (until 24 September 2021)  
Warren Gemberling (from 24 September 2021)

*Treasurer:* Warren Gemberling (until 18 February 2022)  
Liz Narey (from 18 February 2022)

**Company Secretary:** Martin Green

**Registered Office:** 67 High Street, Thornbury, South Gloucestershire BS35 2AW

**Independent Examiner:** Josh Kingston BSc, ACA, Burton Sweet Limited  
The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton,  
Bristol BS48 1UR

**Bankers:** HSBC Bank Plc

Signed by order of the Trustees

WG  
.....  
**Warren Gemberling, Chair**

Approved by the Trustees on **25 November 2022**

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## Independent Examiner's report to the Trustees Year ended 31 March 2022

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022, which are set out on pages 18 to 30.

### *Respective responsibilities of trustees and examiner*

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

JK  
.....  
Josh Kingston BSc, ACA

Date 25/11/2022 .....

### **Burton Sweet Limited**

The Clock Tower  
Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**  
**YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Income from</b>					
Donations and legacies	2	26,174	2,000	28,174	181,056
Charitable activities	3	262,480	260,199	522,679	428,282
Investment income		1,389	-	1,389	835
<b>Total income</b>		<b><u>290,043</u></b>	<b><u>262,199</u></b>	<b><u>552,242</u></b>	<b><u>610,713</u></b>
<b>Expenditure on</b>					
Charitable activities	4	333,291	260,699	593,990	556,507
<b>Total expenditure</b>		<b><u>333,291</u></b>	<b><u>260,699</u></b>	<b><u>593,990</u></b>	<b><u>556,507</u></b>
<b>Net income/(expenditure)</b>	5	(43,248)	1,500	(41,748)	53,666
Transfers between funds	12	500	(500)	-	-
<b>Net movement in funds</b>		<b><u>(42,748)</u></b>	<b><u>1,000</u></b>	<b><u>(41,748)</u></b>	<b><u>53,666</u></b>
<b>Reconciliation of funds:</b>					
Total funds at 1 April	12	315,412	-	315,412	261,746
<b>Total funds at 31 March</b>		<b><u>272,664</u></b>	<b><u>1,000</u></b>	<b><u>273,664</u></b>	<b><u>315,412</u></b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The comparative funds are detailed in note 8.

**BALANCE SHEET**  
**AS AT 31 MARCH 2022**

	Note	2022		2021	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible assets	9		6,041		8,542
<b>Current Assets</b>					
Debtors	10	72,642		10,861	
Cash at bank		227,870		368,599	
		<u>300,512</u>		<u>379,460</u>	
<b>Creditors : Amounts falling due within one year</b>	11	<u>(32,889)</u>		<u>(72,590)</u>	
<b>Total Assets Less Current Liabilities</b>			267,623		306,870
<b>Net assets</b>			<u><b>273,664</b></u>		<u><b>315,412</b></u>
<b>Funds</b>					
<b>Restricted funds</b>	13		1,000		-
<b>Unrestricted funds</b>					
Designated funds	13	23,711		195,472	
General funds	13	248,953		119,940	
		<u>272,664</u>		<u>315,412</u>	
<b>Total funds</b>			<u><b>273,664</b></u>		<u><b>315,412</b></u>

For the year in question, the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on 25/11/2022 and are signed on their behalf by:

**WG**  
\_\_\_\_\_  
Warren Gemberling  
Chair of Trustees

**CASH FLOW STATEMENT**  
**AT 31 MARCH 2022**

	<b>2022</b>	2021
	<b>£</b>	£
<b>Cash generated from operating activities</b>	(140,729)	158,850
Net cash inflow for the year	<u><u>(140,729)</u></u>	<u><u>158,850</u></u>

**A. Reconciliation of net movement in funds to net cash flow in activities**

	<b>2022</b>	2021
	<b>£</b>	£
<b>Operating activities</b>		
Statement of Financial Activities: Net movement in funds	(41,748)	53,666
Decrease/(increase) in debtors	(61,781)	76,707
Increase/(decrease) in creditors	(39,701)	37,019
Depreciation	2,500	1,458
<b>Investing activities</b>		
Fixed asset additions	-	(10,000)
Net cash flow from activities	<u><u>(140,729)</u></u>	<u><u>158,850</u></u>

**B. Analysis of changes in cash flow during the year**

	<b>2022</b>	<b>2021</b>	<b>Change</b>
	<b>£</b>	£	£
Cash at bank and in hand	227,870	368,599	(140,729)
	<u><u>227,870</u></u>	<u><u>368,599</u></u>	<u><u>(140,729)</u></u>
	<b>2021</b>	<b>2020</b>	<b>Change</b>
	<b>£</b>	£	£
Cash at bank and in hand	368,599	209,749	158,850
	<u><u>368,599</u></u>	<u><u>209,749</u></u>	<u><u>158,850</u></u>

**C. Cashflow Restrictions**

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own Objects, except on special authority. In practice, this restriction has not had any effect on cashflows for the year.

**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2022****1 Accounting policies****a) Basis of preparation**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 and the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

b) The charity is a public benefit entity as defined under FRS102.

c) The COVID-19 pandemic has created some uncertainty about the ability of the charity to continue some services in the future if social distancing and other restrictions continue longer term. However, the Trustees have robust financial monitoring systems in place (see 'Financial risk' on page 11), which enable these to be monitored, so that mitigating action can be taken to minimise these risks. Interim action has already been taken to suspend some services and adapt others and if any services become unsustainable the Trustees will take action to control expenditure further. The Trustees are confident that these measures, if required, will ensure that the charity remains able to continue as a going concern.

**d) Income**

Legacies, donations or grants becoming available to Age UK South Gloucestershire during the accounting period are recognised in the Financial Statements for the period; where conditions are required to be fulfilled prior to receipt or use these items would not be recognised before such conditions were fulfilled.

**e) Expenditure**

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered. Governance costs are those incurred in compliance with constitutional and statutory requirements, these are included within charitable activities.

**f) Fixed assets**

Expenditure on tangible assets is capitalised if the cost of any item exceeds £5,000.

Fixed assets are included at cost less depreciation.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset on a 25% p.a. straight line basis.

Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

**g) Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid net of any trade discounts due.

**h) Cash at bank**

This includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**i) Creditors**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**j) Unrestricted funds**

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

**k) Designated funds**

Designated funds are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

**l) Restricted funds**

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

m) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2022**

**1 Accounting policies (*continued*)**

n) In accordance with the Pensions Act (2008), all qualifying staff are automatically enrolled in the Company Pension Scheme, ensuring that the statutory minimum contribution requirements are met.

o) Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

**2 Donations and Legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>
Donations	23,906	2,000	25,906
Legacies	2,268	-	2,268
	<u>26,174</u>	<u>2,000</u>	<u>28,174</u>

**Comparative Figures 2020/21**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
Charitable Trusts	12,995	153,376	166,371
Donations	7,634	-	7,634
Legacies	7,051	-	7,051
	<u>27,680</u>	<u>153,376</u>	<u>181,056</u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2022**

**3 Charitable activities (income)**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2022 £</b>
<i>Age UK</i>			
MCST & VCST Grant	-	20,000	20,000
Warm Homes	-	22,506	22,506
Brand Partnership Grant	10,000	-	10,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	54,900	54,900
Equalities Voice	-	7,383	7,383
Improving Homes and Wellbeing	-	30,282	30,282
InfectionControl & Rapid Testing	-	14,528	14,528
Activity Day Centre Contracts	184,408	-	184,408
South Gloucestershire Advice Service	-	43,626	43,626
<i>Other Grants</i>			
St Monica Trust:			
Peer to Peer Befriending	-	20,000	20,000
Telephone helpline	-	10,000	10,000
Quartet Community Foundation:			
Express Grant	5,000	-	5,000
Recovery Fund	-	9,936	9,936
Postcode Lottery Befriending	-	20,000	20,000
Wessex Water	5,000	-	5,000
Thornbury Town Trust	550	-	550
Job Retention Scheme	-	682	682
HMRC Kickstarter Funding	-	6,356	6,356
<i>Client charges</i>			
Day Centre Food	3,136	-	3,136
Shopping	49	-	49
Footcare	5,972	-	5,972
Private Day Services	41,525	-	41,525
MCST/VCST	6,788	-	6,788
<i>Other</i>			
	52	-	52
	<b><u>262,480</u></b>	<b><u>260,199</u></b>	<b><u>522,679</u></b>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2022**

