AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales · Charity number 1110455

Details

Other names	AGE CONCERN BATH AND NORTH EAST SOMERSET LIMITED, AGE UK BATH AND NORTH EAST SOMERSET LIMITED
Status	Registered
Legal form	Charitable company
Company number	05367286
Registered	2005-07-14
Register	View on the Charity Commission register

Contact

Address	The Studio Alexander House James Street West Bath BA1 2BT
Phone	01225466135
Email	reception@ageukbanes.co.uk
Website	www.ageukbanes.co.uk

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER WHICH NOW OR HEREAFTER MAY BE DEEMED BY LAW CHARITABLE IN AND AROUND THE DISTRICT OF BATH AND NORTH EAST SOMERSET. (HEREINAFTER CALLED "THE AREA OF BENEFIT")

Activities: (a) Information & Advice: drop-ins/appointments/outreach/home visiting (b) Day Centres & activities: art group/lunch clubs/trips/school link-up/reminiscence work/minibus transport(c) Home Services: Home from Hospital/Home Response/Toenail Cutting/Befriending(d) Walking for Health healthy living activities including tai chi, lunch bunch social group(e) Support Planning (f) Volunteering

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** BATH AND NORTH EAST SOMERSET.
- Bath And North East Somerset
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,524,051	£1,433,136	£610,783	47
2024-03-31	£1,351,032	£1,523,102	£519,868	49
2023-03-31	£1,184,569	£1,289,027	£691,938	31
2022-03-31	£1,172,081	£900,640	£796,396	19
2021-03-31	£982,553	£832,276	£524,955	59

Trustees

Name	Role	Appointed
Helen Adams		2024-11-06
Lesley Margaret Entwistle		2020-12-09
Patrick Anketell-Jones		2019-10-31
Rachel Louise Burns		2022-05-09
Robert Douglas Greig		2022-05-09
Roy Shubhabrata		2020-08-19

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AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales - Charity number 1110455

Accounts

Annual Review

Bath & North East Somerset
age UK

2024/25

Welcome

The past year has been one of both challenge and change, nationally and locally. Across the country, older people continue to feel the pressure of rising living costs, stretched health and care services and uncertainty about the future. Yet here in Bath & North East Somerset, we've witnessed something powerful: community spirit, kindness and a determination to keep looking out for one another.

At Age UK B&NES, we've stood alongside older residents through it all, helping people navigate complex systems, stay connected and hold on to their independence and dignity. Our Information & Advice team has helped unlock over £1 million in benefits. Our Home from Hospital service has supported people in recovering safely at home; our Wellbeing Support Workers, volunteers and befrienders have provided warmth and companionship week after week.

Digital inclusion has become essential, not a luxury. Through our Click Cafés, home visits and Tech For Joy sessions, we've seen how learning simple online skills can open up the world again. Through the Ageing Well programme and Older People's Voice, we've brought together hundreds of residents to shape a more age-friendly future for B&NES, a future built on listening, respect and inclusion.

As debates continue nationally about how to fund care and protect the State Pension, our role locally has never been clearer: to make sure older people's voices are heard and their needs met, now and in the years ahead.

We're proud of what's been achieved and even prouder of the people behind it. Thank you to everyone who continues to make this work possible.

Joint Chair of Trustees

Lesley

Patrick

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ACCOUNTS

Bath & North East Somerset ageUK

Our Vision:

To grow an age-friendly community
that enables people to age well.

Our Mission:

We support people to age well. We work to enable people to live with confidence, be heard, be celebrated and have access to the right support so they can live happy, healthy and fulfilled lives.

Our Impact 24/25

£1,011,827

Benefits secured for older people through our I&A service

2,790

Hours of meaningful conversation & connection through Befriending

12,500

Hours of volunteer time given (equivalent to 7 full time staff)

379

Organisations we work with & refer to in the community

"What an army of treasures you have at the Click Cafe. It is an uplifting experience to be in your midst and learn something so useful in the process. I hope your volunteers feel truly appreciated." Lizzie, Click Cafe attendee.

Accessible Information & Advice

When life becomes complicated, our Information & Advice team helps people find their way through. Whether it's claiming a benefit, challenging a bill, or understanding care options, the service provides trusted, practical guidance that changes lives.

This year, demand rose again as the cost of living, energy prices, and pressures on the care system continue to affect many people. Many people now face multiple issues at once, housing worries, health problems and mounting bills and need specialist help to untangle them.

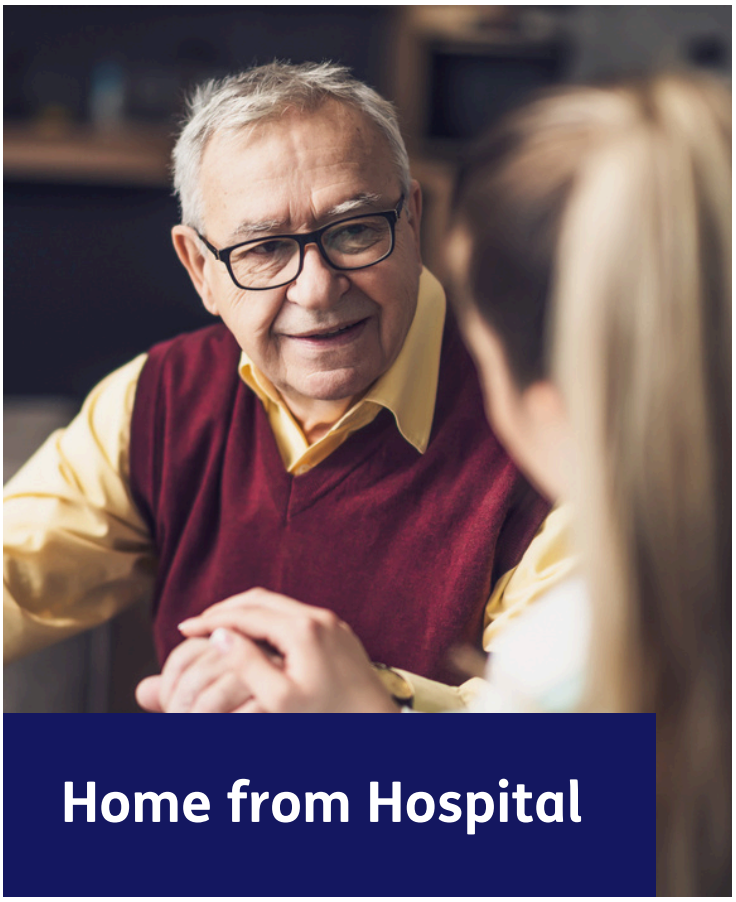
"I can't thank Age UK enough for all the help you have given me. I can now put my heating on whenever I'm cold without having to worry!" Sue, I&A Client.

At A Glance

- Over £1 million* secured in additional income for local residents
- 2,200 Enquiries handled
- Top topics: Benefits | Community Care | Housing
- Most clients were aged 70, with a few clients over 100 years old.

The skill and understanding of our advisors are what make the difference. A recent quality audit praised the team's "depth of knowledge, professionalism and clear compassion for every client". We're committed to keeping this trusted service in place for the long term and are currently retendering with the council so we can continue supporting local residents for years to come."

We identified £617,955 of energy savings through the Warm Homes Project



Home from Hospital

Coming home after a hospital stay can be daunting, especially for those without immediate help available from family or friends. Our Home from Hospital service provides short-term, holistic support that helps people settle safely, regain confidence, and avoid unnecessary readmission.

Last year we made 2,171 life-changing visits, around 9 a day, helping people return home with food, toiletries and three days of aftercare support. Although over half of the people we supported went on to live independently or with family help, many face complex physical, emotional or practical challenges. Our Wellbeing Support Workers adapt to whatever is needed, from settling someone safely at home to ensuring they have essential supplies and someone to check in.

LUCY'S STORY

"After my accident, I felt completely lost and fell into a long depression.
Age UK B&NES gave me the encouragement I needed to start living again; to get my flat organised, take care of myself and rediscover my confidence.

The kindness and practical help helped me turn a corner. Thank you for helping me find myself again. The future is looking bright!"

To stay visible and connected within the hospital, the team regularly carries out "trolley dashes" meeting staff, sharing information. Now fully embedded within the Community Wellbeing Hub, the service connects people to dozens of other organisations, ensuring joined-up care long after discharge.

In the year ahead, we'll continue to strengthen relationships with NHS partners and expand capacity through new Community Connectors, allowing us to reach more patients earlier and make sure no one slips through the cracks.

A PROUD PARTNER IN THE Community Wellbeing Hub

At Home

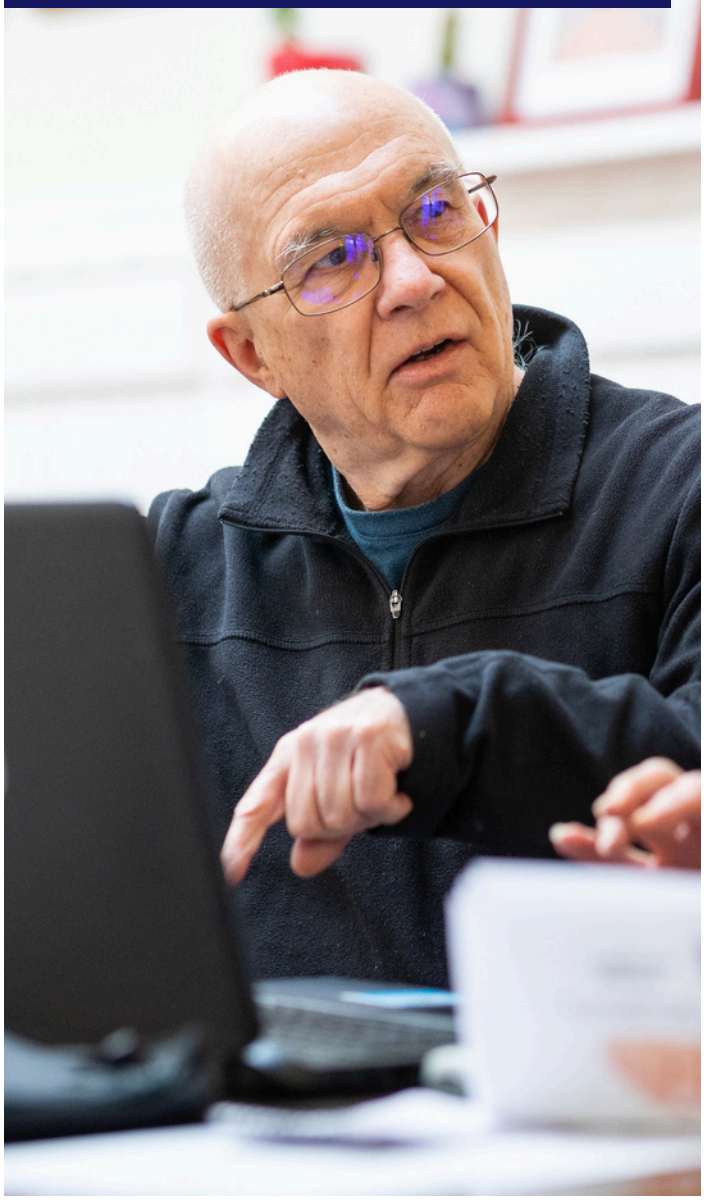
We know that home is where people want to be for as long as possible. Our At Home team makes that a reality every day. Whether it's practical help, a familiar face, or simply knowing someone cares, our Wellbeing Support Workers bring reassurance and routine to hundreds of older people across Bath & North East Somerset.

This year, the team made a staggering 3,827 visits, around 16 a day, supporting people with chores, shopping, appointments, digital tasks, and meaningful companionship. What makes this service special is the human connection: the same Support Worker visits each week, building trust and confidence over time. For many, these relationships become a lifeline.

We've continued to invest in staff training, including seated exercise and cognitive maintenance therapy, so wellbeing and movement are woven into everyday support. This blended approach helps people stay active, stimulated and positive about ageing.
Demand has never been higher. We're supporting more people with complex health conditions, mobility challenges and social isolation, especially older men who might otherwise be overlooked. The emotional toll of loneliness and the pressure on families mean our work is more essential than ever. We are now exploring ways to expand capacity so this important service can grow even further.

"Sarah takes me shopping, helps me sort through my mail, and makes everything feel manageable again. It is such a relief to have this regular help." Brian, At Home Client.

Digital Inclusion



At A Glance

- 21 dedicated Digital Champions
- 120 people supported
- Most learners aged 65–75
- Confidence & skills are the biggest barriers.
- 1:1 support transforms learning

Technology should work for everyone. Yet for many older people, it can still feel out of reach. Our Digital Inclusion Project is changing that picture across Bath and North East Somerset, in just eight months, delivering over 70 hours of one-to-one support each month, ensuring residents feel confident, connected and in control.

This year, we've expanded at a pace, creating a growing network of Click Cafés, home visits and community drop-ins that make support easy to find and friendly to join.

Regular cafés now run in Bath, Radstock, Keynsham, and with Bath Ethnic Minority Senior Citizens Association (BEMSCA), led by our brilliant team of 21 Digital Champion volunteers. Their warmth and patience turn technology from something daunting into something genuinely enjoyable.

Every week, we see the transformation: someone sending a first video call, using a GP app, or shopping safely online. As skills grow, so does curiosity; many return to take the next step, expanding their world and embracing the opportunities that technology brings.

Next, we're introducing a Tech For Joy series of events, walks and wellbeing activities that build simple digital skills, showing that technology can enhance the things people already love.

Our partnerships are deepening, too. Organisations including the Royal United Hospital, Social Care, DWP, MIND and the Salvation Army now refer people directly to us, recognising Age UK B&NES as a trusted local leader in tackling digital exclusion.

Social Groups

Our Social Groups continue to thrive, bringing people together every week in Bath, Midsomer Norton and Keynsham to share conversation, creativity and companionship. We have many regular members, offering activities, friendship, vital transport and a hot meal. This year's highlights included inspiring visits from the National Trust and Guide Dogs, hands-on crafts, flower arranging, singing, gentle exercise and a beautiful art exhibition at the Bath Assembly Rooms celebrating the theme 'Connection'. Every session is shaped by the ideas and interests of the attendees, creating welcoming, uplifting spaces filled with laughter, learning and new friendships.

KEYNSHAM

The Social Groups are always buzzing, with guest speakers, local organisations, music and brilliant conversations. Every week brings a new visit, a new story and a warm welcome for everyone who comes along.

MIDSOMER NORTON

"I'd never painted in my life, but the Social Group encouraged me to have a go and now it's one of my favourite things. I feel proud of what I can do."

BATH

Our Bath Social Group is part of a special showcase celebrating "Connection", shining a light on community, creativity and the friendships formed every week.

Befriending

A regular chat can mean everything. Our Befriending Service offers friendship, reassurance and laughter to those who want more connection in their week. Together, volunteers delivered 2,790 hours of conversation that helped reduce loneliness last year.

Each match begins with care. We visit people at home to understand the companionship they'd enjoy and pair them with the right volunteer, creating friendships that grow week by week.

Volunteers tell us they gain just as much: purpose, perspective and genuine connection.

Demand continues to rise, and reducing our waiting list is a key focus for the year ahead, so more people can enjoy the confidence and companionship Befriending brings.

"It's so rewarding to know that I've contributed to making things a little easier or brighter for someone else.

I believe even small acts of support can make a meaningful difference to someone's day. It also gives me a real sense of purpose and connection." Sam, Volunteer.

Volunteering

Volunteers are the heartbeat of Age UK B&NES, the friendly faces and caring voices who make our work possible. Last year, they gave 12,500 hours, which is equivalent to seven full-time staff.

This year, 31 new volunteers joined our wonderful 140-strong volunteer team, from Digital Champions and Befrienders to Memory Group helpers. Our refreshed induction ensures every volunteer feels confident and welcomed from day one. We're incredibly proud and grateful for each and every one of them!

Dementia

With around 2,700 people in Bath & North East Somerset living with dementia, demand for support continues to rise, and our Memory Groups are busier than ever. We now run five upbeat sessions each week across the area, welcoming nearly 20% more people this year as more families seek supportive Cognitive Maintenance Therapy through music, conversation, gentle movement and laughter.

People come for the structure but stay for the joy. Sessions are lively, sociable and run by staff whose energy and empathy bring out the best in everyone. Carers tell us the groups are a cornerstone of their week, giving their loved ones stimulation and providing them with vital breathing space. We work closely with ReMind, the local diagnostic charity, and are recognised as a trusted community partner organisation for dementia support in B&NES. Looking ahead, we plan to expand our reach, increase volunteer involvement and keep championing understanding, creativity and connection for everyone living with memory loss.

"Your session is the highlight of Dad's week and his only social activity with a fun bus ride, long may it continue!" Alan, Carer.

Transport

Transport remains a vital part of our work, ensuring people who would otherwise be at home can stay connected to their community. Last year, our dedicated drivers made 8,403 journeys, enabling people to get to groups, meet others and stay socially active.

Drivers create a warm, supportive atmosphere that makes every journey enjoyable.
Running costs are rising, and keeping our vehicles on the road takes significant funding. This year, we'll explore new ways to sustain this vital service so people can keep travelling to the groups they love.

Community Groups

Our Community Groups are thriving, small, welcoming spaces where friendships grow and people come together to share food, music and laughter.
Snack & Chat, which began during the Warm Spaces initiative, now attracts up to 18 people each week and has become a true community hub. People drop in for lunch and to chat. Many members now meet up outside the group, as well. We're seeing more people who live alone, especially widowed men, finding confidence and comfort here.

Singing for Fun and Sing to Remember continue to lift spirits, support memory and bring a wonderful sense of togetherness to everyone who takes part. Our Cook & Eat sessions have been a real highlight, especially for men who've discovered a love of cooking and now meet socially outside the group.

"I didn't know how to cook properly until the group but now I do all my meal preparation on a Monday and have something healthy in the freezer for the rest of the week."

"These sessions are so important. We have a lot of fun. They lift my husband's spirits. He smiles, sings and leaves happy."

"The best part is chatting to everyone in a natural, friendly way. Many of the attendees are regulars, so it's lovely to build real connections and get to know them over time."

Ageing Well Programme

The Ageing Well programme has become an exciting and transformative part of our work this year, a true community movement to make Bath & North East Somerset a place where everyone can age well. The publication of the first Ageing Well Community Survey Report, reaching over 1,300 residents, exceeded all expectations. It gave us the clearest picture yet of what older people value and what needs to change, from better transport and housing to accessible public spaces and social connection. These findings have already shaped priorities for our Ageing Well Steering Group, made up of partners from across the public, private and voluntary sectors.

We're proud that the Council gave unanimous support to the programme this year and committed to becoming an Age Friendly Employer. Together, we're turning insight into action.

In January, we launched Older People's Voice, a new forum created by and for older residents. The first event sold out, with people hearing the survey results, sharing their views, and signing up to stay involved. From that energy, a new Older People's Steering Group is set to be formed, ensuring older voices continue to shape decisions across B&NES.

We've also strengthened our local presence by attending Good Neighbourhood events, speaking at St John's Foundation Founders' Day, and representing B&NES at the Ageing Well Networks Conference. The programme now has a full-time Coordinator, dedicated communications support, and growing influence in local strategy, including the forthcoming Dementia, Frailty and Food Insecurity Strategies plus the Local Plan.

What's next? We'll offer more opportunities for people aged 55+ to build skills and move into volunteering or work, and we'll support local organisations to become more age-friendly. Our Joy in Ageing focus will keep challenging perceptions and building intergenerational connections. Alongside this, we're creating the first B&NES State of Ageing Report, shaping future action with older people's voices at the centre.

With thanks to the partners we have worked with as part of Ageing Well B&NES

ST JOHN'S FOUNDATION EST.1174

Ageing Well BATH & NORTH EAST SOMERSET

B&NES 3rd Sector Group

Communication & Engagement

Telling the stories of Age UK B&NES is at the heart of what we do. Through clear messaging, strong partnerships and positive storytelling, we're helping more people understand what ageing is really like in B&NES and the difference our services make - ensuring older people's voices are heard where it matters most.

Our "Tea with Your MP" event was featured on BBC Points West and across local media, giving older residents a direct line to decision-makers. The launch of Older People's Voice and our Ageing Well Community Survey also gained strong coverage, supported by joint campaigns with the RUH and other partners.

Our reach has grown, too. Nearly 800 new people joined our Ageing Well mailing list, with an impressive 70% open rate. We took part in five media interviews, regularly provided comments to local outlets and strengthened relationships with journalists, councillors and MPs. We continue to refine our digital presence and voice for the many audiences we serve.

Looking ahead, we'll keep amplifying the stories that inspire action, connecting our community, celebrating volunteers and championing positive ageing across B&NES.

Fundraising

The wonderful work outlined in this impact report is only possible thanks to the funding we receive. We are so grateful for every penny from the people who use our services, our local community and trust funders.

We would like to give a heartfelt thank you to the families of those who left gifts in their Wills. Legacies totalled over £140,000 this year, and it is wonderful to know that people want their kindness to live on. This support makes a significant contribution to our core costs, helping us keep our doors open and support as many people as possible.

We also secured two exciting funds this year. The Age UK Digital Champion Grant is supporting 18 months of growth in our Digital Inclusion service, including a new member of staff and volunteer recruitment. We also received £90,000 from The St Monica Trust for a three-year Volunteer and Employment programme, which sits perfectly alongside our Ageing Well work, supporting older people into employment and volunteering, and providing age-friendly training to local businesses.

Around £15,000 was donated by our community through fundraising, funeral collections and one-off donations. Every penny has been put to good use supporting the services we provide in Bath & North East Somerset and we couldn't do it without you. Thank you from the whole team.

With thanks to the partners we have worked with or who have funded us this year including:

Part 1: Legal & Administrative Information

Company number: 05367286
Charity number: 1110455
Registered office: The Studio, Alexander House, James Street West, Bath, BA1 2BT

Bankers: National Westminster Bank Plc, High Street, Bath, BA1 5AH

Auditors: Sumer Audit, Statutory Auditors, Firefly Avenue, Swindon, Wiltshire, SN2 2GA

Senior Team Members

S Allen: Chief Executive Officer

L Martin: Communications and Engagement Lead

J Thorn: Finance & Business Lead

A Stanson: Chief Operating Officer (left March 25)

A Kuhlke: Fundraising and Development Lead

C Calonmor: Ageing Well Programme Lead

Bath & North East Somerset ageUK

TRUSTEES:

L ENWISTLE
(Co-Chair from 01.10.2024)

R BURNS

P ANKETELL-JONES
(Co-Chair from 01.10.2024)

R SHUBHABRATA

R GREIG

H ADAMS
FROM 06.11.2024

N GREGSON
RESIGNED 1.10.24

S MCNAB
RESIGNED 01.10.24

Part 2: Report of the Trustees for Year Ended 31st March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ 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.

The charity was established over 80 years ago, and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that affect them, enabling people to live independently for as long as people want or are able to. Our activities include Social Groups, Memory Groups, Peer-led Groups, Information and Advice, Home from Hospital service, Befriending, Digital Inclusion Projects and volunteering activity. Each year we support many people, their family members and carers, promoting wellbeing, helping them to stay active, regain and retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The vision of Age UK Bath & North East Somerset is to grow an Age Friendly Community where people are enabled to age well.

Plans for the Future

As we look ahead, Age UK Bath & North East Somerset remains committed to expanding our reach and improving the lives of older adults in our community. Our key plans for the upcoming period include:

1. Consolidating and Continuing the Ageing Well Programme

We will consolidate the achievements of the Ageing Well programme and seek to secure future funding so this work can continue beyond its initial phase. As part of this, we will publish a State of Ageing Report for B&NES and further develop the networks that have formed around this programme.

2. Developing the Older People's Voice Forum

The new Older People's Voice forum will become increasingly active, undertaking outreach events and providing more opportunities for older people to contribute to local decision-making and influence issues that affect their lives.

3. Securing Contracts and Funding for Service Continuation

We will be preparing for upcoming commissioning opportunities to secure the continuation and development of key services from 2026 onwards. This includes our Social, Memory and Peer-led Groups, Information, Advice & Signposting Service, Digital Inclusion work, and our support for people leaving hospital and settling back home.

4. Preparing for the Charity Quality Standards Review

We will also be preparing for our three-yearly Charity Quality Standards review, ensuring that our systems, processes and governance continue to meet the standards expected across the Age UK network.

5. Developing a New Strategic and Operational Plan

Under the leadership of a new CEO, we will begin the development of a refreshed strategic plan and operational priorities that will guide the organisation over the next phase of its work.

6. Prioritising for Long-Term Impact

Looking ahead, we will need to decide how to deliver the most effective and sustainable support for older people in the future. With numerous opportunities an challenges on the horizon, this will require careful prioritisation and, at times, difficult decisions to ensure we focus our efforts where they will have the greatest impact.

Part 3: Financial Review

We are reporting a surplus of income over expenditure of £90,915.

The financial investments and policies of the organisation are reviewed on a regular basis.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £501,376.

However, the Charity faces significant challenges in generating new revenue streams to fulfil its charitable objectives, meet the ever-increasing needs of the rising number of people in later life whilst managing increased costs and maintaining our ambition to be a good employer which pays a living wage.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned services and grant funding from trusts, foundations and individuals. While these continue as current sources of income, our level of successful income generation has meant we now no longer meet the criteria for many of our previous funders.

This presents challenges to our ability to meet increased demand for our services. To mitigate this, we are:

· Continuing to develop our paid for services in order to support the delivery of our charitable objects, including increasing the charges for these services
· Maintaining our grant fundraising activity.
· Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves.
· Maintaining good relationships with funders and contractual partners; Collaborating with other charitable organisations to make best use of resources and intellectual property.
· Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

Principal Funding Sources

The principal funding sources in the year arise from contracts with Bath & North East Somerset Council, BSW Integrated Care Board and income through our Social & Memory Groups, and At Home Service. To
The principal funding sources in the year arise from HCRG Care Group, Bath & North East Somerset Council, BSW Integrated Care Board, various grants and income through our Social & Memory Groups, and At Home Service.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in the year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work.

For the 2024/25 financial year, the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 months' expenditure.

The total value of funds held at the balance sheet date was £610,783 (2024: £519,868). The value of restricted funds was £109,407 (2024: £89,369). Designated funds of £69,187 are held to support specific future projects.

Included within the unrestricted fund are fixed assets of £16,804; therefore, the free reserves of the charity are £415,385 (2024: £347,843)

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services. A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

Going concern

There was a net increase in funds for the year of £90,915, with an increase in unrestricted funds of £70,877.

Since the end of the reporting period, the charity submitted three contract bids to Bath & North East Somerset Council to replace those expiring within a year of 31 March 2025. Two bids have been accepted, with a decision on the third pending. Each contract will match current rates and last five years, with an optional two-year extension.
The charity's contract with Wiltshire council has been partially extended to July 2026, and it is currently unknown if it will be re-tendered.
The charity has free reserves of £415k, and the balance sheet is strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment, the trustees have reviewed the balance sheet, the likely future cash flows of the charity, and have considered the funds available at this point in time.

Part 4: Structure, Governance & Management

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number does not exceed 10.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Executive Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisational Structure

The Board meets regularly and has maintained sub-committees: Finance+ Committee | Services+ Committee | Communications+ Committee. Day to day operational decisions are delegated to the Chief Executive Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually as well as increases in our Charging Policy.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces.
- The establishment of policies, systems and procedures to mitigate those risks identified in the review, and the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Related parties and co-operation with other organisations

None of our trustees receives remuneration or other benefits from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of over 100 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'network of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

Fundraising Standards Compliance

Over the past year, Age UK Bath & North East Somerset has upheld a robust framework for fundraising activities. We employ a dedicated Fundraising & Development Lead to manage these initiatives, eliminating the need for external professional fundraisers or commercial participants. While we are not part of any voluntary scheme for regulating fundraising, we have had no instances of non-compliance nor have we received any complaints related to fundraising activities. Our Finance Committee frequently reviews fundraising activities, ensuring alignment with the Age UK Charity Quality Standards. To protect adults at risk and the general public, we strictly adhere to our Code of Conduct, Fundraising Policy, and Safeguarding Policies & Procedures.

Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Approved by order of the Board of Trustees on 5th December 2025 and signed on its behalf by:

Patrick Anketell-Jones
Co-Chair, Board of Trustees

Lesley Entwistle
Co-Chair, Board of Trustees

Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Opinion
We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

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

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

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

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

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:
- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Report of the Independent Auditors to the Members of
Age UK Bath and North East Somerset Ltd

Use of our report

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

James Gare (Senior Statutory Auditor)
for and on behalf of Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: 18 December 2025

Age UK Bath and North East Somerset Ltd

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	115,603	303,708	419,311	300,620
Charitable activities	6				
Provision of services		1,090,364	-	1,090,364	1,034,206
Other trading activities	4	7,418	-	7,418	8,309
Investment income	5	5,684	-	5,684	7,897
Other income		1,274	-	1,274	-
Total		1,220,343	303,708	1,524,051	1,351,032
EXPENDITURE ON					
Raising funds	7	38,423	-	38,423	30,276
Charitable activities	8				
Provision of services		1,111,043	283,670	1,394,713	1,492,826
Total		1,149,466	283,670	1,433,136	1,523,102
NET INCOME/(EXPENDITURE)		70,877	20,038	90,915	(172,070)
RECONCILIATION OF FUNDS					
Total funds brought forward		430,499	89,369	519,868	691,938
TOTAL FUNDS CARRIED FORWARD		501,376	109,407	610,783	519,868

The notes form part of these financial statements

Age UK Bath and North East Somerset Ltd (Registered number: 05367286)

Balance Sheet
31 March 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	16	16,794	13,469
Investments	17	10	10
		16,804	13,479
CURRENT ASSETS			
Debtors	18	99,097	269,752
Cash at bank and in hand		683,922	464,658
		783,019	734,410
CREDITORS			
Amounts falling due within one year	19	(189,040)	(228,021)
NET CURRENT ASSETS		593,979	506,389
TOTAL ASSETS LESS CURRENT LIABILITIES		610,783	519,868
NET ASSETS		610,783	519,868
FUNDS	22		
Unrestricted funds:			
General fund		432,189	361,312
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Development and innovation		29,959	54,362
Ageing Well		24,403	-
		501,376	430,499
Restricted funds		109,407	89,369
TOTAL FUNDS		610,783	519,868

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....5/12/2025..... and were signed on its behalf by:

L. M Entwistle

.....

L M Entwistle - Trustee

The notes form part of these financial statements

Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	223,367	(238,312)
Net cash provided by/(used in) operating activities		223,367	(238,312)
Cash flows from investing activities			
Purchase of tangible fixed assets		(11,590)	-
Sale of intangible fixed assets		(1)	-
Sale of tangible fixed assets		1,804	-
Interest received		5,684	7,897
Net cash (used in)/provided by investing activities		(4,103)	7,897
Change in cash and cash equivalents in the reporting period		219,264	(230,415)
Cash and cash equivalents at the beginning of the reporting period		464,658	695,073
Cash and cash equivalents at the end of the reporting period		683,922	464,658

The notes form part of these financial statements

Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	90,915	(172,070)
Adjustments for:		
Depreciation charges	7,735	6,523
Profit on disposal of fixed assets	(1,273)	-
Interest received	(5,684)	(7,897)
Decrease/(increase) in debtors	170,655	(210,077)
(Decrease)/increase in creditors	(38,981)	145,209
Net cash provided by/(used in) operations	223,367	(238,312)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank and in hand	464,658	219,264	683,922
	464,658	219,264	683,922
Total	464,658	219,264	683,922

The notes form part of these financial statements

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements
for the Year Ended 31 March 2025

1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
Since the end of the reporting period, the charity submitted three contract bids to Bath & North East Somerset Council to replace those expiring within a year of 31 March 2025. Two bids have been accepted, with a decision on the third pending. Each contract will match current rates and last five years, with an optional two-year extension.
The charity’s contract with Wiltshire council has been partially extended to July 2026, and it is currently unknown if it will be re-tendered.
The charity has free reserves of £415k, and the balance sheet is strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment, the trustees have reviewed the balance sheet, the likely future cash flows of the charity, and have considered the funds available at this point in time.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and so not contain financial information as the parent of a group. The charity's trading subsidiary, Age UK (BANES) Trading Limited, is dormant having ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor’s intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

2. ACCOUNTING POLICIES - continued

Income
Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	20% on straight line basis
Motor vehicles	-	25% on straight line basis
Computer equipment	-	33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

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

Fund accounting
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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations and grants	353,947	190,494
Legacies	65,364	110,126
	419,311	300,620

4. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Room hire	3,430	3,660
Sundry income	3,988	4,649
	7,418	8,309

5. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	5,684	7,897

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
Grants	Provision of services	14,200	19,765
Income from charged for services to beneficiaries of the charity	Provision of services	348,693	275,464
Contract for services	Provision of services	727,471	738,977
		1,090,364	1,034,206

Activity	Grants	Contract	Fees	2025 £ Total	2024 £ Total
Community Connections	-	120,875	195,388	316,263	275,208
Advice and Information	14,200	24,792	-	38,992	67,666
At Home	-	-	153,305	153,305	126,775
Home from Hospital	-	558,477	-	558,477	553,043
Nail cutting	-	-	-	-	11,514
Core costs	-	23,327	-	23,327	-
Total	14,200	727,471	348,693	1,090,364	1,034,206

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Age UK	14,200	19,765

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

7. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Staff costs	26,811	25,622
Sundries	464	903
Support costs	11,148	3,751
	38,423	30,276

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	1,027,988	366,725	1,394,713

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2025 £ Total	2024 £ Total
Transport	64,247	34,347	26,704	125,298	96,987
Community Connections	166,923	77,447	69,379	313,749	396,979
Advice and Information	109,146	5,459	45,365	159,970	143,988
At Home	188,995	3,625	78,478	271,098	173,222
Home from Hospital	204,876	12,229	85,154	302,259	532,859
Nail cutting	-	-	-	-	7,289
Befriending	25,387	419	10,552	36,358	23,210
Digital inclusion and Special Projects	27,117	1,769	11,270	40,156	28,709
Community Wellbeing and Ageing Well	95,813	10,189	39,823	145,825	89,582
Total	882,505	145,483	366,725	1,394,713	1,492,826

Basis of allocation of support costs: Percentage of staff time

Included within other direct costs are grants paid to individuals totalling £16,866.

10. SUPPORT COSTS

Analysis of support costs

	2025	2024
	£	£
Staff costs	181,299	132,154
Premises	49,753	104,867
Office costs, IT and governance	120,482	134,467
Other staff/volunteer costs	26,339	68,370
	377,873	439,858

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Auditors' remuneration	13,482	13,709
Depreciation - owned assets	7,735	6,523
Surplus on disposal of fixed assets	(1,273)	-
Operating lease charge - rent	22,000	38,300
Operating lease charge - other	2,189	1,592

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

13. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	997,168	952,457
Social security costs	57,772	49,045
Other pension costs	35,675	34,750
	1,090,615	1,036,252

The average monthly number of employees during the year was as follows:

	2025	2024
Permanent and casual staff	68	89

No employees received emoluments in excess of £60,000.

The average full time equivalent staff numbers were 47 (2024: 34).