**3 Charitable activities (income) (continued)**

**Comparative Figures 2020/21**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
<i>Age UK</i>			
Brand Partnership Grant	15,000	-	15,000
Warm Homes	-	19,530	19,530
COVID-19 Appeal Grant 2020	-	17,970	17,970
Coronavirus Support Grant	27,681	-	27,681
Trading Grant	8,000	-	8,000
<i>South Gloucestershire Council</i>			
Better Care, Stronger Communities	-	54,900	54,900
Improving Homes & Wellbeing	-	10,000	10,000
Equalities Voice SLA	-	3,633	3,633
Activity Day Centre Contracts	204,644	-	204,644
South Gloucestershire Advice Service	-	34,922	34,922
Discretionary Business Support Grant	7,500	-	7,500
<i>Other Grants</i>			
Job Retention Scheme	14,982	-	14,982
<i>Client charges</i>			
Day Centre Food	184	-	184
Nail Cutting	1,406	-	1,406
Shopping	637	-	637
Private Day Services	5,587	-	5,587
<i>Designated Funds</i>			
	500	-	500
<i>Other</i>			
	1,206	-	1,206
	<u><b>287,327</b></u>	<u><b>140,955</b></u>	<u><b>428,282</b></u>

**4 Charitable activities (expenditure)**

	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Staff salaries	459,640	425,334
Other staff costs	15,174	6,257
Redundancy Costs	-	10,466
Grants paid	500	-
Direct costs	49,252	73,111
Premises	38,004	29,468
Running costs	15,971	2,786
Advertising and promotion	280	1,042
Legal & professional fees	10,779	4,795
Independent examination fees	1,890	1,350
Bad Debts	-	440
Depreciation	2,500	1,458
Management Charges	-	-
	<u><b>593,990</b></u>	<u><b>556,507</b></u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2022**

**5 Net income for the year**

This is stated after charging:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Independent examiner's remuneration	1,890	1,350
Trustees' expenses reimbursed	-	-
	<u>1,890</u>	<u>1,350</u>

None of the Trustees received any remuneration during the year or the previous year.

No expenses were reimbursed to any Trustees during the year or the previous year.

No donations were made by Trustees during the year or the previous year.

**6 Staff costs and numbers**

The aggregate payroll costs were:

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries	412,632	381,415
Employer's National Insurance	26,786	23,886
Staff Pension Employer's Contributions	20,222	20,033
	<u>459,640</u>	<u>425,334</u>

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

The Key Management personnel of the Charity, as previously stated in the Trustees' Report, comprise of the Chief Executive Officer, the Finance Manager and the Operations and HR Manager.

The total payroll cost (including Employers' NI and Pension contributions) of the Key Management personnel was £129,749 (2022) and £122,455 (2021).

The average weekly number of employees during the year, calculated on headcount, was as follows:

	<b>2022</b>	<b>2021</b>
	<b>No.</b>	<b>No.</b>
Central and management	<b>3.0</b>	3.0
Direct charitable	<b>18.8</b>	21.0
	<u>21.8</u>	<u>24.0</u>

**7 Taxation**

The charity is exempt from corporation tax on its charitable activities.

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2022**
**8 Comparative funds 2020/21**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income from</b>			
Donations and legacies	27,680	153,376	181,056
Charitable activities	287,327	140,955	428,282
Investment income	835	-	835
<b>Total income</b>	<u>315,842</u>	<u>294,331</u>	<u>610,173</u>
<b>Expenditure on</b>			
Charitable activities	250,731	305,776	556,507
<b>Total expenditure</b>	<u>250,731</u>	<u>305,776</u>	<u>556,507</u>
<b>Net income/(expenditure) and net movement in funds</b>	65,111	(11,445)	53,666
<b>Reconciliation of funds:</b>			
Total funds at 1 April	250,301	11,445	261,746
<b>Total funds at 31 March</b>	<u>315,412</u>	<u>-</u>	<u>315,412</u>

**9 Tangible fixed assets**

	<b>Office Equipment £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 April 2021	44,914	44,914
Additions	-	-
At 31 March 2022	<u>44,914</u>	<u>44,914</u>
<b>Depreciation</b>		
At 1 April 2021	36,372	36,372
Charge for the year	2,501	2,501
At 31 March 2022	<u>38,873</u>	<u>38,873</u>
<b>Net book value</b>		
At 31 March 2022	<u>6,041</u>	<u>6,041</u>
At 31 March 2021	<u>8,542</u>	<u>8,542</u>

**NOTES TO THE FINANCIAL STATEMENTS**
**YEAR ENDED 31 MARCH 2022**
**10 Debtors**

	<b>2022</b>	2021
	<b>£</b>	£
Trade debtors	50,622	226
Prepayments	10,674	10,635
Accrued income	11,346	-
	<u><b>72,642</b></u>	<u>10,861</u>

**11 Creditors: amounts falling due within one year**

	<b>2022</b>	2021
	<b>£</b>	£
Trade creditors	12,941	9,547
PAYE/NI liability	10,050	6,657
Pension Fund	4,902	-
Grants	-	54,936
Accruals	4,996	1,450
	<u><b>32,889</b></u>	<u>72,590</u>

**12 Movement in funds**

	At 01-Apr 2021 £	Income £	Expenditure £	Transfers £	At 31-Mar 2022 £
<b>Restricted funds</b>					
Warm Homes	-	22,506	(22,506)	-	-
Age UK - MCST/VCST Grant	-	20,000	(20,000)	-	-
SGC Infection Control & Rapid	-	14,528	(14,528)	-	-
SGC South Gloucestershire Advice Service	-	43,626	(43,626)	-	-
SGC Better Care, Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice	-	7,383	(7,383)	-	-
SGC Improving Homes and Wellbeing	-	30,282	(30,282)	-	-
St Monica Trust (Peer to Peer Befriending)	-	20,000	(20,000)	-	-
St Monica Trust (Telephone helpline)	-	10,000	(9,500)	(500)	-
St Monica Trust (Fuel Poverty Grant)	-	2,000	(1,000)	-	1,000
HMRC Kickstarter Funding	-	6,356	(6,356)	-	-
Postcode Lottery	-	20,000	(20,000)	-	-
Job Retention Scheme Grant	-	682	(682)	-	-
Quartet Community Foundation (Recovery Grant)	-	9,936	(9,936)	-	-
	<u>-</u>	<u>262,199</u>	<u>(260,699)</u>	<u>(500)</u>	<u>1,000</u>
<b>Unrestricted funds</b>					
Designated funds	195,472	5,550	(5,550)	(171,761)	23,711
General funds	119,940	284,493	(327,741)	172,261	248,953
	<u>315,412</u>	<u>290,043</u>	<u>(333,291)</u>	<u>500</u>	<u>272,664</u>
<b>Total funds</b>	<u>315,412</u>	<u>552,242</u>	<u>(593,990)</u>	<u>-</u>	<u>273,664</u>

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**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2022**

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**12 Movement in funds (continued)**

Age UK Warm Homes Grant: This grant was received via Age UK to contribute towards other benefits advice which is not funded by other sources.

Age UK MCST/VCST Grant: This grant was to help provide face to face and virtual support for individuals with dementia.

Age UK Covid-19 Appeal Grant: This funding was provided to expand the Volunteering Team, in order to deal with more enquiries, provide online training and improve our management, monitoring and support of volunteers.

SGC Infection Control & Testing: Funding to help with the ongoing costs of Covid infection control

South Gloucestershire Advice Service: This project is funded by SGC as part of a commissioned service from the South Gloucestershire Advice Consortium, which is delivered in partnership with Avon & Bristol Law Centre, Talking Money, North Bristol Advice Centre and South Gloucestershire Citizens Advice Bureau. Age UK South Gloucestershire provides a home visiting benefits advice service across the local authority area.

SGC Better Care, Stronger Communities Grant: SGC fund a project to develop volunteering activities that will address loneliness and isolation amongst older people.

SGC Equalities Voice SLA: SGC fund part of the cost of staff salaries relating to (a) strategic involvement via involvement in groups and forums, (b) raising awareness of and sharing information about older people's issues and (c) the promotion of partnership working.

SGC Improving Homes and Wellbeing: This funding is used to assess homes of disrepair, belonging to older people in South Gloucestershire and, enable necessary improvements to be carried out.

St Monica Trust (Reconnect): This grant contributes to the development of the peer-to-peer befriending.

St Monica Trust Telephone helpline (Phone Lines Grant): This grant was awarded to pay towards the running costs of phone lines.

St Monica Trust (Fuel Poverty Grants): £5000 received to award winter fuel payments to individuals in need. A small balance is carried forward and was paid out in April 2022.

St Monica Trust Dementia Benefits: Funding has been provided via South Gloucestershire Citizens Advice to work in partnership to provide advice and information to older people. Age UK South Gloucestershire's contribution is to provide a range of advice and support to people affected by dementia.

HMRC Kickstarter Funding: Subsidies for the creation and support of employment for long-term unemployed young people.

Postcode Lottery: Grant made towards the cost of developing and maintaining Befriending services.

Job Retention Scheme Funding: part of a emergency response to Covid-19 to ease workforce pressures in adult social care.

Quartet Community Foundation (Express Grant): This grant was awarded to contribute towards the recruitment, support and training of volunteers.

Quartet Community Foundation (Emergency Funding Grant): This grant was to fund staffing costs associated with making client welfare checks during the Covid-19 restrictions.

National Lottery Awards for All: This grant provided funding towards running part of our telephone advice line for twelve

National Lottery Reaching Communities England: This grant partly funded the core costs of the organisation during a period of reduced income and, also funded the purchase of new IT and telephony equipment, enabling staff to work remotely and continue providing support to older people.

The Clothworkers Foundation: This grant provided funding towards the purchase of new equipment to upgrade the telephone advice line.

**NOTES TO THE FINANCIAL STATEMENTS**
**YEAR ENDED 31 MARCH 2022**
**12 Movement in funds (continued)**

Tesco Bags for Help: Funding was provided towards telephone advice line costs for six months.

Yate Town Council Battle Fund: This funding was spent on general costs associated with the telephone advice line

CAF Resilience Fund: These funds were awarded to enable continuation with the organisation's core work and Covid-19 emergency response activities during the pandemic.

Designated funds: These funds have been set aside to pay for the following:

Redecoration of Thornbury office	£ 3,500
Subsidisation of existing services during ongoing pandemic	£ 20,211
	<u>£ 23,711</u>

**Comparative Figures 2020/21**

	At 01-Apr 2020 £	Income £	Expenditure £	Transfers £	At 31-Mar 2021 £
<b>Restricted funds</b>					
Warm Homes	-	19,530	(19,530)	-	-
Age UK COVID-19 Appeal Grant	-	17,970	(17,970)	-	-
SGC South Gloucestershire Advice Service	-	34,922	(34,922)	-	-
SGC Better Care, Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice	-	3,633	(3,633)	-	-
SGC Improving Homes and Wellbeing	-	10,000	(10,000)	-	-
St Monica Trust - Dementia Benefits	11,445	-	(11,445)	-	-
St Monica Trust (Telephone helpline)	-	12,800	(12,800)	-	-
St Monica Trust (Winter Support Fund)	-	1,000	(1,000)	-	-
Quartet Community Foundation (Express Grant)	-	5,000	(5,000)	-	-
Quartet Community Foundation (Emergency Funding Grant)	-	5,000	(5,000)	-	-
National Lottery Awards for All	-	9,709	(9,709)	-	-
National Lottery Reaching Communities England	-	60,001	(60,001)	-	-
The Clothworkers Foundation	-	5,000	(5,000)	-	-
Tesco Bags for Help	-	1,000	(1,000)	-	-
Yate Town Council Battle Fund	-	250	(250)	-	-
CAF Resilience Fund	-	53,616	(53,616)	-	-
	<u>11,445</u>	<u>294,331</u>	<u>(305,776)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	37,371	58,101	-	100,000	195,472
General funds	212,930	257,741	(250,731)	(100,000)	119,940
	<u>250,301</u>	<u>315,842</u>	<u>(250,731)</u>	<u>-</u>	<u>315,412</u>
<b>Total funds</b>	<u>261,746</u>	<u>610,173</u>	<u>(556,507)</u>	<u>-</u>	<u>315,412</u>

**NOTES TO THE FINANCIAL STATEMENTS**  
**YEAR ENDED 31 MARCH 2022**
**13 Analysis of net assets between funds**

	<b>Tangible Fixed assets £</b>	<b>Other Net assets £</b>	<b>Total £</b>
<b>Restricted funds</b>	-	1,000	1,000
	<u>-</u>	<u>1,000</u>	<u>1,000</u>
<b>Unrestricted funds</b>			
Designated	-	23,711	23,711
General funds	6,042	242,911	248,953
	<u>6,042</u>	<u>267,622</u>	<u>273,664</u>
<b>Comparative Figures 2020/21</b>			
	<b>Tangible Fixed assets £</b>	<b>Other Net assets £</b>	<b>Total £</b>
<b>Restricted funds</b>	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>			
Designated	-	195,472	195,472
General Funds	8,542	111,398	119,940
	<u>8,542</u>	<u>306,870</u>	<u>315,412</u>

**14 Commitments under operating leases**

At 31 March the company had aggregate minimum payment commitments under non-cancellable operating leases as set out below:

<b>Details</b>	<b>Period</b>	<b>Annual Amount</b>	<b>Frequency</b>	<b>£</b>
Thornbury Town Council (Premises)	Sep-21	15,156	Quarterly	3,789
<b>Details</b>		<b>2022</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	3,789	-	-	
<b>Details</b>		<b>2021</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	7,578	-	-	

**15 Company limited by guarantee**

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.

**Age UK South Gloucestershire Ltd**

England & Wales - Charity number 1109999

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# Accounts

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# **Age UK South Gloucestershire**

## **Financial Statements**

**31 March 2021**

**Charity registration number: 1109999  
Company registration number: 5464737**

## **Financial statements**

### **Year ended 31 March 2021**

<b>Contents</b>	<b>Pages</b>
Trustees' annual report	1 - 12
Reference and administrative details	13 - 16
Independent examiner's report to the Trustees	17
Statement of financial activities	18
Balance sheet	19
Cash flow statement	20
Notes forming part of the financial statements	21 - 34

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## Trustees' Annual Report Year ended 31 March 2021

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The Trustees have pleasure in presenting their report and the financial statements of the charitable company for the year ended 31 March 2021.

### **Objectives and activities**

The charity's objectives are:

*To promote the following purposes for the benefit of the public and/or older people in and around South Gloucestershire ("the area of benefit"):*

- *preventing or relieving the poverty of older people;*
- *advancing education;*
- *preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);*
- *assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and*
- *such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.*

*The outcome of this being the promotion of the well-being of older people.*

In order to achieve these objectives, during the period covered by this report we have provided the following services:

- Information and Advice (including specialist welfare benefits advice)
- Community Services (to replace Activity Day Centres during the pandemic)
- Volunteering opportunities (including short-term during the Covid lockdowns.
- Befriending and 'Reconnect' peer-to-peer support
- One-off basic Technology Support
- Improving Homes and Wellbeing
- Foot care
- Referrals for pro-bono Will writing and signposting for Lasting Power of Attorney assistance

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## Trustees' Annual Report Year ended 31 March 2021

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### Achievements and performance

The number of older people in South Gloucestershire continues to increase in terms of both actual numbers and as a percentage of population. This is especially significant when the responsibility for providing support continues to be shifted from the statutory sector to the individual themselves, their family and the wider community. We are therefore continuing to adapt to meet the growing demand both now and in the future.

The contributions of our staff and volunteers, a High Street presence, the ground floor accessible premises, the raised profile of Age UK generally and the reputation we have locally for high quality services continues to provide a firm foundation for the delivery of a range of services and support to those in later life.

Like most organisations we have been impacted significantly by the COVID-19 pandemic and we have had to suspend a number of services. However, within government guidelines, and with appropriate risk assessments, we have sought to adapt to new ways of working wherever possible to ensure continuity of service provision. More detail of the adapted services are given under the relevant sections below.

### **Information and Advice (I&A) Service**

The Key Performance indicators for the year to March 2021 included:

- An overall total of **12,336** contacts with older people, their families and carers;
- **3,030** day services contacts through 'Community Services';
- **162** Foot Care appointments;
- Responding to **2,729** 'I&A' enquiries;
- Making **6,577** Befriending calls;
- Providing **153** volunteering opportunities
- Delivering **1,527 benefits advice appointments**, (almost all of which were by telephone due to Covid restrictions).
- The specialist benefits advice service helped secure **£1.1 million confirmed additional income for older people**. We estimate that outstanding claims will add almost £290,000 to this, meaning that **over £1.3 million** will have been secured, benefitting both the recipients and their local communities. (A typical Attendance Allowance successful claim in 2020/21 secured up to **£4,660 per year** for a person with disabilities and/or impairments that mean they require care and support during the day and night.)

We also work in partnership with a number of other providers to maximise the delivery of advice services. For example the **South Gloucestershire Advice Service**, which is led by South Gloucestershire Citizens Advice Bureau, combines their expertise and resources with Age UK South Gloucestershire, North Bristol Advice Centre, Talking Money (formerly Bristol Debt Advice Centre) and Avon & Bristol Law Centre, to make benefits and debt advice available throughout South Gloucestershire. In line with our other benefits advice services, our contribution to this

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## **Trustees' Annual Report Year ended 31 March 2021**

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partnership is to provide benefits advice primarily by means of home visits to those unable to access the community based sessions due to their mobility or caring responsibilities.

Due to Covid, we changed to a 'telephone only' advice service for most of the year with only occasional home visits where they were essential. All visits were subject to a detailed risk assessment before going ahead. We have worked closely with the Council and partner agencies from the Voluntary, Community and Social Enterprise (VCSE) sector to ensure a co-ordinated response to service users and to publicise the continued availability of the I&A service. This included the distribution, via the Council, of 1,500 Age UK Coronavirus guides, which had been produced very promptly by Age UK to communicate the multiple, complex range of information and requirements being introduced from multiple government sources. These were very well received.

Other advice subjects are covered, over the telephone or by means of the comprehensive range of booklets and factsheets produced centrally by Age UK.