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £240,795 (2024: £191,276).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	207,048	93,572	300,620
Charitable activities			
Provision of services	1,034,206	-	1,034,206
Other trading activities	8,309	-	8,309
Investment income	7,897	-	7,897
Total	1,257,460	93,572	1,351,032
EXPENDITURE ON			
Raising funds	30,276	-	30,276

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Provision of services	1,280,742	212,084	1,492,826
Total	1,311,018	212,084	1,523,102
NET INCOME/(EXPENDITURE)	(53,558)	(118,512)	(172,070)
RECONCILIATION OF FUNDS			
Total funds brought forward	484,057	207,881	691,938
TOTAL FUNDS CARRIED FORWARD	430,499	89,369	519,868

15. GOVERNMENT GRANT

	2025 £	2024 £
Bath and NE Somerset Council	43,480	-

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2024	33,934	60,799	60,678	155,411
Additions	3,087	-	8,503	11,590
Disposals	-	(4,500)	(4,441)	(8,941)
At 31 March 2025	37,021	56,299	64,740	158,060
DEPRECIATION				
At 1 April 2024	33,934	54,691	53,317	141,942
Charge for year	384	2,364	4,987	7,735
Eliminated on disposal	-	(4,500)	(3,911)	(8,411)
At 31 March 2025	34,318	52,555	54,393	141,266
NET BOOK VALUE				
At 31 March 2025	2,703	3,744	10,347	16,794
At 31 March 2024	-	6,108	7,361	13,469

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2024 and 31 March 2025	10
NET BOOK VALUE	
At 31 March 2025	10
At 31 March 2024	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited
Registered office: United Kingdom
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	35,981	126,785
Prepayments and accrued income	63,116	142,967
	99,097	269,752

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	20,854	34,677
Social security and other taxes	18,597	12,920
Other creditors	222	222
Accruals and deferred income	149,367	180,202
	189,040	228,021

Deferred income

	2025 £	2024 £
Deferred income at 1 April 2024	102,476	-
Resources deferred in the year	102,331	102,476
Amounts released from previous years	(102,476)	-
Deferred Income at 31 March 2025	102,331	102,476

Deferred income relates to amounts received in advance for contracts commencing post year end.

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	24,189	30,162
Between one and five years	66,000	66,000
In more than five years	38,395	16,395
	128,584	112,557

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Fixed assets	16,794	-	16,794	13,469
Investments	10	-	10	10
Current assets	673,612	109,407	783,019	734,410
Current liabilities	(189,040)	-	(189,040)	(228,021)
	501,376	109,407	610,783	519,868

22. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	361,312	70,877	-	432,189
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	54,362	-	(24,403)	29,959
Ageing Well	-	-	24,403	24,403
	430,499	70,877	-	501,376
Restricted funds				
Digital Inclusion	33,215	2,011	-	35,226
Information and Advice	1	(1)	-	-
Cost of living	8,801	(8,801)	-	-
I&A non salaries	10,000	-	-	10,000
Snack and Chat	2,000	(2,000)	-	-
Ageing Well	35,352	(23,142)	-	12,210
Community Wellbeing Hub	-	6,774	-	6,774
Digital Inclusion AUK	-	4,217	-	4,217
Energy	-	10,980	-	10,980
St Monica Trust	-	30,000	-	30,000
	89,369	20,038	-	109,407
TOTAL FUNDS	519,868	90,915	-	610,783

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

22. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,220,343	(1,149,466)	70,877
Restricted funds			
Digital Inclusion	2,011	-	2,011
Information and Advice	30,505	(30,506)	(1)
Cost of living	2,934	(11,735)	(8,801)
Community transport	11,119	(11,119)	-
Snack and Chat	500	(2,500)	(2,000)
Ageing Well	40,550	(63,692)	(23,142)
Community Wellbeing Hub	122,000	(115,226)	6,774
Digital Inclusion AUK	36,000	(31,783)	4,217
Meals Grant	16,000	(16,000)	-
Singing	1,109	(1,109)	-
Energy	10,980	-	10,980
St Monica Trust	30,000	-	30,000
	303,708	(283,670)	20,038
TOTAL FUNDS	1,524,051	(1,433,136)	90,915

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	232,916	(16,058)	144,454	361,312
Buildings dilapidation and repairs - Kingsmead Square	37,954	(37,500)	(454)	-
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	198,362	-	(144,000)	54,362
	484,057	(53,558)	-	430,499
Restricted funds				
Digital Inclusion	34,520	(27,689)	26,384	33,215
Home From Hospital	136,976	(136,976)	-	-
Information and Advice	26,385	-	(26,384)	1
Cost of living	10,000	(1,199)	-	8,801
I&A non salaries	-	10,000	-	10,000
Snack and Chat	-	2,000	-	2,000
Ageing Well	-	35,352	-	35,352
	207,881	(118,512)	-	89,369
TOTAL FUNDS	691,938	(172,070)	-	519,868

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,257,460	(1,273,518)	(16,058)
Buildings dilapidation and repairs - Kingsmead Square	-	(37,500)	(37,500)
	1,257,460	(1,311,018)	(53,558)
Restricted funds			
Transport	1,088	(1,088)	-
Digital Inclusion	-	(27,689)	(27,689)
Home From Hospital	3,500	(140,476)	(136,976)
Information and Advice	2,550	(2,550)	-
Cost of living	8,801	(10,000)	(1,199)
Community transport	8,663	(8,663)	-
Community connections	770	(770)	-
I&A non salaries	26,200	(16,200)	10,000
Snack and Chat	2,000	-	2,000
Ageing Well	40,000	(4,648)	35,352
	93,572	(212,084)	(118,512)
TOTAL FUNDS	1,351,032	(1,523,102)	(172,070)

Designated funds:
Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidation to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidation to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Ageing Well - Designated Fund to support the Ageing Well programme, based on the WHO's age friendly initiative.

Restricted funds:
Transport/ Community transport - various grants for transport costs

Befriending - various grants to support the befriending service

Digital inclusion / Digital Inclusion AUK - funding for the digital inclusion project including the digital champions project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

Cost of living - funding to support those suffering from the rise in the cost of living

I&A non salaries - funding to provide grants to elderly individuals suffering financial hardship

Snack chat - funding for drop-in support for older adults in the centre of Bath

Community connections - funding to support activities in our community groups

continued...

Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

22. MOVEMENT IN FUNDS - continued

Ageing well - Funding for the Ageing Well programme, based on the WHO's age friendly initiative.

Community Wellbeing Hub - funding for the Community Wellbeing Hub

Meals grant - funding for meals

Singing - For running singing for fun

Energy - to deliver home energy advice as part of the Community Energy Network

St Monica's Trust - Volunteering and Employment for Older People Fund

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £35,675 (2024: £34,750). At 31 March 2025 £222 (2024: £222) of contributions were payable.

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2025.

AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales - Charity number 1110455

Accounts

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Annual Review 2023/24

Bath & North East Somerset ageUK

2023/24

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Welcome to this year's Annual Report for Age UK Bath & North East Somerset which sets out the key achievements this year, which, as you will see, has been a very busy one!

As for many people, the escalating cost of living has posed significant challenges for our organisation and necessitated reviewing all our services to ensure that they are economically viable, this has meant that some services have had to increase their charges. We appreciate the impact this has had for a number of people, however it does enable us to ensure that these vital services are now financially viable and sustainable in the coming years.

A key development highlighted in the report has been the development of our Ageing Well programme and work is underway to make Bath and North East Somerset an age-friendly place to live. We will be doing this in partnership with older people and links are being established with groups and individuals keen to tell us what improvements could be made. Our survey, which you can read more about in the report, will inform this work and we are delighted to have received such an excellent response to our questionnaires with over 1200 people telling us what they think. This work will undoubtedly change the way Age UK Bath & North East Somerset works and provides services, so the coming years will be an exciting and challenging time for all of us.

Our organisation is so very fortunate to be able to call on the skills, knowledge and experience of its staff, volunteers and trustees, each of whom contribute to the work – we are very thankful to you all – we would not exist without you!

As I stand down after 7 years of Chair of Trustees, I am delighted that Patrick Anketell-Jones and Lesley Entwistle will be taking on the role of co-chairs. Their knowledge and experience will benefit the organisation and ensure we continue to grow from strength to strength. I would like to take this opportunity to thank all the trustees and Chief Executive, Simon Allen, for their support, help and expertise which has been invaluable to me.

Chair of Trustees

Nicola Gregson

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ACCOUNTS

Bath & North East Somerset ageUK

Our Vision:

To grow an age-friendly community that enables people to age well.

Our Mission:

We support people to age well. We work to enable people to live with confidence, be heard, be celebrated and have access to the right support so they can live happy, healthy and fulfilled lives.

Our Impact 23/24

£1,046,902
Benefits secured for older people through our I&A service

2,548
Hours of meaningful conversation & connection through Befriending

12,482
Hours of volunteer time given (equivalent to 7 full time staff)

345
Organisations we work with & refer to in the community

"Paul and I get on like a house on fire, we have no awkward silences and only stop talking when we break to put the kettle on! We both agree that our meet ups do us both the power of good." Robert, Volunteer

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Accessible Information & Advice

This year, our Information and Advice team at Age UK Bath & North East Somerset have been pivotal in addressing the rising challenges brought on by the cost of living crisis. With an increasing number of enquiries, our team demonstrated exceptional flexibility, supported by crucial funding from St Monica Trust and B&NES Councils Household Support Fund, allowing us to offer timely financial assistance to those most affected.

We have seen an increase in the number of people seeking assistance with complex issues, requiring more time to provide advice and connect them with additional support from social services and health-related organisations.
This trend reflects the reality of people living longer and nearly 40% of our benefits enquiries were from people over 80 years of age.

Future Plans

The demand for our essential service is anticipated to grow in light of the evolving political landscape and the ongoing cost of living crisis. Therefore, we are proactively enhancing our efforts to increase benefit claims, ensuring that we can support our community during these challenging times.

To achieve this, we are planning the amalgamation of the Community Wellbeing Hub Community Connectors with the Information and Advice (I&A) team into a unified Information, Advice, and Signposting team. This consolidation, led by a newly appointed Senior Lead, is set to streamline our operations, enhancing the quality and reach of the support we provide.

We're thrilled to have provided 438 benefit sessions - greatly exceeding our target of 200

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Home Services

Home Services, which includes Home from Hospital and Home Response, operates in all Primary Trust Hospitals and Community Hospitals in B&NES and Wiltshire. Working alongside our Community Wellbeing Hub, it continues to be a cornerstone of community health, ensuring older people receive the care and support needed to recover confidently at home.

We made a staggering 2,171 visits (averaging 9 visits a day) and we are proud that over half of the people we support were independent or supported by family after our intervention. This is testament to the holistic package of care that our dedicated Wellbeing Support Workers give which is varied and complex.

Meet Lucy, a courageous 60-year-old nurse who faced a terrifying ordeal. After a traumatic attack left her physically injured and emotionally shaken, Lucy was lacking confidence, and feeling low. But she found support through Age UK Bath & North East Somerset's Home from Hospital Service.

When Lucy first met Wellbeing Support Worker Sarah, she was understandably nervous and jumpy, even reluctant to open the door. The mental and physical toll of her experience was immense. “Lucy was worried about who was at the door and her security, but I put her at ease,” Sarah recalls. “She opened up about how the attack had shaken her confidence and changed her whole world.”

Sarah didn’t just assist with physical tasks like cleaning, cooking and medical appointments. She empowered Lucy, building her confidence through companionship, listening and practical support. Their bond grew strong, transforming what could have been just a practical service into a friendship that helped her mentally and physically rebuild. “I treat everyone I visit as a friend,” Sarah says. “Friendship and listening is as important and as impactful as practical help.” Sarah's support helped Lucy regain her independence.
“Having Sarah around has been a weight off my mind,” Lucy shares. “She’s my little star. Age UK’s support has been invaluable, giving me the confidence to be independent again. I don't know what I would have done without Sarah.”

A PROUD PARTNER IN THE

Community Wellbeing Hub

In spring 2023, Age UK Bath & North East Somerset joined the Community Wellbeing Hub, appointing a lead to represent 32 partners and improve support for hospital-to-home transitions.

We introduced a tailored discharge checklist, piloted on two wards, to ensure patients leave with a clear, personalised care plan. Developed with physiotherapists, occupational therapists, and our integrated discharge team, this initiative has greatly enhanced post-hospital care.

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Digital Inclusion

It has been the first year of this essential service, making strides to bridge the digital divide within our local communities.

More wonderful Digital Champion volunteers were recruited, allowing older people in our communities to receive digital support both in groups, one on one, and at home. Our Click Café in Bath saw significant growth in support and attendance, enabling us to offer over 460 one-to-one digital support sessions.

Successful community engagement and upskilling events included scam awareness with local police, app workshops with local carers, online expert panel discussions about the digital shift in local health services, and even working with Bath Spa University students to develop new digital solutions for older people.

Thanks to RUHX Charity funding, we launched a Tablet Loan scheme, providing participants with with free tablets, data AND ongoing one to one support for 12 weeks at a time.

Led by a passionate and newly-expanded team, future plans include Click Cafés across B&NES and extending the loan scheme's offerings.

LIZ'S STORY

"There is nothing more frustrating than having a vision of what you want to do but not having the know-how. By using Age UK Bath & North East Somerset's Digital Service I am able to bring a creative idea to life, one that is going to benefit my community. And it feels great!"

An avid photographer and heavily involved in her community, Liz came to Age UK Bath & North East Somerset wanting to learn skills to bring a photographic art installation idea to life.

"I had been wanting to take my computer skills to the next stage for some time. I have this idea of creating a moving slide show of photographs of the same beautiful landscape for an upcoming community art exhibition. I would say that I am half computer literate. I can email, find documents, and use Excel and Word but I have no clue how to save photos, and manage folders let alone create the moving photos.

Ceri has been so patient, she has really helped me. She has embraced this creative idea that I have. Without her, I would just be stuck. It really helps that we get on and she never makes you feel daft or stupid. There is nothing more satisfying than having an idea that seems unattainable and then learning how to do it yourself. The confidence it gives you is so valuable. After a session, you feel like you have grown a bit and know what to do for yourself with lasting knowledge that is going to help you in the future."

Social Groups

Our much-loved Social Groups remain as popular as ever, attracting 117 attendees weekly across Bath, Midsomer Norton, and Keynsham. These groups provide a dynamic space where people come together to have fun, share experiences and learn new skills. Shaped by the interests and feedback of our members, the sessions offer a rich variety of activities including intergenerational projects, crafts, exercise, dancing, and engaging visits and talks from local museums and places of interest. Looking ahead, we are excited to expand these offerings, enhancing our ability to enrich the lives of even more of our community members.

KEYNSHAM

“We can’t get here without the minibus, it's invaluable. There is such a family feel to the groups. Everyone's birthdays are remembered - it's those things that make you feel special.”

BATH

“There is never a dull moment. We have crafts, orchestra, dancing, music, talks from museums, the panto even popped in last Christmas!”

MIDSOMER NORTON

”Age UK has provided my mum with a safe, warm, stimulating environment. Mum looks forward to her sessions as she lives on her own and I really love that she has company and conversation. The activities that are organised are wonderful.”

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At Home

Age UK Bath & North East Somerset is passionate about people being as independent as possible for as long as possible. Our At Home service is very much in demand and on average we do 15 visits a day, empowering people to maintain their quality of life and confidence.

With nearly 80% of the people we visit living alone, emotional support and companionship is as important to people as the practical support that Wellbeing Support Workers offer like shopping, cleaning and cooking.
Looking forward, we are training Wellbeing Support Workers in seated exercise, individual cognitive stimulation therapy and tech support so we can increase our offer.

"I realised that the goal of Age UK Bath & North East Somerset was to help me live the independent life I desired. With Maureen's visits, my independence has flourished. Without this service, I merely exist. With Age UK Bath & North East Somerset, I truly live."

Befriending

The growing demand for our Befriending service highlights the critical need for connection. Each visit and conversation helps combat loneliness, bringing people together through shared stories. We've worked with a waiting list this year, serving those living alone, carers in need of social interaction, and even inspiring some to become volunteers. Our volunteers have contributed over 2,500 hours of meaningful connection this year.

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Dementia

Bath & North East Somerset is home to 2,713 residents aged 65 and older with dementia, and our Memory Group sessions provide essential support. Each week, 115 hours of Cognitive Maintenance Therapy enriches participants with activities that enhance cognitive function and social interaction. Enriched by live music and educational talks, these sessions deeply resonate with our community, fostering meaningful connections.

We also offer crucial respite for carers, allowing them to recharge while their loved ones engage in stimulating activities. This support system benefits both carers and participants, enhancing overall well-being.

Our educational efforts continue through awareness sessions and collaborations with local media and organisations like the Alzheimer's Society, enriching community understanding of dementia.

With the dedication of over 16 volunteers, we provide tailored support and personal interactions that significantly improve our members' lives. The positive feedback from our community fuels our ongoing commitment to expand services, raise awareness, and improve life quality for those affected by dementia and their families.

"I wanted to thank you so much for making the groups so stimulating. Mum feels so welcome on Wednesday. It was such a happy vibe there and she is certainly made to feel valued and special."

Community Groups

Our community groups run by passionate volunteers are thriving, each championing companionship and enrichment in unique ways. Our Bath Snack and Chat, which is a continuation of our Warm Spaces project, has become a popular gathering spot, where community members share food and friendship, strengthening the bonds within our community. This has grown week on week and now has around 12 people regularly attending. Singing for Fun and Sing to Remember offer therapeutic benefits through music, enhancing mental well-being and creating joyous moments for all involved. Meanwhile, the Cook and Eat sessions, particularly popular among men, focus on preparing nutritious meals while building deep friendships, demonstrating the transformative power of shared interests.

"Since starting at the Cook & Eat group, I've learnt so many new cooking skills and developed confidence."

Being part of a singing group is linked to better memory & thinking skills as music memories often remain even when language & other memories fade.

"Snack & Chat is my regular Wednesday catch up with people. I have made friends in this relaxed group and it is so nice to have lunch and a cuppa."

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The Vital role of Transport

Transport is an essential yet often overlooked aspect of community engagement at Age UK Bath & North East Somerset. Last year alone, our dedicated drivers facilitated an impressive 1,530 journeys, enabling individuals who would otherwise be housebound to attend various groups and events across the region.

In March, we took over the Midsomer Norton community bus, upholding its 50-year legacy as a crucial link within the Somer Valley community. More than just providing transport, our minibuses create a lifeline for social interaction, with drivers fostering a warm, family-like atmosphere for all passengers.

By delivering reliable and friendly transportation, we ensure our community remains connected and active, preventing isolation and significantly enhancing the well-being of Bath & North East Somerset residents.

“The buses are always clean, well driven and on time. They support people who require a helping hand in getting on and off the bus and they load our walking aids safely. I particularly enjoy the atmosphere on the bus with everyone chatting”

Volunteers

We are immensely proud and deeply grateful for our volunteers, whose dedication has provided the equivalent of over seven full-time staff members this year.