### **Improving Homes & Wellbeing Service (IHWS)**

In October 2020 we started the IHWS, a pilot project partnership with South Gloucestershire Council supporting homeowners who have found that their homes and gardens have fallen into disrepair. Referrals were initially made only from the come from the Built Environment Enforcement Team, but this has now been extended to include social care staff.

There are many reasons why a home environment has declined, and we work with individuals to address those issues and support them in making the repairs they need to the property and garden. By identifying and addressing the root causes of their property and garden problems, this project aims to achieve a lasting improvement in their circumstances and their wellbeing, and so prevent the need for enforcement action to be taken.

We have already learned that the presenting problems are usually the 'tip of an iceberg' and that there are complex situations that have combined to a spiral of problems and decline, requiring intensive support to break the cycle. Early case studies demonstrate significant successes, and we are working with the Council ensure the continuation of the service beyond its 'test and learn' phase.

### **Activity Day Centres**

Activity Day Centres had to be closed for the whole year, but mindful of the need to address the social isolation, which was further exacerbated by the Covid lockdowns and restrictions, we have adapted to continue providing personalised support to all services users via the new Community Services Programme:

- Each service user receives a welfare call every week,
- Where relevant we also make calls to families with updates on their loved ones.

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## Trustees' Annual Report Year ended 31 March 2021

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- Face to face welfare visits are made to those assessed as higher risk.
- Practical support such as shopping and collecting prescriptions are provided,
- A range of activities and a newsletter (with a puzzles page!) have been produced on a regular basis to keep people active.
- Facetime/Zoom calls have been arranged and supported during visits between service users and their families.
- The addition of short-term volunteering opportunities also made it possible to provide additional welfare calls during the week where appropriate.

During the year we provided:

- 3,030 contacts with older people, their families and carers, including:
  - 130 food deliveries or collections
  - 920 people provided with a range of other support as detailed above

We are grateful to South Gloucestershire Council as the main commissioners of this service for their financial support during the COVID-19 crisis, which has enabled us to plan and deliver these above services.

As services have started to re-open we are maintaining a dialogue with them to ensure the most effective use of resources to meet the support needs identified and to relieve pressure on the statutory sector.

### Foot care

Good foot care, including nail cutting, is a significant factor in maintaining balance, falls prevention and in maintaining/improving mobility. The service had to be suspended for much of the year, but sessions have now opened again at community venues throughout South Gloucestershire.

In total we delivered:

- 162 nail cutting appointments during the year to a total of **72** people in community venues across South Gloucestershire. (This was much lower during the financial year due to the limited venues available, but sessions have now recommenced.)

### Volunteering

We were unable to recruit face-to-face volunteers for existing services in the usual way for most of the year, so we launched a new 'Neighbourly Volunteering' opportunity seeking to provide short term telephone support or shopping during the initial April to August lockdown period. 86 extra volunteers were recruited and provided practical support, including:

- shopping deliveries
- telephone check-ins
- ad hoc support (e.g. admin support, posting letters and even getting broken keys recut!).

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## Trustees' Annual Report Year ended 31 March 2021

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- Over 1,000 shopping deliveries or support calls were made to older people, providing vital support to those most affected by the COVID-19 pandemic.

The **Befriending Service** normally provides a regular visiting service to lonely and isolated older people to support their wellbeing and is provided solely by volunteers but face to face visits had to be suspended for much of the year. In addition to the introduction of 'Neighbourly volunteering' we suggested different ways of working and provided extra support and guidance to existing volunteers and service users, e.g.

- Telephone befriending,
- Guidance on letter writing,
- Doorstep drops of essential shopping,
- Support for video calls.

As the year progressed, we developed (following appropriate risk assessments):

- New virtual training resources
- Garden visits
- Support bubbles for meeting or exercising together outdoors

As a result of these adaptations, we were still able to provide 177 individuals with weekly Befriending support.

Since the year-end, we have secured funding from St Monica Trust to further our support of those experiencing isolation and loneliness and are developing a peer-to-peer support project, 'Reconnect'. This will match like-minded people who have similar interests so that they can foster new friendships for social visits or outings.

Benefits Advice volunteers secured vital additional benefits income of almost £230,000 for 77 clients, representing over 17% of the total benefits secured by the advice team.

Despite such a challenging year for all, and with many volunteers shielding or unable to carry out their role due to the closure periods of our office or Day Centres, we have continued to a variety of people in volunteering roles, which benefits both them and those to whom they deliver services. During the year, **over 200 volunteers still gave an estimated 6,500 hours, equivalent to approx. 3.5 FTE staff!**

The trustees would like to record **another huge 'thank you' to our team of dedicated staff and volunteers** to whom we are indebted, particularly during such a unprecedented year, during which we have faced a wide range of challenges. The staff have risen to the challenge and the volunteers have continued to give of their time generously and regularly to support our services. Without them we would lose around a third of our service delivery capacity and, as always, we would be keen to hear from others who could join this committed team.

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## **Trustees' Annual Report Year ended 31 March 2021**

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### **Trading**

Following the closure of all FCS regulated trading for Age UK insurance and other products towards the end of 2017/18, the joint trading company shared with Age UK Bristol and Age UK Bath and North East Somerset remains inactive.

The charity also has a wholly owned trading subsidiary company, Age UK South Gloucestershire Enterprises Ltd., but this is currently formally registered as dormant.

### **Strategic engagement**

The CEO has spent considerable time during the year representing the interests of local older people as the Covid-19 pandemic has evolved. Several senior Council groups were convened to which Age UK South Gloucestershire was invited and contributions were made regarding several important issues. For example, maximising the reach of vital Public Health communications, particularly to those who are digitally excluded; ensuring services are protected and adapted for those who are most vulnerable; ensuring the provision of information on issues of concern, particularly amongst the most lonely and isolated; assessing and ensuring the provision of urgent day-to-day necessities such as shopping, prescription collection and foodbanks; working in partnership with others in the Voluntary, Community and Social Enterprise (VCSE) sector to combine resources where relevant to meet particular needs, and seeking to ensure that emergency funding is available to protect organisations from significant losses in income.

Work has continued working with the Bristol, North Somerset, South Gloucestershire (BNSSG) Clinical Commissioning Group (CCG) particularly relating to the Frailty Programme, again, with a particular focus on how best to work with those experiencing frailty.

We are an active participant in a number of other groups and forums in the area to represent the interests of older people. There are also others convened by VCSE organisations such as the CVS South Gloucestershire Leaders' Board, which engages strategically with the Chief Executive and Directors of South Gloucestershire Council. The CEO maintains an active involvement in these at both Senior Officer and Director level, representing older people in strategic and operational discussions as well as publicising the range of services we offer and identifying areas for our future development.

At a national level, the Chief Executive Officer serves as the South-West region's representative on the Age England Association (AEA) Executive Committee. The AEA works with Age UK nationally to maintain and develop a positive working relationship between the national charity and its 'Brand Partners' (the local Age UKs). The AEA is consulted on most key issues and there is often the opportunity for local views to be reflected in these discussions. This has continued to include input regarding the development of a new 10-year strategy for the whole Age UK network with input from Age UKs across the country.

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## Trustees' Annual Report Year ended 31 March 2021

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### **Financial review**

During 2020/21, the Trustees report that income exceeded expenditure by £53,666. The total reserves held at the end of the year (including £195,472 designated funds) was £315,412.

The COVID-19 pandemic affected us both operationally and financially during for the whole of 2020/21. In particular, the loss of income from private Activity Day Centre and nail-cutting clients was significant. We quickly assessed how some of this income (from the Council) could be preserved and successfully applied for a variety of emergency funding, which, along with a review of expenditure, staffing levels and alternative income generation activities ensured the financial stability of the organisation going into 2021/22. Further income generation and fundraising streams continue to be explored and a Business Development Fund of £100,000 has been designated to subsidise their development where appropriate and necessary.

A robust financial reporting mechanism ensures that Trustees regularly review income and expenditure against budget as well as the organisation's achievements against the contractual requirements of restricted income. A detailed Finance Policy and procedures are also in place - these have been reviewed during the year and as a result the schemes of delegation have been updated to both improve operational efficiency and minimise potential risks to the organisation's financial resources.

Although the current financial climate in the sector remains uncertain, the charity continues to develop a range of restricted and unrestricted income streams to maintain financial resilience, which the trustees consider important to protect the sustainability of the charity should one or more funding sources not be renewed.

### **Reserves policy**

The trustees reviewed the reserves policy in 2020/21 and approved the following:

That general (unrestricted) reserves be maintained at the greater of either:

1. Redundancy costs plus outstanding lease obligations, or,
2. Between 3- and 6-months *unrestricted* running costs.

For 2021/22 the current redundancy liabilities are £48,597 and lease liabilities £3,789, giving a total for option 1 of £52,386. The unrestricted running costs for a 3-to-6-month period, are budgeted at £67,205 and £134,410 respectively for option 2. The Trustees therefore adopted a minimum unrestricted reserves target of between £67,000 and £135,000 in line with the 2<sup>nd</sup> option.

At this level, the Trustees feel that they would be able to maintain the core of the current activities of the charity in the event of a drop in funding, while considering how funding would be replaced or activities changed. It would also cover the cost of an orderly closedown of the organisation should this ever prove necessary, so that it would be able to meet all its financial obligations in such circumstances.

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## **Trustees' Annual Report Year ended 31 March 2021**

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The general (unrestricted) reserves amounted to £315,412, which is above the 3- to 6-month target level. A total of £195,472 of these reserves have been designated, leaving a balance of £119,940, which is within the 3-to-6-month target level. The trustees plan to draw down the designated balances to cover essential expenditure during the next 1-2 years of uncertainty created by COVID-19, and to invest in new income generating opportunities for the future.

### **Investment policy**

As income from funders is mostly utilised within a short time after receipt, the Trustees consider that the most appropriate policy for investing funds is to place them on short-term deposit. We ensure that sufficient funds are held in the current account for regular expenditure, but the balance of the reserves are invested in a variety of fixed term and notice accounts that attract a reasonable rate of interest, as well as spreading the risk of financial loss in the case of the failure of financial institutions.

### **Future plans**

Having adapted our services to cope with the limitations of the Covid restrictions as these changed during the year, we expect some of these continuing in their adapted form, as well as some previous activities restarting. At the time of writing, Activity Day Centres have started re-opening, but we are exploring the potential for Community Services to continue and expand to become a service that can provide more non-regulated 'at-home' support.

The Reconnect service, a peer-to-peer befriending service delivery model, will enhance our popular, well-established Befriending service and we hope to expand both of these further when suitable funding can be secured to combat the loneliness epidemic that has been exacerbated by the Covid pandemic.

Support for the growing number of people with a dementia diagnosis remains important. In addition to the information and advice service, (including advice on welfare benefits), we will be launching a new service, 'Memory Connections' Dementia Maintenance Cognitive Stimulation Therapy (MCST) in the autumn. This will provide specialist activities (recognised by NICE as the only non-drug therapy for dementia) to maintain active minds. Typically, the programmes can delay the onset of dementia symptoms by six months – precious time at such a critical time in people's lives.

We will continue to maintain regular contact with key staff from South Gloucestershire Council to identify how we might contribute to initiatives they will need to implement to meet predicted need (e.g. for more advice as the impact of the pandemic becomes clearer), or to make further savings over the coming years. We will continue work with the Council and with other advice providers within the South Gloucestershire Advice Service to co-produce advice services that will meet the increased demand in the coming years in the most appropriate and effective ways.

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## Trustees' Annual Report Year ended 31 March 2021

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We are also working with the Council to further develop the work of the Improving Homes and Wellbeing Service to build on the positive and life-transforming outcomes achieved so far.

Both locally and nationally, government and the NHS continues significant strategic shift in its planning and delivery of services to older people. There is an increased focus on personalised, strengths-based and community-based approaches, to build upon the more acute and complex needs of those facing more serious or longer-term conditions. The challenges faced by many older people have also been exacerbated over recent months as we have faced the serious consequences of the COVID-19 pandemic. In April 2022, the South Gloucestershire Integrated Care Partnership (ICP), which is part of the BNSSG Integrated Care System (ICS), will formally launch. We are already involved in some discussions about how we might support the developing initiatives and in particular the increasing focus on preventative work and admissions avoidance in this evolving context.

Our organisational values affirm that older people have the right to have choice and control over the way they live their lives as independently as possible, using a 'strengths-based' approach, building on what they *can* do rather than focussing on what they *can't* do. Our aims therefore include being responsive, empowering and resilience-building in the way we develop and deliver our services. This organisational DNA guides all our work and will continue to do this as we face the significant challenges ahead.

Having been in Thornbury for many years, our current lease is due to end late in 2021. We are actively exploring a potential move to be more central to the South Gloucestershire area and more accessible to a larger number of people.

### **Public benefit**

Age UK South Gloucestershire's main objective is to improve quality of life and well-being for older people in South Gloucestershire and the Trustees have had due regard to the guidance published by The Charity Commission on Public Benefit when deciding the activities that the organisation should undertake.

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## Trustees' Annual Report Year ended 31 March 2021

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### **Statement of Trustees' responsibilities**

The Trustees (who are also the Directors of Age Concern South Gloucestershire Ltd for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006.

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.

### **Structure, governance and management**

The Charity is administered through a Board of Directors who are also the charity Trustees. Whilst our governing document requires us to have a minimum of three Directors, we have been fortunate to have the services of up to seven during the year to March 2021.

Board meetings are held bi-monthly, when monitoring reports are presented on finances, service issues, performance and development opportunities. The Board also discuss their responsibilities for the financial sustainability and strategic planning for the work of the Charity and for Safeguarding and Health & Safety issues. The Chief Executive Officer, Finance Manager and Treasurer meet as appropriate to prepare recommendations for the full Board regarding financial matters such as the annual budget and the reserves policy.

Day to day management of the organisation is the responsibility of a full time Chief Executive Officer who has overall responsibility for the team of staff and volunteers.

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## **Trustees' Annual Report Year ended 31 March 2021**

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The Trustees carry out an annual review of the risks faced and the procedures established to manage those risks. Internal risks are minimised by the implementation of effective internal control procedures that ensure both appropriate authorisation of all transactions and projects and consistent quality of delivery for all operational aspects of the charity.

External risks (e.g. changes to government priorities, cuts to available funding due to budgetary constraints) are also identified and appropriate mitigation measures established.

Examples of mitigation measures in place include:

### **Risks to vulnerable people:**

- The organisation has a Safeguarding Policy and a team of safeguarding coordinators who are responsible for receiving and where necessary escalating issues of concern to the Council's Safeguarding team
- Safeguarding training is available for all staff and volunteers, and is a mandatory part of induction training for all new volunteers
- All those undertaking qualifying activities with vulnerable people must undergo a Disclosure and Barring Service check before they start and at regular intervals on an ongoing basis. References are also taken.
- Safeguarding is a standing item on the agenda for Team and Trustee Board meetings.

### **Financial risk**

- Annual income and expenditure budgets are set, and regular monitoring is undertaken to identify any significant variances.
- A cashflow forecast is updated each month so the year-end forecasts can also be updated to identify any areas of potential financial risk.
- Regular financial performance reports are made to the trustees.
- The trustees have developed a Reserves Policy that aims to ensure that the organisation will be able to cope with any sudden reduction in income or meet any unforeseen expenditure.
- Cash balances are spread across a number of banks to protect against financial loss above the government protected limit.

### **Cybersecurity Risk**

- Confidential data security
- Ransomware attacks
- The organisation employed an external agency to conduct a security review during the year and the internal Wi-Fi device connections are monitored
- Multi-factor Authorisation (MFA) to be implemented in line with good industry practice

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## **Trustees' Annual Report Year ended 31 March 2021**

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### **Coronavirus COVID-19**

The COVID-19 pandemic required the organisation to introduce a variety of measures to minimise the risk of the spread of the virus. Mitigating actions are kept under constant review as the situation continues to develop, and this process is supported with expert health and safety advice from our retained consultants, Ellis Whittam.

The following are examples of the actions taken:

- The office was closed for much of the year to the public and to most staff. Only occasional, short visits by one staff member at a time were permitted initially to ensure the safety and security of the building.
- As restrictions have changed, some staff have moved back to the office, although many have been equipped to continue a pattern of hybrid working (apart from those in the Activity Day Centre and Community Services).
- The majority of face-to-face services were suspended with the exception of the conversion of the Activity Day Centre to the Community Services home visiting service on a one-to-one basis to provide welfare checks, activities and essential supplies. Before every visit, a series of checks, including for COVID-19 symptoms, were undertaken. During visits, appropriate PPE was used and social distancing was maintained when required.
- The telephone advice line was diverted to staff mobiles so that the provision of information and advice could be maintained.
- The Befriending service moved to a telephone service, with weekly calls instead of the normal visits.
- Virtual call/video software was introduced to facilitate meetings.

These measures have remained under regular review, and as circumstances and guidance have allowed, services have restarted with suitable adjustments to make them as safe as possible.

### **Age UK Charity Quality Standard (CQS)**

The organisation holds the Age UK Charity Quality Standard (CQS), which is audited by an independent specialist audit company, SGS.

### **Age UK Information and Advice Quality Programme (IAQP)**

The organisation was awarded the Age UK IAQP during the year, which passports the Benefits Advice Service to the sector's Advice Quality Standard (AQS) managed by the Advice Services Alliance.

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## Reference and administrative details

### Year ended 31 March 2021

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#### **Status**

Age UK South Gloucestershire is a registered charity and a company limited by guarantee. Its charity number is 1109999 and its company number is 5464737.