We have had an influx of new digital champion volunteers as well as people to support our memory groups. Our befriending volunteer requests continue to be steady. Each volunteer's contribution is unique gifting countless hours, conversations and skills to enhance the lives of older people in our community. Thanks to their efforts, we can offer more extensive support and reach further into the community, enriching the lives of those we serve.

We could not do what we do without them!

Volunteers gift their time to equivalent to over 4 full time staff!

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Communication & Engagement

This year, Age UK Bath & North East Somerset has made significant strides in enhancing our communication strategy to better reflect the needs and voices of older adults. We've implemented a complete rebrand of our messaging, adopting age-positive language and imagery to more accurately represent the dynamic lives of older people.

Our efforts in campaigning and advocacy have particularly focused on critical issues such as transport cuts, digital exclusion, social care, and the cost of living. We've gained considerable media coverage. Notably, our bus campaigning has highlighted how rural transport cuts could severely impact our community.

We're often asked for our thoughts on big issues by the media, showing our growing influence and relationship building. Working with partners like local Age UK branches, 3SG, and RUH, we're stronger together in advocating for older people's rights.

Looking ahead, our Ageing Well initiative will keep us busy as we ensure older people's voices are not only heard but acted upon.

Ageing Well

We're excited to launch the Ageing Well Programme, a pioneering initiative to transform Bath & North East Somerset into an inclusive, supportive and accessible environment where everyone can age well.
At the heart of our approach is the Age-Friendly Framework developed by the World Health Organisation (WHO), designed to foster healthy and active ageing.

Fuelled by funding from Age UK Bath & North East Somerset and St John's Foundation this transformative two-year initiative will drive change in Bath & North East Somerset to improve the lives of older people.

With a programme lead newly in place in March, plans are underway for the first ever Ageing Well Community Survey. We will revive a local Ageing Well Forum, that hasn't existed for over a decade, encouraging older people to speak out about the issues that are important to them and their communities. The feedback will inform a wider Ageing Well Steering Group made up of local government, businesses, health and care services, and charities. This will ensure older people's needs and views are listened to when decisions are made.

" I'm excited that we'll soon have a new Ageing Well Forum, the first in over ten years! This forum will help us all pay attention to what matters most to older people and in turn, take collective action. "
Simon Allen CEO Age UK Bath & North East Somerset

Fundraising

We are deeply grateful for the generosity and support we have received from our local community, regional grant makers and national funders over the past year. The donations and grants we have received have been vital in allowing us to sustain and expand our charitable initiatives, directly impacting the lives of those we work with.

In Bath & North East Somerset, we are incredibly lucky to have generous and supportive funders supporting local work. We are so grateful to have received funding year after year from The Roper Family, The Medlock Charitable Trust and the Nani Huyu Charitable Trust. The generosity of these families and trusts make it possible to plan ahead and deliver the services needed, and we could not be more thankful for their dedication to their local community.

We would also like to extend our heartfelt thanks to the Quartet Community Foundation for their unwavering support and encouragement of initiatives in the South West. Your belief in our work and the generous funding provided has been instrumental in the years we have worked together. The partnership we share with Quartet goes beyond financial support—it is a testament to the power of collaboration in creating lasting, positive change within our community. This year, through Quartet, we have accessed funding from the NHS to distribute Cost-of-Living Grants to people in need, from the Bath Half Marathon Fund to train staff to lead seated exercise sessions in our Social Groups, and from Wessex Water to deliver Information and Advice sessions.

As we reflect on the past year and look forward to the future, we remain committed to ensuring that every penny is put to the best possible use, continuing to deliver on our mission with transparency and purpose. Thank you for your ongoing commitment to building an Age Friendly Community in Bath and North East Somerset.

With thanks to the partners we have worked with or who have funded us this year including:

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Part 1: Legal & Administrative Information

Company number: 05367286
Charity number: 1110455
Registered office: The Studio, Alexander House, James Street West, Bath, BA1 2BT

Bankers: National Westminster Bank Plc, High Street, Bath, BA1 5AH

Auditors: Sumer Audit, Statutory Auditors, Firefly Avenue, Swindon, Wiltshire, SN2 2GA

Senior Team Members

S Allen: **Chief Executive Officer**

S Talbot: **Community Connections Manager** (left 06/2024)

L Martin: **Communications and Engagement Lead**

J Thorn: **Finance & Business Lead** (started 07/2024)

A Stanson: **Chief Operating Officer**

A Kuhlke: **Fundraising and Development Lead**

J Smith: **Finance Lead** (left 07/2024)

C Calonmor: **Ageing Well Programme Lead** (started 02/2024)

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Bath & North East Somerset ageUK

TRUSTEES:

N GREGSON (CHAIR)
(Stepping down from 01.10.2024)

S MCNAB
(Stepping down from 01.10.2024)

P ANKETELL-JONES
(Co-Chair from 01.10.2024)

R BURNS

R GREIG

K NASH
(End of term of office on 01.10.2024)

L ENWISTLE
(Co-Chair from 01.10.2024)

R SHUBHABRATA

P SWABEY-WALLACE
Resigned 19.02.2024

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Part 2: Report of the Trustees for Year Ended 31st March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for year ended 31 March 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ 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 well-being of older people.

The charity was established over 80 years ago and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that effect them; enabling people to live independently for as long as people want or are able to. Our activities include Social Groups, Memory Groups, Peer-led Groups, Information and Advice, Home from Hospital service, Befriending, Digital Inclusion Projects and volunteering activity. Each year we support many people, their family members and carers, promoting wellbeing, helping them to stay active, regain & retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The mission of Age UK Bath & North East Somerset is to grow an Age Friendly Community where people are enabled to age well.

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Plans for the Future

As we look ahead, Age UK Bath & North East Somerset remains committed to expanding our reach and improving the lives of older adults in our community. Our key plans for the upcoming period include:

1. Development of the Ageing Well | Bath & North East Somerset Initiative

We will focus on advancing the Ageing Well | Bath & North East Somerset initiative with the goal of making Bath & North East Somerset an Age Friendly Community as defined by the World Health Organisation. This initiative will help shape a more inclusive and supportive environment for older adults in the region.

2. Community Survey for the Ageing Well Initiative

As part of the Ageing Well programme, we will conduct a Community Survey to gather valuable insights into the aspirations of our communities. The survey results will guide us in adapting and developing our support services to better meet the evolving needs of older adults.

3. Facilitation of Older People's Voice Forum

We will facilitate the development of a forum for older people, Older People's Voice, to give older adults a greater say in local matters. This will be a key element of the Ageing Well | Bath & North East Somerset programme, ensuring that older people's voices are heard in shaping the future of the area.

4. Expansion of Digital Inclusion Work

We will continue the roll-out of our Digital Inclusion programme, which has proven vital in helping older people stay connected, access services online, and build digital skills.

5. Review of Befriending Services

A comprehensive review of our Befriending Services will be carried out to create a new and improved approach to this essential intervention, ensuring that we continue to provide impactful support to those in need of companionship and social connection.

6. Information, Advice & Signposting Service

We will continue to provide our Information, Advice & Signposting service, which is a core part of our offering. In addition, we aspire to develop this service further by recruiting and training more volunteers to increase our capacity and reach.

7. Social, Memory, and Peer-led Groups

We remain dedicated to continuing our Social, Memory, and Peer-led Groups across Bath & North East Somerset, offering valuable opportunities for social interaction, peer support, and memory care to older adults.

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Plans for the Future (continued)

8. Ongoing Fundraising Efforts

We will continue to actively fundraise through grants, which remain a crucial part of our funding strategy to sustain and grow our services.

9. Re-tender for Services in Bath & North East Somerset

We will prepare for the re-tendering of services in Bath & North East Somerset, ensuring that we maintain our role as a key provider of services for older adults in the region.

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Part 3: Financial Review

We are reporting a deficit of income over expenditure of £172,070

The financial investments and policies of the organisation are reviewed on a regular basis.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £430,499.

However, the Charity faces significant challenges in generating new revenue streams to fulfil its charitable objectives, meet the ever-increasing needs of the rising number of people in later life whilst managing increased costs and maintaining our ambition to be a good employer which pays a living wage.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned service and grant funding from trusts, foundations and individuals. While these continue as current sources of income our level of successful income generation has meant we now no longer meet the criteria for many of our previous funders.

This presents challenges to our ability to meet increased demand for our services.

In order to mitigate this, we are

- Continuing to develop our paid for services in order to support the delivery of our charitable objects; including increasing the charges for these services
- Maintaining our grant fundraising activity;
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves;
- Maintaining good relationships with funders and contractual partners;
- Collaborating with other charitable organisations to make best use of resources and intellectual property;
- Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

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Principle Funding Sources

The principle funding sources in the year arise from HCRG Care Group, Bath & North East Somerset Council, BSW Integrated Care Board, various grants and income through our Social & Memory Groups, and At Home Service.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk Assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work*

For the 2023/24 financial year the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 months expenditure.

The total value of funds held at the balance sheet date was £519,868 (2023: £691,938). The value of restricted funds was £89,369 (2023: £207,881). Designated funds of £69,187 are held to support specific future projects.

Included within unrestricted fund are fixed assets of £13,469, therefore, the free reserves of the charity are £347,843 (2022/23 £212,924).

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains uncertain. A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

Going Concern

There was a net decrease in funds for the year of £172,070 with the charity making a deficit on unrestricted funds of £53,558. Bath & North East Somerset Council and BSW Integrated Care Board have confirmed extension of the contract to March 2025 and the charity will be required to re-tender for it. The Wiltshire Council contract is due to end June 2025 and it is currently unknown if it will be re-tendered. Should the organisation fail to win the bids, or the contracts are awarded at a lower value to their current value, this may have a detrimental impact on the organisation's operations and cash flows. However, the charity has unrestricted reserves of some £430k and the balance sheet is strong.

On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment, the trustees have reviewed the balance sheet, the likely future cash flows of the charity, and have considered the funds available at this point in time. Additionally, we have updated our Charging Policy to better reflect a Full Cost Recovery model of operating. This ensures that the fees we charge for services cover not only the direct costs of providing those services but also a fair portion of overheads, helping to sustain the charity’s activities in the long term.

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Part 4: Structure, Governance & Management

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number does not exceed 10.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Executive Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisational Structure

The Board meets regularly and has maintained sub-committees: Finance+ Committee | Services+ Committee | Communications+ Committee. Day to day operational decisions are delegated to the Chief Executive Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually as well as increases in our Charging Policy.

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Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces;
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and the implementation of procedures designed to minimise or mange any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of over 100 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'network of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

Fundraising Standards Compliance

Over the past year, Age UK Bath & North East Somerset has upheld a robust framework for fundraising activities. We employ a dedicated Fundraising & Development Lead to manage these initiatives, eliminating the need for external professional fundraisers or commercial participators. While we are not part of any voluntary scheme for regulating fundraising, we have had no instances of non-compliance nor have we received no complaints related to fundraising activities. Our Finance Committee frequently reviews fundraising activities, ensuring alignment with the Age UK Charity Quality Standards. To protect adults at risk and the general public, we strictly adhere to our Code of Conduct, Fundraising Policy, and Safeguarding Policies & Procedures.

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Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Auditors

The auditors, Sumer Audit, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the Board of Trustees on 1st October 2024 and signed on its behalf by:

Patrick Anketell-Jones
Co-Chair, Board of Trustees

Lesley Entwistle
Co-Chair, Board of Trustees

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Opinion

We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

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

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:
- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Use of our report

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

James Gare (Senior Statutory Auditor)
for and on behalf of Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: .....

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Age UK Bath and North East Somerset Ltd

Statement of Financial Activities for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	207,048	93,572	300,620	324,602
Charitable activities	6				
Provision of services		1,034,206	-	1,034,206	855,233
Other trading activities	4	8,309	-	8,309	2,852
Investment income	5	7,897	-	7,897	1,882
Total		1,257,460	93,572	1,351,032	1,184,569
EXPENDITURE ON					
Raising funds	7	30,276	-	30,276	34,260
Charitable activities	8				
Provision of services		1,280,742	212,084	1,492,826	1,254,767
Total		1,311,018	212,084	1,523,102	1,289,027
NET INCOME/(EXPENDITURE)		(53,558)	(118,512)	(172,070)	(104,458)
RECONCILIATION OF FUNDS					
Total funds brought forward		484,057	207,881	691,938	796,396
TOTAL FUNDS CARRIED FORWARD		430,499	89,369	519,868	691,938

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd (Registered number: 05367286)

Balance Sheet
31 March 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	16	13,469	19,992
Investments	17	10	10
		13,479	20,002
CURRENT ASSETS			
Debtors	18	269,752	59,675
Cash at bank and in hand		464,658	695,073
		734,410	754,748
CREDITORS			
Amounts falling due within one year	19	(228,021)	(82,812)
NET CURRENT ASSETS		506,389	671,936
TOTAL ASSETS LESS CURRENT LIABILITIES		519,868	691,938
NET ASSETS		519,868	691,938
FUNDS	22		
Unrestricted funds:			
General fund		361,312	232,916
Buildings dilapidation and repairs - Kingsmead Square		-	37,954
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Development and innovation		54,362	198,362
		430,499	484,057
Restricted funds		89,369	207,881
TOTAL FUNDS		519,868	691,938

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... 05 Dec 2024 (UTC) and were signed on its behalf by:

Lesley Entwistle
Yoti eSigned
.....
L Entwistle - Trustee

Yoti eSigned
.....
P Anketell-Jones - Trustee

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	(238,312)	158,076
Net cash (used in)/provided by operating activities		(238,312)	158,076
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(37,350)
Sale of tangible fixed assets		-	11,000
Interest received		7,897	1,882
Net cash provided by/(used in) investing activities		7,897	(24,468)
Change in cash and cash equivalents in the reporting period		(230,415)	133,608
Cash and cash equivalents at the beginning of the reporting period		695,073	561,465
Cash and cash equivalents at the end of the reporting period		464,658	695,073

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement for the Year Ended 31 March 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(172,070)	(104,458)
Adjustments for:		
Depreciation charges	6,523	6,978
Loss on disposal of fixed assets	-	2,517
Interest received	(7,897)	(1,882)
(Increase)/decrease in debtors	(210,077)	224,675
Increase in creditors	145,209	30,246
Net cash (used in)/provided by operations	(238,312)	158,076

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	695,073	(230,415)	464,658
	695,073	(230,415)	464,658
Total	695,073	(230,415)	464,658

The notes form part of these financial statements

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1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
The Bath & North East Somerset Council and BSW Integrated Care Board have confirmed extension of the contract to March 2025 and the charity will be required to retender for it. The Wiltshire Council contract is due to end June 2025 and it is currently unknown if it will be retendered. Should the organisation fail to win the bids, or the contracts are awarded at a lower value to their current value, this may have a detrimental impact on the organisation's operations and cash flows. However the charity has unrestricted reserves of some £430k and the balance sheet is strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment the trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK (BANES) Trading Limited, ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor’s intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

continued...

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2. ACCOUNTING POLICIES - continued

Income
Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	20% on straight line basis
Motor vehicles	-	25% on straight line basis
Computer equipment	-	33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

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

Fund accounting
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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

continued...

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3. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations and grants	190,494	317,593
Legacies	110,126	7,009
	300,620	324,602

4. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Room hire	3,660	2,160
Sundry income	4,649	692
	8,309	2,852

5. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	7,897	1,882

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024	2023
		£	£
Grants	Provision of services	19,765	14,872
Income from charged for services to beneficiaries of the charity	Provision of services	275,464	223,241
Contract for services	Provision of services	738,977	617,120
		1,034,206	855,233

Activity	Grants	Contract	Fees	2024 £ Total	2023 £ Total
Transport	-	-	-	-	5,557
Community Connections	-	119,819	155,389	275,208	238,236
Advice and Information	19,765	47,901	-	67,666	39,156
At Home	-	-	126,775	126,775	104,980
Home from Hospital	-	553,043	-	553,043	451,952
Nail cutting	-	11,514	-	11,514	15,352
Total	19,765	732,277	282,164	1,034,206	855,233

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Age UK	19,765	14,872

continued...

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7. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Staff costs	25,622	25,088
Sundries	903	1,563
Support costs	3,751	7,609
	30,276	34,260

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	1,056,719	436,107	1,492,826

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2024 £ Total	2023 £
Transport	57,491	26,012	13,484	96,987	108,452
Community Connections	183,879	97,575	115,525	396,979	314,029
Advice and Information	79,469	18,514	46,005	143,988	128,923
At Home	124,741	2,715	45,766	173,222	139,983
Home from Hospital	308,052	27,493	197,315	532,859	521,055
Nail cutting	3,571	-	3,718	7,289	11,327
Befriending	21,681	560	969	23,210	22,229
Digital inclusion and Special Projects	21,278	28	7,403	28,709	8,759
Community Wellbeing and Ageing Well	78,282	5,379	5,921	89,582	-
Total	878,444	178,275	436,107	1,492,826	,254,767

Basis of allocation of support costs: Percentage of staff time

Included within other direct costs are grants paid to individuals totalling £16,866.

10. SUPPORT COSTS

Analysis of support costs

	2024	2023
	£	£
Staff costs	132,154	148,598
Premises	104,867	32,961
Office costs, IT and governance	134,467	99,255
Other staff/volunteer costs	68,370	69,561
	439,858	350,375

continued...

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11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Auditors' remuneration	13,709	9,992
Depreciation - owned assets	6,523	6,978
Deficit on disposal of fixed assets	-	2,517
Operating lease charge - rent	38,300	24,880
Operating lease charge - other	1,592	1,232

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2024 nor for the year ended 31 March 2023.

13. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	952,457	822,604
Social security costs	49,045	41,728
Other pension costs	34,750	29,700
	1,036,252	894,032

The average monthly number of employees during the year was as follows:

	2024	2023
Permanent and casual staff	89	74

No employees received emoluments in excess of £60,000.

The average full time equivalent staff numbers were 49 (2023: 46).

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £191,276 (2023: £156,374).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	69,785	254,817	324,602
Charitable activities			
Provision of services	855,233	-	855,233
Other trading activities	2,852	-	2,852
Investment income	1,882	-	1,882
Total	929,752	254,817	1,184,569
EXPENDITURE ON			
Raising funds	34,260	-	34,260

continued...