#### **The Trustees**

The Trustees, who are Directors for the purpose of company law, who served during the year and since the year end are as follows:

#### *Elected Trustees:*

##### **Paul Frisby**

Paul has been a trustee since 2012 and is the health and safety lead on the Board. He has recently retired from the local NHS, having worked for them since 1990. Paul is a keen cyclist and grandfather to two boys. He has been Chair of the Board since March 2019.

##### **Warren Gemberling**

Warren was elected to the Board in January 2020 and is the Treasurer. He graduated university with a degree in Accounting and qualified as a CPA at KPMG in Des Moines, Iowa. He moved to the UK in 1990 and worked for several multinationals in Finance. Keen to give back, he has joined Age UK South Gloucestershire as the Treasurer.

##### **Alison Griffiths**

Alison was elected to the Board in September 2019. A Registered Nurse since 1990, she has worked in many areas and has a particular interest in the care of older people. Since 2005 Alison has managed and led community nursing and therapy services in South Gloucestershire, most recently for Sirona care & health. Alison is passionate about supporting staff to improve care for their service users and promoting self-care in our local population.

##### **Liz Narey**

Liz was elected to the Board in November 2019. She is a commercially and financially experienced senior manager and worked as a senior director with Babcock International Group for 23 years. She has worked within a number of Joint Ventures as Executive/Non-Executive Director in Education, Defence and Support Services. She currently works in the Gloucestershire, Bristol/London areas and hopes to bring her wide experience to the Board to assist in developing and supporting the Charity's key aims.

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## Reference and administrative details

### Year ended 31 March 2021

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#### **Jenny Pioli**

Jenny was a trustee for Age UK South Gloucestershire from 2010 and Vice Chair from 2013 until the end of her term of office at the AGM in September 2020. She previously served as a governor of a local primary school for 12 years, where she gained experience as Vice Chair and Chair. Now retired, she spent her working life in various computing roles, including support roles in Frenchay Hospital and culminating in developing and managing networked systems at Bristol University.

#### **Pooja Poddar**

Pooja was elected to the Board in May 2021. A Registered Nurse for 24 years, Pooja has a particular interest in championing the needs of older people in the community. An active local campaigner, Pooja recently stood as a candidate for Frome Vale in the recent local authority elections and has been recognised as one of Bristol's 87 most influential women by the Bristol Post on International Women's Day 2021. Working within the community to improve multi-cultural diversity and cohesion, Pooja is an active member of the Avon Indian Community Association and she helped to set up the Bristol Durga Puja, one of the main Hindu festivals in the South West.

#### **Traci Rochester**

Traci was elected as a trustee in July 2018. She founded and operates 3 small local enterprises in design for business, design training & workshops, and digital conversion. She is keen to explore how she can help the charity improve its internal and external communications and profile, while extending the brand reach and achieving absolute clarity in those communications. She also aims to assist with anything marketing or tech-related.

#### **Joanne Stokes**

Jo was elected as a trustee in September 2017. She is an experienced voluntary sector manager and has a particular interest in improving the lives of older people. Jo has two boys and also looks after her allotment. Jo resigned from the Board in April 2020 due to a conflict of interest created when her employer, LinkAge, merged with Age UK Bristol.

#### **Kelvin Warlow**

Kelvin was elected to the Board in September 2019. On retiring from the Ministry of Defence in 2000, he soon joined Age UK York in various roles including Handyman Services and Information Officer. In 2013 Kelvin joined Age UK South Gloucestershire as a volunteer telephone befriender and office support to the Volunteer Manager. Kelvin is a keen amateur artist, DIY enthusiast and enjoys travel. He has two children and four grandchildren.

#### *Co-opted Trustees*

There are currently no co-opted trustees.

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## Reference and administrative details

### Year ended 31 March 2021

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#### Trustee induction and training

New trustees receive at least one induction session with the CEO and are invited to the regular induction sessions held during the year for new staff and volunteers. Additional training can be provided that is relevant to the role of a particular trustee.

#### Key management personnel

The key management personnel at the time of this report consist of:

<i>Chief Executive Officer:</i>	Martin Green
<i>Finance Manager:</i>	Becky Thames
<i>Volunteering &amp; HR Manager:</i>	Nicola Fox

The Trustees delegate the development of charitable activities and the day to day running of the organisation to these key staff under the leadership of the CEO. The Trustee Board receives regular written and verbal reports on key developments, performance, finances, safeguarding and health & safety together with a quarterly report of the performance of activities funded from restricted funds.

Salary levels of the key management personnel have been set by considering several relevant factors such as the levels of experience deemed necessary to undertake a particular role and comparative salaries within similar organisations. Salaries are reviewed on not less than a three yearly cycle. A cost-of-living increase is considered by the trustees each year in line with the public sector pay settlement.

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**Reference and administrative details**  
**Year ended 31 March 2021**

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**Officers**

*Chair:* Paul Frisby

*Vice Chair:* Jenny Pioli (until September 2020)  
This role is currently vacant

*Treasurer:* Christopher Spencer (until July 2019)  
Warren Gemberling (from January 2020)

**Company Secretary:** Martin Green

**Registered Office:** 67 High Street, Thornbury, South Gloucestershire BS35 2AW

**Independent Examiner:** Neil Kingston FCA, Burton Sweet Chartered Accountants  
The Clock Tower, Farleigh Court, Old Weston Road, Flax Bourton,  
Bristol BS48 1UR

**Bankers:** HSBC Bank Plc

Signed by order of the Trustees

.....  
**Paul Frisby, Chair**

Approved by the Trustees on **24 September 2021**

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## Independent Examiner's report to the Trustees Year ended 31 March 2021

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I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021, which are set out on pages 18 to 34.

### *Respective responsibilities of trustees and examiner*

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 the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

.....  
Neil Kingston FCA

Date..... 24.9.2021.....

### **Burton Sweet Limited Chartered Accountants**

The Clock Tower  
Farleigh Court  
Old Weston Road  
Flax Bourton  
Bristol BS48 1UR

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**YEAR ENDED 31 MARCH 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b>Income from</b>					
Donations and legacies	2	27,680	153,376	181,056	112,851
Charitable activities	4	287,327	140,955	428,282	608,487
Investment income		835	-	835	1,134
<b>Total income</b>		<b>315,842</b>	<b>294,331</b>	<b>610,173</b>	<b>722,472</b>
<b>Expenditure on</b>					
Charitable activities	5	250,731	305,776	556,507	738,789
<b>Total expenditure</b>		<b>250,731</b>	<b>305,776</b>	<b>556,507</b>	<b>738,789</b>
<b>Net income/(expenditure)</b>	<b>6</b>	<b>65,111</b>	<b>(11,445)</b>	<b>53,666</b>	<b>(16,317)</b>
<b>Reconciliation of funds:</b>	<b>13</b>				
Total funds at 1 April		250,301	11,445	261,746	278,063
<b>Total funds at 31 March</b>		<b>315,412</b>	<b>-</b>	<b>315,412</b>	<b>261,746</b>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

The comparative funds are detailed in note 9.

**The notes on pages 21 to 34 form part of these financial statements**

**BALANCE SHEET**  
**AT 31 MARCH 2021**

	Note	2021 £	2020 £
<b>Fixed Assets</b>			
Tangible assets	10	8,542	-
<b>Current Assets</b>			
Debtors	11	10,861	87,568
Cash at bank		<u>368,599</u>	<u>209,749</u>
		379,460	297,317
<b>Creditors : Amounts falling due within one year</b>	12	<u>(72,590)</u>	<u>(35,571)</u>
<b>Total Assets Less Current Liabilities</b>		306,870	261,746
<b>Net assets</b>		<u><u>315,412</u></u>	<u><u>261,746</u></u>
<b>Funds</b>			
<b>Restricted funds</b>	14	-	11,445
<b>Unrestricted funds</b>			
Designated funds	14	195,472	37,371
General funds	14	<u>119,940</u>	<u>212,930</u>
		315,412	250,301
		<u><u>315,412</u></u>	<u><u>261,746</u></u>

For the year in question, the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

These financial statements were approved by the trustees on ..... 24/9/21 ..... and are signed on their behalf by:

Paul Frisby  
Chair of Trustees

**The notes on pages 21 to 34 form part of these financial statements**

**CASH FLOW STATEMENT**

**AT 31 MARCH 2021**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Cash generated from operating activities</b>	93,354	(10,474)
Net cash inflow for the year	<b>93,354</b>	<b>(10,474)</b>

**A. Reconciliation of net movement in funds to net cash flow in operating activities**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Statement of Financial Activities: Net movement in funds	53,666	(16,317)
Decrease/(increase) in debtors	76,707	(5,993)
Increase/(decrease) in creditors	(37,019)	11,836
Net cash flow from operating activities	<b>93,354</b>	<b>(10,474)</b>

**B. Analysis of changes in cash flow during the year**

	<b>2021</b>	<b>2020</b>	<b>Change</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	368,599	209,749	158,850
	<b>368,599</b>	<b>209,749</b>	<b>158,850</b>

	<b>2020</b>	<b>2019</b>	<b>Change</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Cash at bank and in hand	209,749	243,895	(34,146)
	<b>209,749</b>	<b>243,895</b>	<b>(34,146)</b>

**C. Cashflow Restrictions**

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own Objects, except on special authority. In practice, this restriction has not had any effect on cashflows for the year.