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14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Provision of services	1,078,853	175,914	1,254,767
Total	1,113,113	175,914	1,289,027
NET INCOME/(EXPENDITURE)	(183,361)	78,903	(104,458)
RECONCILIATION OF FUNDS			
Total funds brought forward	667,418	128,978	796,396
TOTAL FUNDS CARRIED FORWARD	484,057	207,881	691,938

15. GOVERNMENT GRANT

	2024 £	2023 £
Bath and NE Somerset Council	-	18.000

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2023 and 31 March 2024	33,934	60,799	60,678	155,411
DEPRECIATION				
At 1 April 2023	33,934	52,326	49,159	135,419
Charge for year	-	2,365	4,158	6,523
At 31 March 2024	33,934	54,691	53,317	141,942
NET BOOK VALUE				
At 31 March 2024	-	6,108	7,361	13,469
At 31 March 2023	-	8,473	11,519	19,992

17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2023 and 31 March 2024	10
NET BOOK VALUE	
At 31 March 2024	10
At 31 March 2023	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

continued...

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17. FIXED ASSET INVESTMENTS - continued

Age UK (BANES) Trading Limited
Registered office: United Kingdom
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	126,785	29,594
Prepayments and accrued income	142,967	30,081
	269,752	59,675

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	34,677	31,889
Social security and other taxes	12,920	13,241
Other creditors	222	222
Accruals and deferred income	180,202	37,460
	228,021	82,812

Deferred income

	2024	2023
	£	£
Deferred income at 1 April 2023	-	-
Resources deferred in the year	102,476	-
Amounts released from previous years	-	-
Deferred Income at 31 March 2024	102,476	-

Deferred income relates to amounts received in advance for contracts commencing post year end.

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	30,162	21,800
Between one and five years	66,000	49,050
In more than five years	16,395	-
	112,557	70,850

continued...

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21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed assets	13,469	-	13,469	19,992
Investments	10	-	10	10
Current assets	645,041	89,369	734,410	754,748
Current liabilities	(228,021)	-	(228,021)	(82,812)
	430,499	89,369	519,868	691,938

22. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	232,916	(16,058)	144,454	361,312
Buildings dilapidation and repairs - Kingsmead Square	37,954	(37,500)	(454)	-
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	198,362	-	(144,000)	54,362
	484,057	(53,558)	-	430,499
Restricted funds				
Digital Inclusion	34,520	(27,689)	26,384	33,215
Home From Hospital	136,976	(136,976)	-	-
Information and Advice	26,385	-	(26,384)	1
Cost of living	10,000	(1,199)	-	8,801
Hardship grants	-	10,000	-	10,000
Snack and Chat	-	2,000	-	2,000
Ageing Well	-	35,352	-	35,352
	207,881	(118,512)	-	89,369
TOTAL FUNDS	691,938	(172,070)	-	519,868

continued...

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22. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,257,460	(1,273,518)	(16,058)
Buildings dilapidation and repairs - Kingsmead Square	-	(37,500)	(37,500)
	1,257,460	(1,311,018)	(53,558)
Restricted funds			
Transport	1,088	(1,088)	-
Digital Inclusion	-	(27,689)	(27,689)
Home From Hospital	3,500	(140,476)	(136,976)
Information and Advice	2,550	(2,550)	-
Cost of living	8,801	(10,000)	(1,199)
Community transport	8,663	(8,663)	-
Community connections	770	(770)	-
Hardship grants	26,200	(16,200)	10,000
Snack and Chat	2,000	-	2,000
Ageing Well	40,000	(4,648)	35,352
	93,572	(212,084)	(118,512)
TOTAL FUNDS	1,351,032	(1,523,102)	(172,070)

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	416,277	(190,370)	7,009	232,916
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	198,362	7,009	(7,009)	198,362
	667,418	(183,361)	-	484,057
Restricted funds				
Digital Inclusion	44,773	(10,253)	-	34,520
Home From Hospital	25,708	111,268	-	136,976
Information and Advice	3,460	22,925	-	26,385
Workforce Fund	55,037	(55,037)	-	-
Cost of living	-	10,000	-	10,000
	128,978	78,903	-	207,881
TOTAL FUNDS	796,396	(104,458)	-	691,938

continued...

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22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	922,743	(1,113,113)	(190,370)
Development and innovation	7,009	-	7,009
	929,752	(1,113,113)	(183,361)
Restricted funds			
Befriending	4,000	(4,000)	-
Digital Inclusion	-	(10,253)	(10,253)
Home From Hospital	141,300	(30,032)	111,268
Information and Advice	60,346	(37,421)	22,925
Workforce Fund	-	(55,037)	(55,037)
Cost of living	15,000	(5,000)	10,000
Community transport	9,271	(9,271)	-
Community connections	6,300	(6,300)	-
Fuel support	18,600	(18,600)	-
	254,817	(175,914)	78,903
TOTAL FUNDS	1,184,569	(1,289,027)	(104,458)

Designated funds:

Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidations to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidations to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Restricted funds:

Transport - various grants for transport costs

Befriending - various grants to support the befriending service

Digital inclusion - funding for the digital inclusion project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

Community Transport - funding fromm West of England Combined Authority for transport costs

Cost of living - funding to support those suffering from the rise in the cost of living

Hardship grants - funding to provide grants to elderly individuals suffering financial hardship

Snack chat - funding for drop-in support for older adults in the centre of Bath

Community connections - funding to support activities in our community groups

Ageing well - Funding for the Ageing Well programme, based on the WHO's age friendly initiative.

continued...

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23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £34,750 (2023: £29,700). At 31 March 2024 £222 (2023: £222) of contributions were payable.

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2024.

AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales - Charity number 1110455

Accounts

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Report of the Trustees

Bath & North East Somerset ageUK

2022/23

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ACCOUNTS

Bath & North East Somerset ageUK

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WELCOME

Nicola Gregson
Chair of Trustees

I believe at Age UK Bath & North East Somerset that we have a special opportunity to empower older people. Through dedicated services, effective advocacy and impactful programmes, we can enhance the lives of everyone, creating lasting, positive change in our community.

Our commitment to this cause is unwavering, and together, we can ensure that older people are valued and celebrated, which in turn enriches us all.

We sincerely thank our funders, supporters, dedicated volunteers, and employees for their invaluable contributions.

Most importantly, we acknowledge the inspiring people in Bath & North East Somerset who drive our mission to create a community where everyone can age well.

Your support and dedication is so appreciated. THANK YOU

The COVID-19 pandemic has left a lasting impact on our society, creating new obstacles that we must overcome. During this year people were hit with more uncertainty with the war in Ukraine and Cost of Living Crisis.

Despite these challenges, Age UK Bath & North East Somerset remains steadfast in our commitment to serve older members of our community. We are dedicated to building core services that support people's wellbeing, while also creating new ways for people to connect and be heard.

Your continued support is essential and we couldn't do what we do, without you.

Simon Allen
Chief Executive Officer

Our Vision:

Our vision is to grow an age-friendly community that enables people to age well.

Our Mission:

We support people to age well. We work to enable people to live with confidence, be heard, be celebrated and have access to the right support so they can live happy, healthy and fulfilled lives.

Our Impact 22/23

£870,00

Benefits secured for older people through our I&A service

2,600

Hours of meaningful conversation & connection through Befriending

6,566

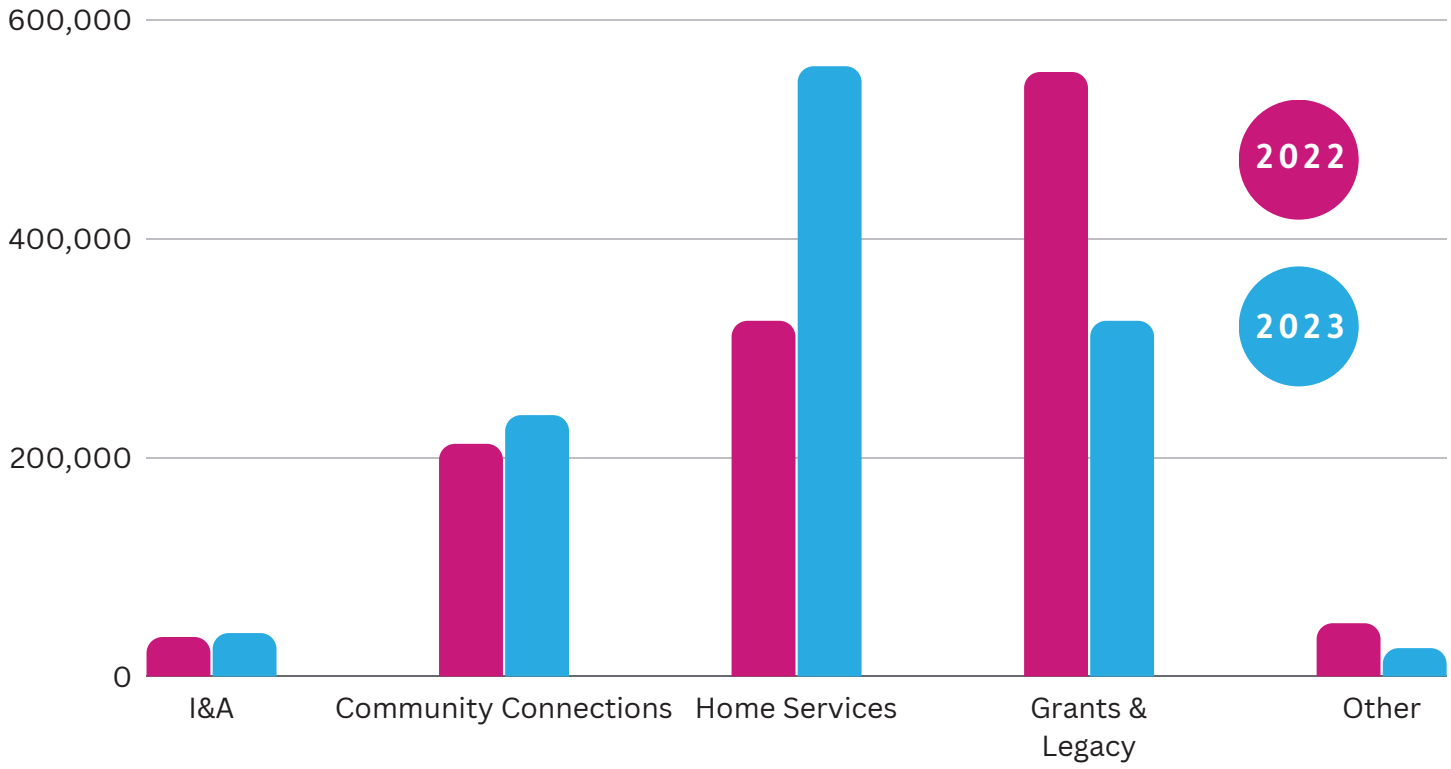
Hours of volunteer time given (equivalent to 3.5 full time staff)

262

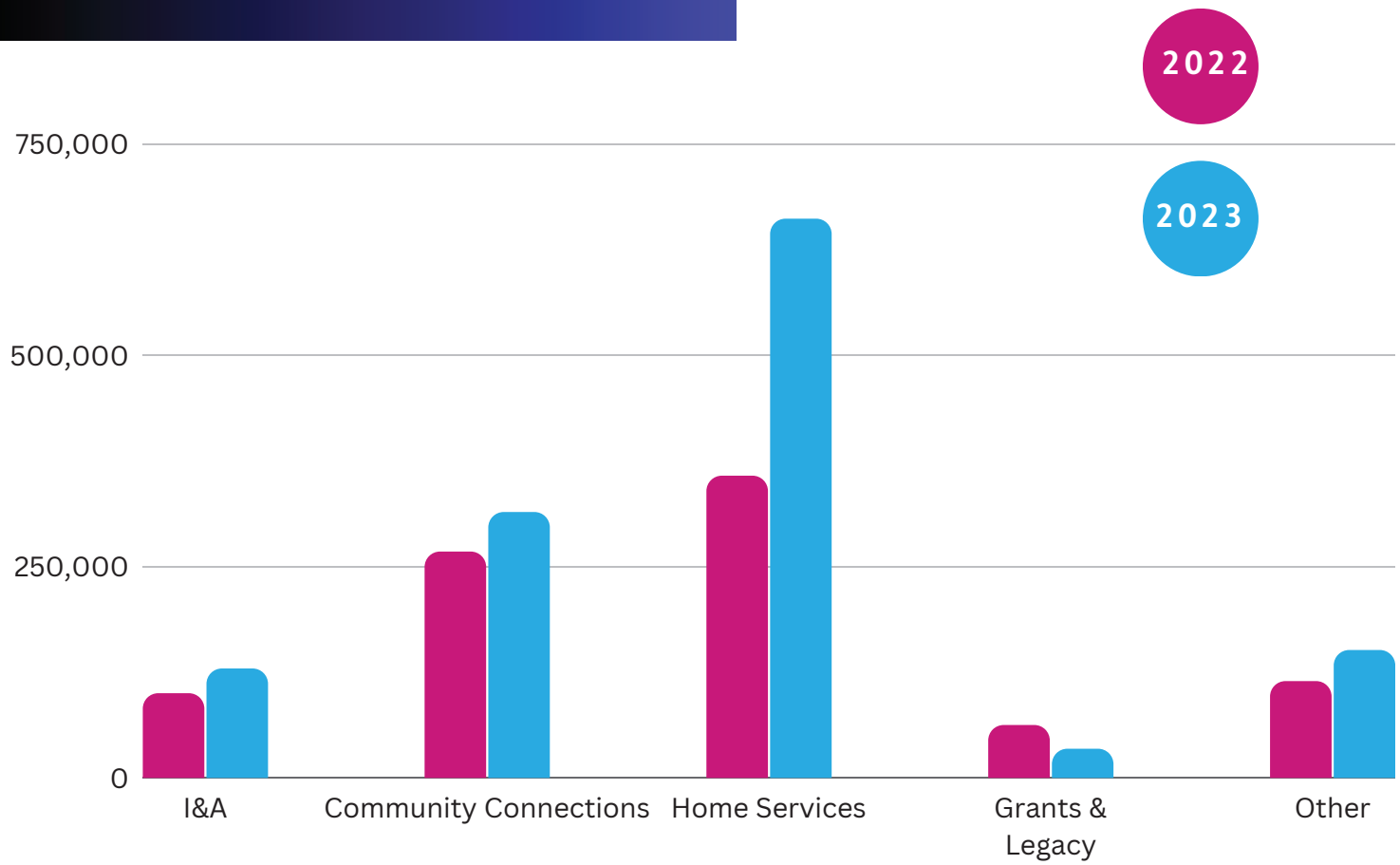
Organisations we work with & refer to in the community

"Volunteering for Age UK Bath & North East Somerset is great. It has opened my eyes to a world of people and initiatives who want to help others. Teaching us if we can be anything - be kind".

How we raised our money



How we spent your money



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Accessible Information & Advice

"Because of the benefits I receive I worry much less. It is really important to be able to pay for someone to come and clean, change the beds and hoover for me as I am just unable to do that anymore. I feel comfortable "

The requests we receive for Information and Advice are a window into the challenges and issues that face older people today. It has been another increasingly busy year for this vital service which has increased in demand from last year by a huge 30%, meaning we have supported over 1,043 people.

Cost of Living

There is no doubt that the Cost of Living Crisis is driving the upsurge in requests for advice. In fact, this year over half of enquiries have been about benefits. We are thrilled to have secured a staggering £870,149.80 of extra money into older people's pockets who otherwise may have missed out on this financial support they were entitled to.

Other Challenges

Enquiries about care issues have again, increased, highlighting the strain on our NHS and care services. Our assistance has helped over one hundred people receive Blue Badges from Bath & North East Somerset Council.

Funding our core work of the team is difficult in this financial climate despite the obvious need for the service. Despite this we have received £21,781 from Age UK National and an extremely generous donation of £10,000 from a local trust when one of their trustees experienced first-hand, the valuable service we provide.

We've visited 320 people at home to provide quality services to those who can't get out and about. By Autumn 2023, we'll have increased appointment capacity by moving to accessible premises.

Home Services

"I have worked as a Wellbeing Support Worker for over four years and love visiting my Home from Hospital and At Home clients. They give me as much pleasure as I give them, I'd hoped to be able to make a difference in the community and the joy I get from my visits has exceeded all expectations. I absolutely love it!"

Nikki, Wellbeing Support Worker

A PROUD PARTNER IN THE Community Wellbeing Hub

Our Home Response and Home From Hospital services play an integral role in supporting local hospitals and the community. By offering short-term practical and emotional support until people feel confident and well again, we help to prevent unnecessary re-admissions to hospital.

Our Wellbeing Support Workers are the unsung heroes of our organisation. In the past year, they have completed 2,774 visits (averaging nearly 8 every day) providing nurturing, practical, and complex support to individuals. This greatly impacts their confidence and overall well-being. The positive ripple effect is felt not only by the individual but also by their family, the community, and other services.

We were thrilled to increase our impact in the community by successfully securing the contract to provide these services in Wiltshire. Since we have taken this on, our referrals have grown by 100% reaching even more people leaving the Royal United Hospital Bath, Salisbury Foundation Trust Hospital, Great Western Hospital Swindon, and Community hospitals in Savernake, Chippenham and Warminster.

We are proud to work in collaboration with many organisations like Bath Mind, We Care Home Improvements, The Stroke Association and The Carers Centre, and continue to distribute Help Packs from the RUH. These packs provide meals, toiletries, follow-up calls for people as they leave the hospital, which if needed can trigger a referral to our Home from Hospital team as well to provide home visit.

We have exciting plans to further grow this service by working with the Community Wellbeing Hub and having a permanent presence at the RUH. We will also lead the distribution of the Help Packs.

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At Home

Our At Home Service continues to be in high demand and provides a crucial lifeline to many people. The regular practical support provided by our expert Wellbeing Support Workers enables individuals to maintain their independence in their own homes for as long as possible. This year we made over 3,600 visits to give support in and around the home.