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

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#### 1 Accounting policies

- a) The financial statements have been prepared under the historical cost convention and in accordance with the 'small companies' provisions of the Companies Act 2006, the Charities Act 2011, the Financial Reporting Standard FRS102 and the Charities Statement of Recommended Practice (SORP FRS102) based thereon.
- b) The charity is a public benefit entity as defined under FRS102.
- c) The COVID-19 pandemic has created some uncertainty about the ability of the charity to continue some services in the future if social distancing and other restrictions continue longer term. However, the Trustees have robust financial monitoring systems in place (see 'Financial risk' on page 11), which enable these to be monitored, so that mitigating action can be taken to minimise these risks. Interim action has already been taken to suspend some services and adapt others and if any services become unsustainable the Trustees will take action to control expenditure further. The Trustees are confident that these measures, if required, will ensure that the charity remains able to continue as a going concern.
- d) Legacies, donations or grants becoming available to Age UK South Gloucestershire during the accounting period are recognised in the Financial Statements for the period; where conditions are required to be fulfilled prior to receipt or use these items would not be recognised before such conditions were fulfilled.
- e) Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.
- f) Governance costs are those incurred in compliance with constitutional and statutory requirements, these are included within charitable activities.
- g) Expenditure on tangible assets is capitalised if the cost of any item exceeds £5,000.
- h) Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset on a 25% p.a. straight line basis.
- i) Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.
- j) Designated funds are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
- k) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of management and support costs.
- l) Rentals applicable to operating lease agreements where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.
- m) In accordance with the Pensions Act (2008), all qualifying staff are automatically enrolled in the Company Pension Scheme, ensuring that the statutory minimum contribution requirements are met.
- n) Assets gifted are recognised at market value and in accordance with the Trustees' assessment and in compliance with the Charity SORP.

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**2 Donations and Legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
Charitable Trusts	12,995	153,376	166,371
Donations	7,634	-	7,634
Legacies	7,051	-	7,051
	<u>27,680</u>	<u>153,376</u>	<u>181,056</u>

**Comparative Figures 2019/20**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
Charitable Trusts	10,550	22,723	33,273
Donations	9,536	-	9,536
Legacies	70,042	-	70,042
	<u>90,128</u>	<u>22,723</u>	<u>112,851</u>

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**YEAR ENDED 31 MARCH 2021**

**4 Charitable activities (income)**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2021 £</b>
<i>Age UK</i>			
Brand Partnership Grant	15,000	-	15,000
Warmer Homes	-	19,530	19,530
Trading Grant	8,000	-	8,000
Coronavirus Support Grant	27,681	-	27,681
COVID-19 Appeal Grant 2020	-	17,970	17,970
<i>South Gloucestershire Council</i>			
Better Health, Stronger Communities	-	54,900	54,900
Equalities Voice SLA	-	3,633	3,633
Improving Homes and Wellbeing	-	10,000	10,000
Day Centre Contracts	204,644	-	204,644
South Gloucestershire Advice Service	-	34,922	34,922
Discretionary Business Support Grant	7,500	-	7,500
<i>Other Grants</i>			
HMRC Job Retention Scheme	14,982	-	14,982
<i>Client charges</i>			
Day Centre Food	184	-	184
Shopping	637	-	637
Footcare	1,406	-	1,406
Private Day Services	5,587	-	5,587
<i>Designated</i>	500	-	500
<i>Other</i>	1,206	-	1,206
	<u>287,327</u>	<u>140,955</u>	<u>428,282</u>

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**YEAR ENDED 31 MARCH 2021**

**4 Charitable activities (income) (continued)**

**Comparative Figures 2019/20**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds 2020 £</b>
<i>Age UK</i>			
Brand Partnership Grant	15,000	-	15,000
Retail Grant	2,558	-	2,558
Warmer Homes	-	13,950	13,950
ICS Programme Support Fund	-	-	-
BNSSG ICS Development Fund	-	-	-
ICS Life Chances Fund	-	-	-
Trading Grant	8,000	-	8,000
<i>South Gloucestershire Council</i>			
Better Health, Stronger Communities	-	54,900	54,900
Public Health Welfare Benefits Advice	-	-	-
Equalities Voice SLA	-	3,633	3,633
Day Centre Contracts	202,096	-	202,096
South Gloucestershire Advice Service	-	34,922	34,922
Member Directed - Memory Boxes	-	1,500	1,500
<i>Other Grants</i>			
BNSSG CCG Personalised Integrated Care	-	118,700	118,700
Big Lottery Life Chances Fund	-	-	-
Yate Town Council Grant	-	7,440	7,440
<i>Client charges</i>			
Day Centre Food	17,851	-	17,851
Nail Cutting	19,058	-	19,058
Private Day Services	107,224	-	107,224
<i>Designated Funds</i>	500	-	500
<i>Other</i>	1,155	-	1,155
	<u>373,442</u>	<u>235,045</u>	<u>608,487</u>

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

#### 5 Charitable activities (expenditure)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Staff salaries	160,865	264,469	425,334
Other staff costs	2,138	4,119	6,257
Redundancy Costs	2,380	8,086	10,466
Direct costs	6,910	66,201	73,111
Premises	112	29,356	29,468
Running costs	2,786	-	2,786
Advertising and promotion	114	928	1,042
Legal & professional fees	-	4,795	4,795
Independent examination fees	-	1,350	1,350
Bad Debts	440	-	440
Depreciation	-	1,458	1,458
Management Charges	74,986	(74,986)	-
	<u>250,731</u>	<u>305,776</u>	<u>556,507</u>

#### Comparative Figures 2019/20

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Staff salaries	310,223	218,725	528,948
Other staff costs	11,817	13,044	24,861
Direct costs	50,323	14,844	65,167
Premises	33,270	12,522	45,792
Running costs	65,255	-	65,255
Advertising and promotion	1,900	-	1,900
Bank charges	-	-	-
Legal & professional fees	480	4,185	4,665
Independent examination fees	1,200	-	1,200
Bad Debts	1,001	-	1,001
Management Charges	11,059	(11,059)	-
	<u>486,528</u>	<u>252,261</u>	<u>738,789</u>

#### 6 Net income for the year

##### This is stated after charging:

	2021 £	2020 £
Independent examiner's remuneration	1,350	1,200
Trustees' expenses reimbursed	-	-
	<u>1,350</u>	<u>1,200</u>

None of the Trustees received any remuneration during the year or the previous year.

No expenses were reimbursed to any Trustees during the year or the previous year.

No donations were made by Trustees during the year or the previous year.

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**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021**

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**7 Staff costs and numbers**

The aggregate payroll costs were:

	<b>2021</b>	2020
	<b>£</b>	£
Wages and salaries	381,415	477,775
Employer's National Insurance	23,886	29,212
Staff Pension Employer's Contributions	20,033	21,961
	<u>425,334</u>	<u>528,948</u>

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

The Key Management personnel of the Charity, as previously stated in the Trustees' Report, comprise of the Chief Executive Officer, the Finance Manager and the Operations and HR Manager.

The total payroll cost (including Employers' NI and Pension contributions) of the Key Management personnel was £110,591 (2020) and £122,455 (2021).

The average weekly number of employees during the year, calculated on headcount, was as follows:

	<b>2021</b>	2020
	<b>No.</b>	No.
Central and management	<b>3.0</b>	3.0
Direct charitable	<b>21.0</b>	28.0
	<u>24.0</u>	<u>31.0</u>

**8 Taxation**

The charity is exempt from corporation tax on its charitable activities.