As individuals age and their needs become more complex, we understand that the level of support required from us may increase. The slight decrease in numbers this year is typical of the ebb and flow of the transition of existing long-term individuals leaving us, such as those requiring increased nursing care, and new people joining the service. Our focus is now on marketing and increasing numbers for the next phase of the service.

“You’ve been a real saviour. Thanks for shopping and cleaning. I don’t know how I would have managed without you. I now have time and energy for the things I love doing!”

Digital Inclusion

Research shows that those most likely not to have internet access at home are those aged 75+ (26%), those in low income households and the most financially vulnerable (24%). We are passionate about helping to bridge the digital divide.

We were thrilled to launch our Digital Inclusion Project at the end of the year which has seen nearly 60 people being given digital support already. We run a Click Café and Digital Drop ins, and linked with the Council to support Voter Photo ID. Next, we will launch our Tablet Loan Scheme, recruit Digital Volunteers and offer home visits.

"Click Café has given me the confidence to explore the internet. They've helped me load photos from my camera and send them with email. We've even used satellite images to revisit places I've been in the past to see how they have changed."

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Befriending

"Our meet-ups have evolved into a real friendship which rewards us both. "

The impact of regular meaningful connections is simply unmeasurable in terms of benefits on mental health, confidence and wellbeing. So, It is no surprise that demands for Befrienders continue to rise and especially those that are face to face. We continue to facilitate these successful friendships and this year there were over 2,600 hours of conversations had through Befriending.

MARIANS STORY

“I am still a sociable person at heart. But I had no one really after my husband John died. I felt lonely and like a boring person but I wasn’t always like that.

We were always out, John and me. We travelled to many countries. We’d do tennis and boules tournaments together. I used to dance and compete. I have all my medals for ballroom dancing – fox trot, tango, quick step and waltz.

Being by yourself so much, like I am, can make you feel quite alone in the world like you don’t have anyone. It is nice to have a connection with another person like Deborah, my friend.

Deborah is more than someone coming for a chat, she and I are friends. She calls me and says she’ll be here on the weekend and I look forward to it so much. It is so nice to know that someone is coming that day, in person, it really lifts my spirits.
Deborah says she enjoys it too. Our meet-ups have evolved into a real friendship.

We have lots in common. She loves to play tennis too but mainly we just chat about the last week, how her family are and what’s going on in the world. Sometimes she reads me memories from my travel journals with John, which means a lot. We’ve talked about going out for walks but usually, we just natter instead, which I love”.

Social Groups

As an organisation that is passionate about building an Age-Friendly Community, we were keen to re-evaluate the limited framework our Day Clubs had been working under, due to Covid 19 restrictions. We want to ensure that older people are at the centre of everything we do and although work is ongoing, feedback shows members now feel the newly named Social Groups are going from strength to strength.

KEYNSHAM

"You could say that we have bonded over a love of dominos but it is more than that. Our friendship has really flourished because of this group. So much so that we meet at each other's houses for a meal and chat and sometimes go to the pub for a roast."

BATH

Nina and Barb, who've become firm friends after joining our social group. They're living proof that laughter is indeed the best medicine!

MIDSOMER NORTON

"This group has been a lifeline for me. I didn't know a soul when I moved here and now I have a social group.
The group keeps me sane and we are always doing fun and entertaining activities which I really enjoy. "

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Dementia

We are proud that our work in the community for people with dementia and memory issues goes from strength to strength. We have done this by expanding our programme, raising awareness, building stronger community partnerships and growing our volunteer base.

We now run four weekly groups in Keynsham, Midsomer Norton, Bath and the Chocolate Quarter Retirement Village, helped by an influx of new incredible volunteers.

Members and their carers tell us what a profound difference these stimulating and interesting groups make to confidence, memory and wellbeing.

We continue to partner with dementia-focused organisations, including Alzheimer's Society, Curo, St. John's Trust, The Carers Centre, The West of England Rural Network, and the NHS.

Our collaboration with the RICE Clinic allows attendees to transition smoothly from a 7-week program to our Maintenance Cognitive Stimulation Therapy groups.

"The Memory Group is actually the highlight of my week. It is not only a wonderful friendship group, just as importantly, I am stimulated, and I have to think hard. I am encouraged to speak, and I am made to feel that I contribute. I feel that I am valued"

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Other Groups

Listening to the needs of the community, we continue to build our Volunteer led activity groups across Bath & North East Somerset with Cooking, Singing and Digital groups.

Warm Spaces

With the rising cost of fuel doubling with a cold winter, we were awarded a grant by the Council's Community Contribution Fund to take part in the Warm Spaces for Winter initiative working with a number of organisations across the county. This meant attendees at our our new Warm Space 'Snack & Chat Café' quadrupled over a few weeks with people knowing there was somewhere warm, friendly and sociable where they could get a hot lunch and drinks. This group has proved so popular that we continue to run it with free lunch and refreshments.

Kathleen Still runs our popular Singing for Fun and new Singing to Remember groups.

She was recognised for her unwavering enthusiasm and dedication and crowned Volunteer of the Year at the Bath & North East Somerset Council Community Awards, with a tree being planted in her name.

Volunteers

Our Volunteers underpin everything that we do and gift us thousands of hours of time. In fact, their time was equivalent to over three and a half full-time staff last year. We simply wouldn't have been able to reach the huge number of people without them.

Evolving all the time, our voluntary roles are varied with this year paying particular attention to face-to-face Befrienders, Mini Bus Companions and support to increase group size at our Social Groups.

We are proud of our continued connections with St Mungos and the Red Cross who provide free training to all new starters.

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YOUR OPINION & VOICE MATTERS

Communication and Engagement continues to have a meaningful impact on Age UK Bath & North East Somerset.

We've taken a proactive approach to advocacy, actively listening to older people's concerns and amplifying their voices in the community and beyond. Notably, we've encouraged individuals to engage with their MPs, and Local Authorities addressing the cost of living challenge, price of fuel, transport cuts and voter ID.

Our advocacy efforts have also secured media attention, particularly regarding proposed transport cuts and the need for voter ID where we have had BBC, local radio and media coverage. These campaigns have helped position Age UK Bath & North East Somerset as a leading advocate for older adults.

In September, we opened our Annual General Meeting to the public, inviting people to 'Have their Say' on their experience of ageing in Bath & North East Somerset. This event marked a pivotal moment in developing our mission, vision, and messaging, which have since been updated to better align with age-friendly principles.

Our commitment to providing valuable information is exemplified by our interviews during Dementia Awareness Week on the BBC about dementia signs and support, establishing us as a thought leader in this field.

Notable initiatives like "The Big Hush" during Loneliness Week and our Loneliness Christmas Bus secured substantial media attention, shedding light on the issue of social isolation among older adults.

COMMUNICATION & ENGAGEMENT

Moving forward, Age UK Bath & North East Somerset remains dedicated to embedding our messaging across all communication channels, strengthening our advocacy efforts, and ensuring that the voices and opinions of older people are heard and respected. Our commitment to celebrating aging and enhancing the well-being of older adults in Bath & North East Somerset remains unwavering.

"Our aim is simple really, we want more people to be talking about dementia and how we can all play a part in helping people to age well in our community. And part of that is understanding the condition more and not making assumptions of people." Paul Watermeyer on BBC Bristol

Fundraising

We couldn't do everything we do without the financial support of our community, local businesses, Trusts, Foundations and grant makers. The funding we receive directly contributes to the costs of running our services and allows our front-line staff to do what they do best!

We were delighted to receive a grant for the first time from the Joseph Matthews Trust in early 2023. They awarded us just over £10,000 for our Information and Advice Service. What is even more amazing is that the donation came about after a family member of one of the trustees was helped by one of our advisors and they were so pleased with the support we gave that they put us forward to their fellow trustees.

We were honoured to once again be recipients of a grant from the Roper Family Charitable Trust to the core costs of the organisation. The Roper family have been long time supporters of our work, as they are of so many causes in Bath & North East Somerset, and we are extremely grateful for their support.

We received two-year funding for our new Digital Inclusion project from the Royal United Hospital's 'NHS Community Partnerships Fund'. It's fantastic to have the safety net of funding to be able to get this project off the ground and to work in partnership with the NHS to ensure everybody has the opportunity to be online.

We also received nearly £10,000 in voluntary donations this year. This is thanks to the people who use our services, friends and family making donations in memory of their loved ones, local businesses and members of our community. It's wonderful when people show their gratitude in this way.

We received over £7,000 in legacies this year thanks to two generous benefactors. It's humbling to know that people have chosen to remember us in their will alongside their loved ones.

With thanks to the partners we have worked with or who have funded us this year including:

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Part 1: Legal & Administrative Information

Company number: 05367286
Charity number: 1110455
Registered office: 18, Kingsmead Sq, Bath, BA1 2AE

Bankers: National Westminster Bank PLc, High Street, Bath, BA1 5AH

Auditors: Sumer Audit, Statutory Auditors, Firefly Avenue, Swindon, Wiltshire, SN2 2GA

Senior Personnel:

S G Allen: Chief Executive Officer
A Stanson: Chief Operating Officer
S Talbot: Community Connections Manager
A Kuhlke: Fundraising and Development Lead
L Martin: Communications and Engagement Lead
J Smith: Finance Lead

Bath & North East Somerset ageUK

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Bath & North East Somerset ageUK

TRUSTEES:

N GREGSON (CHAIR)	S MCNAB
P ANKETELL-JONES	R BURNS (APPPOINTED 09/05/2022)
H. S. NATT (TREASURER - RESIGNED 01/10/2022)	K NASH
M ROY (RESIGNED - 01/10/2022)	R SHUBHABRATA
R GREIG (APPPOINTED 09/05/2022)	L ENWISTLE

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Part 2: Report of the Trustees for Year Ended 31st March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ 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 well-being of older people.

The charity was established over 80 years ago and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that effect them; enabling people to live independently for as long as people want or are able to. Our activities include Social Groups, Memory Groups, Peer-led Groups, Information and Advice, Home from Hospital service, Befriending and Digital Inclusion Projects. Each year we support many people, their family members and carers, promoting wellbeing, helping them to stay active, regain & retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The mission of Age UK Bath & North East Somerset is to grow an Age Friendly Community where people are enabled to age well.

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Part 3: Financial Review

We are reporting a deficit of income over expenditure of £104, 458

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided by the Finance + Committee on 17.07.2023 to invest our reserves in a range of interest generating accounts to improve our return.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £484,057.

However, the Charity faces significant challenges in generating new revenue streams to fulfil its charitable objectives, meet the ever-increasing needs of the rising number of people in later life whilst managing increased costs and maintaining our ambition to be a good employer which pays a living wage.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned service and grant funding from trusts, foundations and individuals. While these continue as current sources of income our level of successful income generation has meant we now no longer meet the criteria for many of our previous funders.

This presents challenges to our ability to meet increased demand for our services.

In order to mitigate this, we are

- Continuing to develop our paid for services in order to support the delivery of our charitable objects;
- Maintaining our grant fundraising activity;
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves;
- Maintaining good relationships with funders and contractual partners;
- Collaborating with other charitable organisations to make best use of resources and intellectual property;
- Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

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Principle Funding Sources

The principle funding sources in the year arise from HCRG Care Group, Bath & North East Somerset Council, BSW Integrated Care Board, various grants and income through our Social Groups & At Home Service.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk Assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work*

For the 2022/23 financial year the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 months expenditure.

The total value of funds held at the balance sheet date was £691,938 (2021/22: £796,396). The value of restricted funds was £207,881 (2021/22: £128,978). Designated funds of £251,141 (2021/22: £251,141) are held to support specific future projects.

Therefore, the free reserves of the charity are £212,924 (2021/22: £413,140)

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains uncertain.

A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

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Part 4: Structure, Governance & Management

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Executive Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisational Structure

The Board meets regularly and has maintained sub-committees: Finance+ Committee | Services+ Committee | Communications+ Committee. Day to day operational decisions are delegated to the Chief Executive Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year. The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually as well as increases in our Charging Policy.

Going Concern

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

The charity has net assets of £691,938 at the year end. The charity has a cash balance of £695,073. There was a net decrease in funds for the year of £104,458. Although the charity made a deficit of £183,361 on unrestricted funds, the balance sheet remains strong and HCRG Care Group have confirmed extension of the contract to March 2025. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment the trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

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Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces;
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and the implementation of procedures designed to minimise or mange any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of approximately 125 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'family of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

Fundraising Standards Compliance

Over the past year, Age UK Bath & North East Somerset has upheld a robust framework for fundraising activities. We employ a dedicated Fundraising & Development Lead to manage these initiatives, eliminating the need for external professional fundraisers or commercial participators. While we are not part of any voluntary scheme for regulating fundraising, we have had no instances of non-compliance nor have we received no complaints related to fundraising activities. Our Finance Committee frequently reviews fundraising activities, ensuring alignment with the Age UK Charity Quality Standards. To protect adults at risk and the general public, we strictly adhere to our Code of Conduct, Fundraising Policy, and Safeguarding Policies & Procedures.

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Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Auditors

The auditors, Sumer Audit, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 7th October 2023 and signed on its behalf by:

Nicola Gregson
Chair, Board of Trustees

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Opinion

We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

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

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

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

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:
- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

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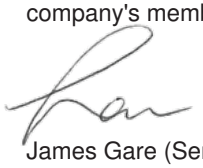
Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Use of our report

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



James Gare (Senior Statutory Auditor)
for and on behalf of Sumer Audit
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: ..29 December 2023.....

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Age UK Bath and North East Somerset Ltd

Statement of Financial Activities for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	69,785	254,817	324,602	551,650
Charitable activities	6				
Provision of services		855,233	-	855,233	613,815
Other trading activities	4	2,852	-	2,852	6,593
Investment income	5	1,882	-	1,882	23
Total		929,752	254,817	1,184,569	1,172,081
EXPENDITURE ON					
Raising funds	7	34,260	-	34,260	62,065
Charitable activities	8				
Provision of services		1,078,853	175,914	1,254,767	838,575
Total		1,113,113	175,914	1,289,027	900,640
NET INCOME/(EXPENDITURE)		(183,361)	78,903	(104,458)	271,441
RECONCILIATION OF FUNDS					
Total funds brought forward		667,418	128,978	796,396	524,955
TOTAL FUNDS CARRIED FORWARD		484,057	207,881	691,938	796,396

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd (Registered number: 05367286)

Balance Sheet
31 March 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	16	19,992	3,137
Investments	17	10	10
		20,002	3,147
CURRENT ASSETS			
Debtors	18	59,675	284,350
Cash at bank and in hand		695,073	561,465
		754,748	845,815
CREDITORS			
Amounts falling due within one year	19	(82,812)	(52,566)
NET CURRENT ASSETS		671,936	793,249
TOTAL ASSETS LESS CURRENT LIABILITIES		691,938	796,396
NET ASSETS		691,938	796,396
FUNDS	22		
Unrestricted funds:			
General fund		232,916	416,277
Buildings dilapidation and repairs - Kingsmead Square		37,954	37,954
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Development and innovation		198,362	198,362
		484,057	667,418
Restricted funds		207,881	128,978
TOTAL FUNDS		691,938	796,396

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

The financial statements were approved by the Board of Trustees and authorised for issue on December 8th 2023 and were signed on its behalf by:

Nicola Gregson
Yoti eSigned

.....
N A Gregson - Trustee

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	158,076	53,125
Net cash provided by operating activities		158,076	53,125
Cash flows from investing activities			
Purchase of tangible fixed assets		(37,350)	-
Sale of tangible fixed assets		11,000	-
Interest received		1,882	23
Net cash (used in)/provided by investing activities		(24,468)	23
Change in cash and cash equivalents in the reporting period		133,608	53,148
Cash and cash equivalents at the beginning of the reporting period		561,465	508,317
Cash and cash equivalents at the end of the reporting period		695,073	561,465

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement for the Year Ended 31 March 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(104,458)	271,441
Adjustments for:		
Depreciation charges	6,978	4,388
Loss on disposal of fixed assets	2,517	-
Interest received	(1,882)	(23)
Decrease/(increase) in debtors	224,675	(226,224)
Increase in creditors	30,246	3,543
Net cash provided by operations	158,076	53,125

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank and in hand	561,465	133,608	695,073
	561,465	133,608	695,073
Total	561,465	133,608	695,073

The notes form part of these financial statements

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1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

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

The charity has net assets of £691,938 at the year end. The charity has a cash balance of £695,073. There was a net decrease in funds for the year of £104,458. Although the charity made a deficit of £183,361 on unrestricted funds, the balance sheet remains strong and HCRG Care Group have confirmed extension of the contract to March 2025.

On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment the trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK (BANES) Trading Limited, ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor’s intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated

continued...

as a contingent asset and disclosed if material.

Income from government and other grants, whether ‘capital’ grants or ‘revenue’ grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

continued...

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2. ACCOUNTING POLICIES - continued

Income

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	20% on straight line basis
Motor vehicles	-	25% on straight line basis
Computer equipment	-	33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

Taxation

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

Fund accounting

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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity’s wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity’s wholly owned subsidiary are held at face value less any impairment.

Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

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3. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations and grants	317,593	280,706
Legacies	7,009	270,944
	324,602	551,650

4. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Room hire	2,160	2,180
Sundry income	692	4,413
	2,852	6,593

5. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	1,882	23

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
Grants	Provision of services	14,872	35,842
Income from charged for services to beneficiaries of the charity	Provision of services	223,241	220,614
Contract for services	Provision of services	617,120	357,359
		855,233	613,815

Activity	Grants	Contract	Fees	2023 £ Total	2022 £ Total
Transport	-	5,557	-	5,557	2,172
Community Connections	-	119,975	118,261	238,236	212,079
Advice and Information	14,872	24,284	-	39,156	35,605
At Home	-	-	104,980	104,980	123,775
Home from Hospital	-	451,952	-	451,952	200,832
Nail cutting	-	15,352	-	15,352	15,352
Later Life Connections	-	-	-	-	24,000
Total	14,872	617,120	223,241	855,233	613,815

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Age UK	14,872	35,842

continued...

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7. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Staff costs	25,088	16,465
Sundries	1,563	14,474
Support costs	7,609	31,126
	34,260	62,065

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	912,001	342,766	1,254,767

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2023 £ Total	2022 £
Transport	60,438	41,975	6,039	108,452	65,052
Community Connections	146,627	91,600	75,802	314,029	267,335
Advice and Information	67,278	26,318	35,337	128,923	99,800
At Home	97,422	12,255	30,306	139,983	115,720
Home from Hospital	314,592	19,654	186,809	521,055	241,576
Nail cutting	6,896	-	4,431	11,327	14,179
Befriending	17,479	708	4,042	22,229	14,955
Digital inclusion and Special Projects	8,759	-	-	8,759	13,973
Later Life Connections	-	-	-	-	5,985
Total	719,491	192,510	342,766	1,254,767	838,575

Basis of allocation of support costs: Percentage of staff time

10. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	7,609	-	7,609
Provision of services	332,774	9,992	342,766
	340,383	9,992	350,375

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10. SUPPORT COSTS - continued

Analysis of support costs

	2023	2022
	£	£
Staff costs	148,598	150,598
Premises	32,961	33,253
Office costs, IT and governance	99,255	58,333
Other staff/volunteer costs	69,561	37,607
	350,375	279,791

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Auditors' remuneration	9,992	10,125
Depreciation - owned assets	6,978	4,388
Deficit on disposal of fixed assets	2,517	-
Operating lease charge - rent	24,880	24,880
Operating lease charge - other	1,232	2,636

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

13. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	822,604	583,817
Social security costs	41,728	24,733
Other pension costs	29,700	20,596
	894,032	629,146

The average monthly number of employees during the year was as follows:

	2023	2022
Staff	49	36
Casual employees	25	50
	74	86

No employees received emoluments in excess of £60,000.

The average full time equivalent staff numbers were 31 (2022: 19).

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £156,374 (2022: £138,052).

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14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	365,071	186,579	551,650
Charitable activities			
Provision of services	577,973	35,842	613,815
Other trading activities	6,593	-	6,593
Investment income	23	-	23
Total	949,660	222,421	1,172,081
EXPENDITURE ON			
Raising funds	62,065	-	62,065
Charitable activities			
Provision of services	714,762	123,813	838,575
Total	776,827	123,813	900,640
NET INCOME	172,833	98,608	271,441
RECONCILIATION OF FUNDS			
Total funds brought forward	494,585	30,370	524,955
TOTAL FUNDS CARRIED FORWARD	667,418	128,978	796,396

15. GOVERNMENT GRANT

	2023 £	2022 £
Bath and NE Somerset Council	18,000	37,500
BANES NHS	-	80,745

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

continued...

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2022	33,934	51,340	48,205	133,479
Additions	-	24,877	12,473	37,350
Disposals	-	(15,418)	-	(15,418)
At 31 March 2023	33,934	60,799	60,678	155,411
DEPRECIATION				
At 1 April 2022	33,934	51,340	45,068	130,342
Charge for year	-	2,887	4,091	6,978
Eliminated on disposal	-	(1,901)	-	(1,901)
At 31 March 2023	33,934	52,326	49,159	135,419
NET BOOK VALUE				
At 31 March 2023	-	8,473	11,519	19,992
At 31 March 2022	-	-	3,137	3,137

17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2022 and 31 March 2023	10
NET BOOK VALUE	
At 31 March 2023	10
At 31 March 2022	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited
Registered office: United Kingdom
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	29,594	50,110
Prepayments and accrued income	30,081	234,240
	59,675	284,350

continued...

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19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	31,889	17,444
Social security and other taxes	13,241	8,357
Other creditors	222	251
Accruals	37,460	26,514
	82,812	52,566

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	21,800	24,195
Between one and five years	49,050	72,762
	70,850	96,957

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets	19,992	-	19,992	3,137
Investments	10	-	10	10
Current assets	546,867	207,881	754,748	845,815
Current liabilities	(82,812)	-	(82,812)	(52,566)
	484,057	207,881	691,938	796,396

22. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General fund	416,277	(190,370)	7,009	232,916
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Development and innovation	198,362	7,009	(7,009)	198,362
	667,418	(183,361)	-	484,057
Restricted funds				
Digital Inclusion	44,773	(10,253)	-	34,520
Home From Hospital	25,708	111,268	-	136,976
Information and Advice	3,460	22,925	-	26,385
Workforce Fund	55,037	(55,037)	-	-
Cost of living	-	10,000	-	10,000
	128,978	78,903	-	207,881
TOTAL FUNDS	796,396	(104,458)	-	691,938

continued...

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22. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	922,743	(1,113,113)	(190,370)
Development and innovation	7,009	-	7,009
	929,752	(1,113,113)	(183,361)
Restricted funds			
Befriending	4,000	(4,000)	-
Digital Inclusion	-	(10,253)	(10,253)
Home From Hospital	141,300	(30,032)	111,268
Information and Advice	60,346	(37,421)	22,925
Workforce Fund	-	(55,037)	(55,037)
Cost of living	15,000	(5,000)	10,000
Community transport	9,271	(9,271)	-
Community connections	6,300	(6,300)	-
Fuel support	18,600	(18,600)	-
	254,817	(175,914)	78,903
TOTAL FUNDS	1,184,569	(1,289,027)	(104,458)

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	421,806	(5,529)	-	416,277
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	(20,000)	-
Development and innovation	-	178,362	20,000	198,362
	494,585	172,833	-	667,418
Restricted funds				
Big Lottery	6,535	(6,535)	-	-
D-Care	7,452	(7,452)	-	-
Independent Age	5,003	(5,003)	-	-
Quartet Bath Community Wellness	1,400	(1,400)	-	-
Quartet Community Foundation Express Fund	2,500	(2,500)	-	-
Digital Inclusion	7,480	37,293	-	44,773
Home From Hospital	-	25,708	-	25,708
Information and Advice	-	3,460	-	3,460
Workforce Fund	-	55,037	-	55,037
	30,370	98,608	-	128,978
TOTAL FUNDS	524,955	271,441	-	796,396

continued...

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22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	766,846	(772,375)	(5,529)
Development and innovation	182,814	(4,452)	178,362
	949,660	(776,827)	172,833
Restricted funds			
Big Lottery	-	(6,535)	(6,535)
Other	380	(380)	-
D-Care	-	(7,452)	(7,452)
Midsomer Norton	2,280	(2,280)	-
Transport	10,121	(10,121)	-
Independent Age	-	(5,003)	(5,003)
Quartet Bath Community Wellness	-	(1,400)	(1,400)
Quartet Community Foundation Express Fund	-	(2,500)	(2,500)
Befriending	6,000	(6,000)	-
Dementia - Bath/Midsomer Norton	8,000	(8,000)	-
Dementia - Keynsham	600	(600)	-
Digital Inclusion	50,333	(13,040)	37,293
Home From Hospital	25,708	-	25,708
Information and Advice	63,962	(60,502)	3,460
Workforce Fund	55,037	-	55,037
	222,421	(123,813)	98,608
TOTAL FUNDS	1,172,081	(900,640)	271,441

Designated funds:

Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidations to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidations to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Restricted funds:

Age UK - Grants in respect of Information and Advice services and central administrative costs.

Big Lottery (Building Connections programme) - Grant to launch and run the Later Life Connections project, connecting lonely older people to relevant services

D-Care - Grant to support Dementia Care

Peoples Postcode Lottery - Grant to fund additional Information and Advice staff resource

The R.McAlpine Foundation - Grant to fund Befriending services

Ralph & Irma Sperring - Grant to support the Active programme and the Midsomer Norton Hub activities.

Transport - various grants for transport costs

Independent Age - funding for day services staff

Leonard Laity Stoate Charitable Trust - Befriending Service

continued...

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22. MOVEMENT IN FUNDS - continued

Midsomer Norton - funding for Midsomer Norton covid support for isolated older people

National Lottery Community Fund - Covid-19 Crisis Response

Quartet Community Foundation, Bath Community Wellness Fund - for Wellness

Quartet Community Foundation, Coronavirus Response Fund - for one to one support

Quartet Community Foundation, Surviving Winter Grant - for one to one support

Quartet Community Foundation, Express Fund - for mental health training

Robert McAlpine Foundation - for befriending services

Schroder Charity Trust - for befriending services

The Sperring Charity - for Midsomer North services

The Clothworkers Foundation - for IT equipment

The Truemark Trust - for the singing bus

Virgin Care - for providing ipads to vulnerable adults

West of England Combined Authority - Community Transport funding for transport costs

Befriending - various grants to support the befriending service

Dementia - Bath/Midsomer Norton - various grants to fund the day clubs in Bath and Midsomer Norton

Dementia - Keysham - various grants to fund the day clubs in Keysham

Digital inclusion - funding for the digital inclusion project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £29,700 (2022: £20,596). At 31 March 2023 £222 (2022: £251) of contributions were payable.

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2023.

25. CONTINGENT LIABILITY

At the time of signing these accounts the charity is in negotiation with the landlord over dilapidations on exiting a property. There is uncertainty as to the amount of the obligation. The trustees believe the amount may be in the region of £25,000.

AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales - Charity number 1110455

Accounts

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Report of the Trustees

Bath & North East Somerset ageUK

2021/22

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REPORT OF THE TRUSTEES

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ACCOUNTS

Bath & North East Somerset ageUK

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Part 1: Legal & Administrative Information

Company number: 05367286
Charity number: 1110455
Registered office: 18, Kingsmead Sq, Bath, BA1 2AE

Bankers: National Westminster Bank PLc, High Street, Bath, BA1 5AH

Auditors: Monahans, Statutory Auditors, Firefly Avenue, Swindon, Wiltshire, SN2 2GA

Senior Personnel:

S G Allen: Chief Executive Officer
A Stanson: Chief Operating Officer
S Talbot: Community Connections Manager
A Kuhlke: Fundraising and Development Lead
L Martin: Communications and Engagement Lead
J Smith: Finance Lead

Bath & North East Somerset ageUK

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Bath & North East Somerset ageUK

TRUSTEES:

N GREGSON (CHAIR)	S MCNAB (APPOINTED 09/05/2021)
P ANKETELL-JONES	R BURNS (APPPOINTED 09/05/2022)
H. S. NATT (TREASURER - RESIGNED 01/10/2022)	K NASH
M ROY (RESIGNED - 01/10/2022)	R SHUBHABRATA
V WINDSOR (RESIGNED 16/12/2021)	L ENWISTLE
R GREIG (APPPOINTED 09/05/2022)	H ARDEN (RESIGNED 24/05/2021)

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Part 2: Report of the Trustees for Year Ended 31st March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ 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 well-being of older people.

The charity was established over 80 years ago and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that effect them; enabling people to live independently for as long as people want or are able to. Our activities include Day Clubs, Information and Advice, Home from Hospital service, Dementia Service, Befriending, Active and Enrichment programme and Footcare. Each year we support many people, their family members and carers, promoting wellbeing, helping them to stay active, regain & retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The mission of Age UK Bath & North East Somerset is to grow an Age Friendly Community where people are enabled to age well.

Achievements and Performance

Our recent survey of people, aged over 55, drew responses from right across Bath & North East Somerset. Some key findings are detailed below....

51% of respondents feel their health has declined

48% of respondents feel their confidence has decreased

65% of respondents said more activities would make life better

47% of respondents want to be less lonely

27% of respondents want help at home

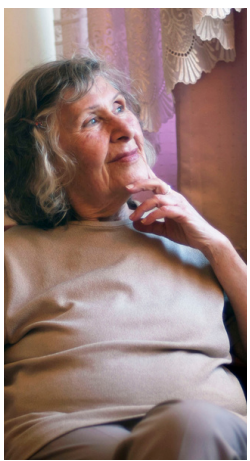
28% of respondents want help getting online

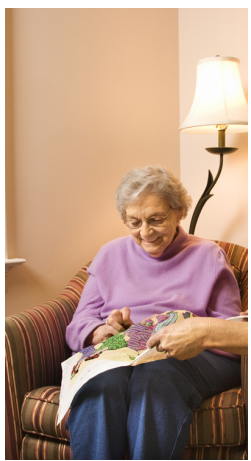
41% of respondents are worried about pollution in their area

36% of respondents reported access being a problem

23% of respondents don't think their opinions are heard

26% of respondents would be happy to be part of a Steering Group





Listening to our Community

Our recent survey of people, aged over 55, drew responses from right across Bath & North East Somerset

Top Priorities

We asked people to give us a sense of issues that older people in the community feel most passionate about....

1. Fixing Social Care
2. Focus on Economy & Education
3. Living safely with Covid-19
4. Financial Support & Fairer Housing
5. More influence on decision making

"I've never spent so much time alone without human contact before. I have become very isolated and very lonely."

"I have exercised a lot more. Started doing salsa, zumba and...yoga online"

At the age of 66 I feel i'm not being ignored. I realise as I age, that will happen to me. People will not be interested in my opinion! That will be hard for me."

Please contact us to read the full Big Survey findings:
reception@ageukbanes.co.uk 01225 466135

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We are so fortunate to have a such a committed, kind and enthusiastic team of volunteers who have been a united front during the pandemic. Many of our 140 dedicated volunteers are befrienders but since restrictions have lifted, volunteers have been gifting us their time to facilitate new groups that would not have been able to run otherwise.

Our Volunteers have gifted us their time, equivalent to three full time employees!

We can't wait to thank as many of our volunteers as possible in June with our first in person event and involve them in discussions about the development of the network.

Our Volunteers

"I love the fact that volunteers can be young or older, in work or retired but are all keen to be supportive of those who need some extra help and connection."

Support to those living with Dementia

Looking to the future, we aim to increase group numbers and meet demand for another Dementia group in the Keynsham area. We also want to strengthen relationships with RICE, CURO and the Alzheimer's Society.

We are delighted to have started two new groups for people living with Dementia, one in Bath, one in Midsomer Norton and employed two new staff. This means, along with our group in Keynsham, we have Dementia Support in three key areas of Bath & North East Somerset.

Our specially trained team work hard to creatively provide new and stimulating activities using Maintenance Cognitive Stimulation Therapy which has been shown to improve concentration, memory, confidence and quality of life.

Our long standing and close knit group in Keynsham has steadily kept its numbers and continues to be an integral group within the community.

"Thank you for your group. Mum always returns home on a high and her functioning is much improved!"

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Day Clubs & other groups

" I have to pay credit to your sessions, I have been here for four hours and it only feels like five minutes! "

It's been a challenging year due to the lingering impact of the Pandemic but employees and volunteers have devoted themselves to the smooth running of our day clubs.

We are pleased that group numbers have risen, which suggests people feel more confident being part of a group again. We've welcomed back visiting entertainment; from singers, dancers and musicians, to talks from the Cleveland Pools Trust and the Roman Baths. Our groups really missed this and we are delighted to reintroduce it.

In Keynsham, we have established an intergenerational singing session with a toddler group. In Midsomer Norton, groups enjoyed a trip to the Avon Valley Railway Café as key contributors in a film making project with Bath City Football Foundation and Creativity Works.

We managed to celebrate Christmas in the usual way and the Bath group were lucky enough to be entertained by school children singing outside their window in return for hot chocolate.

We listen to group members all the time about how they'd like to shape the groups. So, as well as increasing numbers and diversity we will be looking at more informative speakers and different entertainment.

We will continue to signpost group members to other services with us and within the community.

We are in awe of volunteers who have not been deterred by covid and with our support have been starting some well loved groups again.

Our popular Cook & Eat Group in Midsomer Norton is back to teaching people how to prepare nutritious, cost effective meals. Our popular Singing for Fun, also in MSN, is loved for its fun friendly atmosphere.

We're proud to offer digital support again at our Click Café. People are able to book a 121 session with our experienced Volunteers for practical support with computers, mobile phones and tablets, apps and video calling.

At Home

“You have been a real saviour, thank you for shopping and cleaning . I don't know how I would have managed without you."

Our At Home staff are passionate about people remaining as independent as possible in their homes so this assistance with practical tasks such as meal preparation, cleaning and shopping is invaluable.

Often though, it is not always just about the practical help and we find good friendships develop which really enhances someone’s quality of life and wellbeing.

During this year, we have noticed a rise in people needing support with their finances as well as not being able to physically access cash or pay for shopping.

We have also seen a rise in referrals from statutory services, further reinforcing the need to grow our capacity next year.

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Community Connections

Friendship and meaningful connections are key to good mental health and wellbeing. So it is no surprise that demand for this type of support remains constant.

We currently have 70 of these important friendship matches going but have a waiting list for more.

In the past, the people requesting these connections were typically less mobile and unable to leave the house. Interestingly, this year we are seeing an increase in requests from people who are able get out and about but are lonely because they have lost their social circle or live alone.

One lady requested a regular chat because her only social interaction was with her husband and she wanted other company. We also have cases of family carers requesting support as they feel their opportunities for company is limited.

This shift in requests further highlights the importance for our support to get back to being predominately face to face.

Befriending

There is also great benefit for matches to incorporate more social aspects like walking and exercise which supports people to age well.

Matches will be encouraged to signpost to other services and activities within the community so eventually matches can be confident together, rather than under the wing of Age UK Bath & North East Somerset.

"I enjoy my role as a telephone befriender, being able to share experiences & learn about other peoples lives is so interesting. I have found it difficult during covid so this regular chat has a real benefit to me too!"

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Home Response & Home from Hospital

"We have seen such an improvement in people's wellbeing because of this extra activity. It seems like a small thing but being able to step outside, confidently, to walk to the shops or to visit a friend again, is life changing!"

Amanda, Chief Operating Officer

We are proud of how our these services continue to play an integral role to local hospitals and the community. By easing the flow of people out of hospital and offering short term, practical and emotional support until people are back on their feet again, we are helping to prevent unnecessary readmission.

Our team receive, on average, over 41 referrals a month and have done a remarkable 4,411 tasks for people. Tasks are not just practical help like cooking, cleaning, shopping, sign posting and prescription pick up, but also confidence building, dealing with anxiety, talking through health worries and dealing with finances.

Coming out of the pandemic the team have noticed an increasing number of people with reduced mobility and confidence. The team actively encourage people to go out with them at every opportunity; building confidence and improved physical ability to remain independent.