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**9 Comparative funds 2019/20**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income from</b>			
Donations and legacies	90,128	22,723	112,851
Charitable activities	373,442	235,045	608,487
Investment income	1,134	-	1,134
<b>Total income</b>	<u>464,704</u>	<u>257,768</u>	<u>722,472</u>
<b>Expenditure on</b>			
Charitable activities	486,528	252,261	738,789
<b>Total expenditure</b>	<u>486,528</u>	<u>252,261</u>	<u>738,789</u>
<b>Net income/(expenditure)</b>	(21,824)	5,507	(16,317)
<b>Reconciliation of funds:</b>			
Total funds at 1 April	272,125	5,938	278,063
<b>Total funds at 31 March</b>	<u>250,301</u>	<u>11,445</u>	<u>261,746</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**10 Tangible fixed assets**

	<b>Office Equipment £</b>	<b>Total £</b>
<b>Cost</b>		
At 1 April 2020	34,914	34,914
Additions	10,000	10,000
At 31 March 2021	<u>44,914</u>	<u>44,914</u>
<b>Depreciation</b>		
At 1 April 2020	34,914	34,914
Charge for the year	1,458	1,458
At 31 March 2021	<u>36,372</u>	<u>36,372</u>
<b>Net book value</b>		
At 31 March 2021	<u>8,542</u>	<u>8,542</u>
At 31 March 2020	<u>-</u>	<u>-</u>

**11 Debtors**

	<b>2021 £</b>	<b>2020 £</b>
Trade debtors	226	19,897
Other debtors	-	-
Prepayments	10,635	3,057
Accrued income	-	64,614
	<u>10,861</u>	<u>87,568</u>

**12 Creditors: amounts falling due within one year**

	<b>2021 £</b>	<b>2020 £</b>
Trade creditors	9,547	15,325
PAYE/NI liability	6,657	5,523
Grants	54,936	11,445
Accruals	1,450	3,278
	<u>72,590</u>	<u>35,571</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**13 Movement in funds**

	At 01-Apr 2020 £	Income £	Expenditure £	Transfers £	At 31-Mar 2021 £
<b>Restricted funds</b>					
Warmer Homes	-	19,530	(19,530)	-	-
Age UK COVID-19 Appeal Grant	-	17,970	(17,970)	-	-
South Gloucestershire Advice Service	-	34,922	(34,922)	-	-
SGC Safer & Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice SLA	-	3,633	(3,633)	-	-
SGC Improving Homes and Wellbeing	-	10,000	(10,000)	-	-
St Monica Trust Dementia Benefits	11,445	-	(11,445)	-	-
St Monica Trust Phone Lines Grant	-	12,800	(12,800)	-	-
St Monica Trust Winter Support Fund	-	1,000	(1,000)	-	-
Quartet Express Grant	-	5,000	(5,000)	-	-
Quartet Emergency Funding Grant	-	5,000	(5,000)	-	-
National Lottery Awards for All	-	9,709	(9,709)	-	-
National Lottery Reaching Communities Eng	-	60,001	(60,001)	-	-
The Clothworkers Foundation	-	5,000	(5,000)	-	-
Tesco Bags for Help	-	1,000	(1,000)	-	-
Yate Town Council Battle Fund	-	250	(250)	-	-
CAF Resilience Fund	-	53,616	(53,616)	-	-
	<u>11,445</u>	<u>294,331</u>	<u>(305,776)</u>	<u>-</u>	<u>-</u>
<b>Unrestricted funds</b>					
Designated funds	37,371	58,101	-	100,000	195,472
General funds	212,930	257,741	(250,731)	(100,000)	119,940
	<u>250,301</u>	<u>315,842</u>	<u>(250,731)</u>	<u>-</u>	<u>315,412</u>
<b>Total funds</b>	<u>261,746</u>	<u>610,173</u>	<u>(556,507)</u>	<u>-</u>	<u>315,412</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**13 Movement in funds (continued)**

Comparative Figures 2019/20	At	Income	Expenditure	Transfers	At
	01-Apr 2019				31-Mar 2020
	£	£	£	£	£
<b>Restricted funds</b>					
Warmer Homes	-	13,950	(13,950)	-	-
BNSSG CCG Personalised Integrated Care	5,938	-	(5,938)	-	-
South Gloucestershire Advice Service	-	34,922	(34,922)	-	-
SGC Safer & Stronger Communities	-	54,900	(54,900)	-	-
SGC Equalities Voice SLA	-	3,633	(3,633)	-	-
SGC Member Directed - Memory Boxes	-	1,500	(1,500)	-	-
Yate Town Council Grant	-	7,440	(7,440)	-	-
St Monica Trust	-	22,723	(11,278)	-	11,445
CCG Integrated Care Service	-	118,700	(118,700)	-	-
	<u>5,938</u>	<u>257,768</u>	<u>(252,261)</u>	<u>-</u>	<u>11,445</u>
<b>Unrestricted funds</b>					
Designated funds	2,500	34,871	-	-	37,371
General funds	269,625	429,833	(486,528)	-	212,930
	<u>272,125</u>	<u>464,704</u>	<u>(486,528)</u>	<u>-</u>	<u>250,301</u>
<b>Total funds</b>	<u>278,063</u>	<u>722,472</u>	<u>(738,789)</u>	<u>-</u>	<u>261,746</u>

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

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#### 13 Movement in funds (continued)

Age UK Warmer Homes Grant: This grant was received via Age UK to contribute towards other benefits advice which is not funded by other sources.

Age UK Covid-19 Appeal Grant: This funding was provided to expand the Volunteering Team, in order to deal with more enquiries, provide online training and improve our management, monitoring and support of volunteers.

South Gloucestershire Advice Service: This project is funded by SGC as part of a commissioned service from the South Gloucestershire Advice Consortium, which is delivered in partnership with Avon & Bristol Law Centre, Talking Money (previously Bristol Debt Advice Centre), North Bristol Advice Centre and South Gloucestershire Citizens Advice Bureau. Age UK South Gloucestershire provides a home visiting benefits advice service across the local authority area.

SGC Safer and Stronger Communities Grant: SGC fund a project to develop volunteering activities that will address loneliness and isolation amongst older people.

Equalities Voice SLA: SGC fund part of the cost of staff salaries relating to (a) strategic involvement via involvement in groups and forums, (b) raising awareness of and sharing information about older people's issues and (c) the promotion of partnership working.

SGC Improving Homes and Wellbeing: This funding is used to assess homes of disrepair, belonging to older people in South Gloucestershire and, enable necessary improvements to be carried out.

St Monica Trust Dementia Benefits: Funding has been provided via South Gloucestershire Citizens Advice to work in partnership to provide advice and information to older people. Age UK South Gloucestershire's contribution is to provide a range of advice and support to people affected by dementia.

St Monica Trust Phone Lines Grant: This grant was awarded to pay towards the running costs of phone lines.

St Monica Trust Winter Support Fund: This funding was awarded for the purchase of four tablets, enabling more clients to access online activities.

Quartet Express Grant: This grant was awarded to contribute towards the recruitment, support and training of volunteers.

Quartet Emergency Funding Grant: This grant was to fund staffing costs associated with making client welfare checks during the Covid-19 restrictions.

National Lottery Awards for All: This grant provided funding towards running part of our telephone advice line for twelve months.

## NOTES TO THE FINANCIAL STATEMENTS

### YEAR ENDED 31 MARCH 2021

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#### 13 Movement in funds (continued)

National Lottery Reaching Communities England: This grant partly funded the core costs of the organisation during a period of reduced income and, also funded the purchase of new IT and telephony equipment, enabling staff to work remotely and continue providing support to older people.

The Clothworkers Foundation: This grant provided funding towards the purchase of new equipment to upgrade the telephone advice line.

Tesco Bags for Help: Funding was provided towards telephone advice line costs for six months.

Yate Town Council Battle Fund: This funding was spent on general costs associated with the telephone advice line service.

CAF Resilience Fund: These funds were awarded to enable continuation with the organisation's core work and Covid-19 emergency response activities during the pandemic.

Designated funds. These funds have been set aside to pay for the following:

Redecoration of Thornbury office	£ 3,500
Business Development	£ 100,000
Subsidisation of existing services during ongoing pandemic	£ 91,972
	<u>£ 195,472</u>

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

**14 Analysis of net assets between funds**

	<b>Tangible Fixed assets</b>	<b>Other Net assets</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted funds</b>	-	-	-
	-	-	-
<b>Unrestricted funds</b>			
Designated	-	195,472	195,472
General funds	8,542	111,398	119,940
	<u>8,542</u>	<u>306,870</u>	<u>315,412</u>

**Comparative Figures 2019/20**

	<b>Tangible Fixed assets</b>	<b>Other Net assets</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted funds</b>			
St Monica Trust	-	11,445	11,445
	<u>-</u>	<u>11,445</u>	<u>11,445</u>
<b>Unrestricted funds</b>			
Designated	-	37,371	37,371
General Funds	-	212,930	212,930
	<u>-</u>	<u>261,746</u>	<u>261,746</u>

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**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 MARCH 2021**

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**15 Commitments under operating leases**

At 31 March the company had aggregate minimum payment commitments under non-cancellable operating leases as set out below:

<b>Details</b>	<b>Period</b>	<b>Annual Amount</b>	<b>Frequency</b>	<b>£</b>
Thornbury Town Council (Premises)	Sep-21	15,156	Quarterly	3,789
<b>Details</b>		<b>2021</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	7,578	-	-	
<b>Details</b>		<b>2020</b>		
	<b>&lt;1 year</b>	<b>2-5 years</b>	<b>&gt;5 years</b>	
Thornbury Town Council (Premises)	15,156	7,578	-	
BNP Paribas (Thornbury Telephones)	4,320	1,080	-	
Henry Howard (Yate Telephones)	2,236	7,267	-	

**16 Company limited by guarantee**

The company is limited by guarantee and as such has no issued share capital. In the event of the company being wound up the liability of the members is limited to £1 each.