Covid restrictions in wards at the beginning of the year meant less access to referrals and motivated us to increase links with community teams. We now have a physical presence at the Community Wellbeing Hub (collaboration between Bath & North East Somerset Council, HCRG Care Group and the Voluntary Sector); attending weekly interdisciplinary meetings.

These enriched relationships have allowed us to work with other organisations in new, innovative ways. We are proud to be a key partner in distributing Help Packs to people as they are discharged from the Royal United Hospital. Funded by the Community Wellbeing Hub, Help Packs are given to people who have little or no help at home. Including all meals and toiletries for three days plus follow up calls and signposting. People are able to leave hospital sooner and the team are often the ones doing the follow up visits. We also collaborated with the Carers Centre for a short-term project which created a sitting service, giving respite for carers.

We plan to grow our Home Services Team to meet the increasing demand for these vital means of support.

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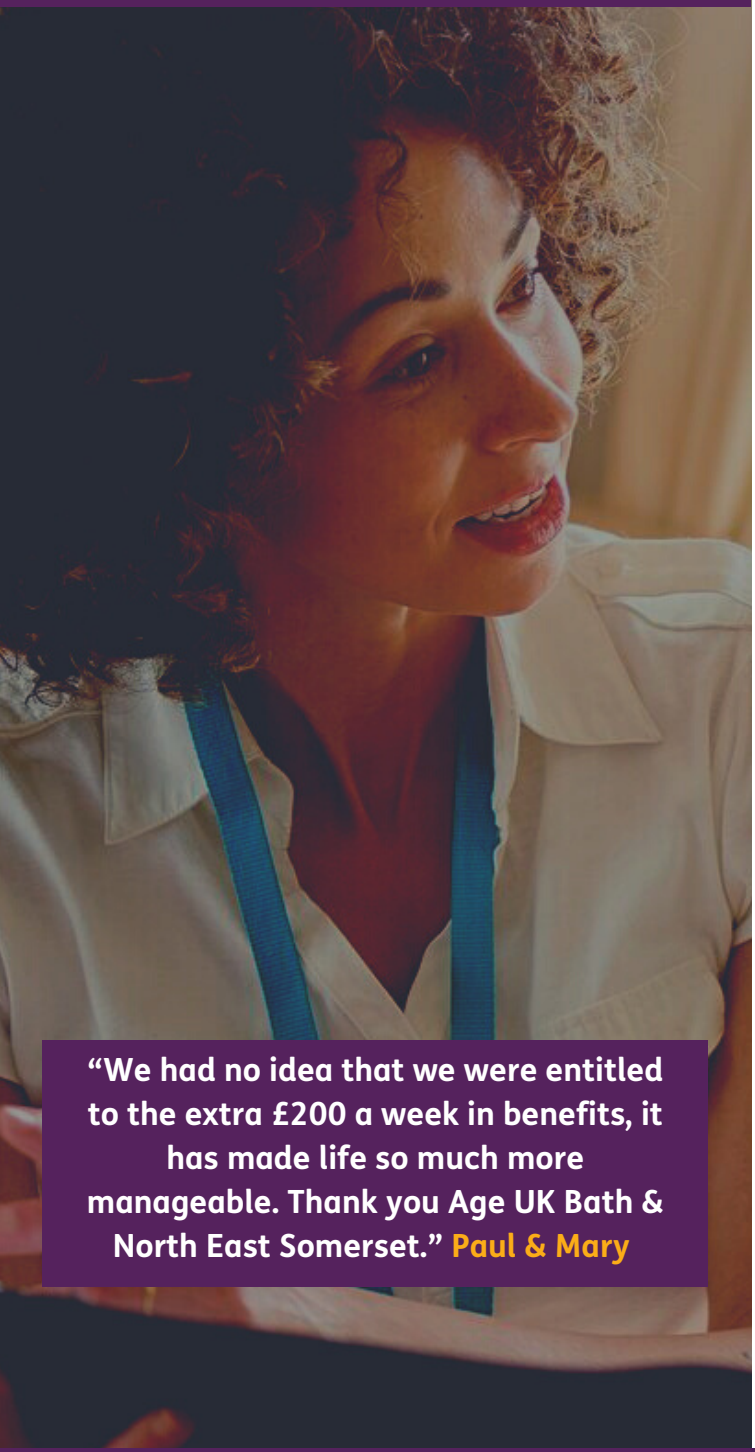
Information & Advice



"We had no idea that we were entitled to the extra £200 a week in benefits, it has made life so much more manageable. Thank you Age UK Bath & North East Somerset." Paul & Mary

Our Information and Advice Team work tirelessly behind the scenes supporting people with advice on on subjects from benefits to bereavement and everything in between.

This year the team have dealt with 657 referrals. From the autumn we have seen a dramatic increase in referrals which in part coincides with the pressures on the cost of living.

In fact, requests for benefit support have gone up by 23% in the year. We have also seen a sharp rise - by just over 30% - of people needing information about support at home or advice on care issues.

This year we have helped people in B&NES claim a staggering £603,687 of benefits they were owed.

We have continued to be part of the Warm Home Discount Scheme, successfully meeting our target. We are pleased to have had the opportunity to team up with St Monica's Trust, Bristol who generously funded grants for clients who are experiencing fuel poverty.

Due to these rising referral numbers and the fact that the cost of living crisis is likely to impact people even harder next year, our future plans include recruiting more Information & Advice staff.

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Support from the Community, local businesses and Charitable Trusts

We could not achieve as much as we do without the generous donations we receive from grant makers, local businesses and the people in our community. We are so grateful. Funds allowed us to adapt and evolve our services to best meet the needs of older people during the pandemic.

We were honoured to continue to receive vital legacy income from supporters who remembered us in their Will. This made a significant contribution to our core services.

B&NES Council, The WG Edwards Charity and The Morrisons Foundation made generous donations to launch our new Digital Inclusion Project next year, funding a new staff member as well as a Tablet Loan Scheme. Wessex Water, through the Quartet Community Foundation, funded the chatbot function, Vera, on our website which gives answers to a wide range of questions at the touch of a button.

Other very generous national funding has come from Age UK National, The Robert McAlpine Foundation, The Francis Winham Foundation, The Weinstock Fund, The Annandale Charitable Trust and The Sir Jules Thorn Charitable Trust.

We are very grateful for the funding from local trusts and foundations and we thank:
Midsomer Norton Town Council, Arnold Clark Community Foundation, Keynsham Town Council, The Sperring Charity, St Monica Trust, The Medlock Charity, Garfield Weston Foundation, The Nani Huyu Charitable Trust and The Roper Family Trust for their support.

We were delighted to receive nearly £16,000 from individual donations. We continued to work with the Giving Box in Bath and we were charity of the year for the Coop in Bath and Radco in Radstock. One of our trustees cycled 874 miles from Land's End to John o' Groats raising over £1,000 (see photo above).

As we continue to recover from Covid restrictions, there is increasing demand for our services to grow and evolve. Therefore, we're looking to bolster core funding and strengthen areas where we are already seeing demand which includes Information & Advice, Digital Inclusion and finding new ways to build confidence and connections within the community.

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REACHING OUT TO OUR COMMUNITY

Age UK Bath | North East Somerset continues to grow its reach within the community through communication and engagement.

The Big Survey was an opportunity to engage with our community, and its findings are shaping the strategy of the organisation. The findings were also sent to key MPs, policy makers and influencers. It has also opened up a dialogue with older people which will help inform future plans for an older person's forum.

We are proud of the relationships we are cultivating with the local media and increasingly are being asked for comment on important issues.

We have been thrilled with the amount of coverage we have received from sharing stories from our collaborative work with other organisations. In October, our joint open letter with The Carers Centre demanding social care action, secured 10 pieces of local coverage and a detailed TV feature on primetime ITV News.

As well as this, we provided a case study which secured a BBC Points West news feature on the Help Packs.

COMMUNICATION & ENGAGEMENT

Other activity has included 12 days of kindness, I&A and our Confidence Appeal.

Other highlights have included our new chat bot Vera, a new Guide to Later Life which has been distributed across Bath & North East Somerset, working with Age UK National on a new website and a regular community radio show on Somer Valley FM with other local charities.

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Part 3: Financial Review

We are reporting a surplus of income over expenditure of £271,441 (2020/21 - £150,277).

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided that in the light of the current investment climate and the future plans of the organisation to maintain the accounts as they stood. Reviewing of the investments is a constant process but it is acknowledged by the board that with interest rates as low as they are, there is currently little chance of improving our return.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £667,418. This was helped by generous legacies of £270,944.

However, the Charity does still face significant challenges in generating new revenue streams to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of people in later life.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned service and grant funding from trusts, foundations and individuals. While these continue as current sources of income, clearly present challenges to revenue our streams are potentially at greater risk due to the effects of Covid-19.

This could present challenges to our ability to meet increased demand for our services.

In order to mitigate this, we are

- Developing paid for services in order to support the delivery of our charitable objects;
- Increasing our grant fundraising activity;
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves;
- Maintaining good relationships with funders and contractual partners;
- Collaborating with other charitable organisations to make best use of resources and intellectual property;
- Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

We have also taken advantage of some government support schemes.

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Principle Funding Sources

The principle funding sources in the year arise from HCRG Care Group, Bath & North East Somerset Council, BSW Clinical Commissioning Group, various grants and income through our Day Clubs.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk Assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work*

For the 2021/22 financial year the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 - 6 months expenditure.

The total value of funds held at the balance sheet date was £796,396 (2020/21: £524,955). The value of restricted funds was £128,978 (2020/21: £30,371). Designated funds of £251,141 (2020/21: £72,779) are held to support specific future projects. The charity also holds £3,147 of funds that can only be realised by disposing of tangible fixed assets.

Therefore, the free reserves of the charity are £413,140 (2020/21: £414,280)

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains uncertain. A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

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Part 4: Structure, Governance & Management

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisatlonal Structure

The Board meets regularly and has maintained sub-committees for finance and general purposes, services, and communications & marketing.

Day to day operational decisions are delegated to the Chief Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis.

All trustees give of their time freely and no trustee received remuneration in the year.

The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity.

The board of trustees considers the affordability of pay increases annually.

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Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces;
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and the implementation of procedures designed to mlnimise or mange any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers. This includes the new risks to the health and wellbeing of our clients, staff and volunteers due to Covid-19.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of approximately 125 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'family of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

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Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Auditors

The auditors, Monahans, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 1st October 2022 and signed on its behalf by:

Nicola Gregson
Chair, Board of Trustees

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Thank-you

We are so grateful for your continued support.

from all the team at

Bath & North East Somerset
age UK

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Opinion
We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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

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

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

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

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:
- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Other matters which we are required to address
The prior year figures are unaudited.

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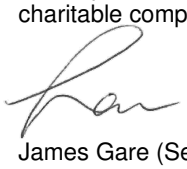
Report of the Independent Auditors to the Members of
Age UK Bath and North East Somerset Ltd

Use of our report

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



James Gare (Senior Statutory Auditor)
for and on behalf of Monahans
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: 27 January 2023

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Age UK Bath and North East Somerset Ltd

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	365,071	186,579	551,650	264,966
Charitable activities					
Provision of services		577,973	35,842	613,815	696,351
Other trading activities	4	6,593	-	6,593	20,031
Investment income	5	23	-	23	1,205
Total		949,660	222,421	1,172,081	982,553
EXPENDITURE ON					
Raising funds	7	62,065	-	62,065	68,264
Charitable activities	8				
Provision of services		714,762	123,813	838,575	764,012
Total		776,827	123,813	900,640	832,276
NET INCOME		172,833	98,608	271,441	150,277
RECONCILIATION OF FUNDS					
Total funds brought forward		494,585	30,370	524,955	374,678
TOTAL FUNDS CARRIED FORWARD		667,418	128,978	796,396	524,955

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Balance Sheet
31 March 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	16	3,137	7,525
Investments	17	10	10
		3,147	7,535
CURRENT ASSETS			
Debtors	18	284,350	58,126
Cash at bank and in hand		561,465	508,317
		845,815	566,443
CREDITORS			
Amounts falling due within one year	19	(52,566)	(49,023)
NET CURRENT ASSETS		793,249	517,420
TOTAL ASSETS LESS CURRENT LIABILITIES		796,396	524,955
NET ASSETS		796,396	524,955
FUNDS	22		
Unrestricted funds:			
General fund		416,277	421,806
Buildings dilapidation and repairs - Kingsmead Square		37,954	37,954
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Minibus replacement		-	20,000
Development and innovation		198,362	-
		667,418	494,585
Restricted funds		128,978	30,370
TOTAL FUNDS		796,396	524,955

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....27 Jan 2023 (UTC)..... and were signed on its behalf by:

Nicola Gregson

.....
N A Gregson - Trustee

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	53,125	204,310
Net cash provided by operating activities		53,125	204,310
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(10,017)
Interest received		23	1,205
Net cash provided by/(used in) investing activities		23	(8,812)
Change in cash and cash equivalents in the reporting period		53,148	195,498
Cash and cash equivalents at the beginning of the reporting period		508,317	312,819
Cash and cash equivalents at the end of the reporting period		561,465	508,317

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement
for the Year Ended 31 March 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net income for the reporting period (as per the Statement of Financial Activities)	271,441	150,277
Adjustments for:		
Depreciation charges	4,388	6,117
Interest received	(23)	(1,205)
(Increase)/decrease in debtors	(226,224)	48,394
Increase in creditors	3,543	727
Net cash provided by operations	53,125	204,310

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	508,317	53,148	561,465
	508,317	53,148	561,465
Total	508,317	53,148	561,465

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements
for the Year Ended 31 March 2022

1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK (BANES) Trading Limited, ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	20% on straight line basis
Motor vehicles	-	25% on straight line basis
Computer equipment	-	33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

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

Fund accounting
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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity’s wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity’s wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations and grants	280,706	254,566
Legacies	270,944	10,400
	551,650	264,966

4. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Room hire	2,180	280
Sundry income	4,413	19,751
	6,593	20,031

5. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	23	1,205

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022	2021
		£	£
Grants	Provision of services	35,842	99,710
Income from charged for services to beneficiaries of the charity	Provision of services	220,614	108,845
Contract for services	Provision of services	357,359	487,796
		613,815	696,351

Activity	Grants	Contract	Fees	2022 £ Total	2021 £ Total
Transport	-	-	2,172	2,172	3,247
Community Connections	-	117,412	94,667	212,079	97,707
Advice and Information	11,842	23,763	-	35,605	57,849
At Home	-	-	123,775	123,775	105,598
Home from Hospital	-	200,832	-	200,832	331,269
Nail cutting	-	15,352	-	15,352	15,352
Later Life Connections	24,000	-	-	24,000	31,410
Other	-	-	-	-	29,919
Total	35,842	357,359	220,614	613,815	672,351

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Age UK	35,842	45,000
Big Lottery	-	31,410
Coronavirus Job Retention Scheme	-	23,300
	35,842	99,710

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

7. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	16,465	35,127
Sundries	14,474	22,877
Support costs	31,126	10,260
	62,065	68,264

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	589,910	248,665	838,575

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2022 £ Total	2021 £
Transport	41,321	18,940	4,791	65,052	60,391
Community Connections	122,081	73,176	72,078	267,335	188,642
Advice and Information	62,135	5,094	32,571	99,800	96,762
At Home	62,139	12,981	40,600	115,720	109,948
Home from Hospital	153,060	14,911	73,605	241,576	210,465
Nail cutting	6,048	739	7,392	14,179	14,997
Befriending	9,550	825	4,580	14,955	35,679
Digital inclusion and Special Projects	-	933	13,040	13,973	14,881
Later Life Connections	5,749	228	8	5,985	32,245
Total	462,083	127,827	248,665	838,575	764,011

Basis of allocation of support costs: Percentage of staff time

10. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	31,126	-	31,126
Provision of services	238,540	10,125	248,665
	269,666	10,125	279,791

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

10. SUPPORT COSTS - continued

Analysis of support costs

	2022	2021
	£	£
Staff costs	150,598	161,743
Premises	33,253	24,816
Office costs, IT and governance	58,333	55,844
Other staff/volunteer costs	37,607	7,385
	279,791	249,788

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	10,125	-
Depreciation - owned assets	4,388	6,117
Accountancy and independent examination	-	2,500
Operating lease charge - rent	24,880	24,880
Operating lease charge - other	2,636	2,588

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

13. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	583,817	583,336
Social security costs	24,733	24,872
Other pension costs	20,596	35,343
	629,146	643,551

The average monthly number of employees during the year was as follows:

	2022	2021
Staff	36	35
Casual employees	50	23
	86	58

No employees received emoluments in excess of £60,000.

The average full time equivalent staff numbers were 19.

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £156,374 (2021: £177,760).

Included in prior year staff costs is an amount of £1,969 paid as redundancy to 1 staff member.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	136,969	127,997	264,966
Charitable activities			
Provision of services	619,941	76,410	696,351
Other trading activities	20,031	-	20,031
Investment income	1,205	-	1,205
Total	778,146	204,407	982,553
EXPENDITURE ON			
Raising funds	68,264	-	68,264
Charitable activities			
Provision of services	555,720	208,292	764,012
Total	623,984	208,292	832,276
NET INCOME/(EXPENDITURE)	154,162	(3,885)	150,277
Transfers between funds	4,780	(4,780)	-
Net movement in funds	158,942	(8,665)	150,277
RECONCILIATION OF FUNDS			
Total funds brought forward	335,642	39,036	374,678
TOTAL FUNDS CARRIED FORWARD	494,584	30,371	524,955

15. GOVERNMENT GRANT

	2022 £	2021 £
Big Lottery	-	31,410
HM Revenue and Customs	-	23,300
Bath and NE Somerset Council	37,500	20,000
BANES NHS	80,745	-
National Lottery Community fund	-	65,000

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	33,934	51,340	48,205	133,479
DEPRECIATION				
At 1 April 2021	33,934	50,090	41,930	125,954
Charge for year	-	1,250	3,138	4,388
At 31 March 2022	33,934	51,340	45,068	130,342
NET BOOK VALUE				
At 31 March 2022	-	-	3,137	3,137
At 31 March 2021	-	1,250	6,275	7,525

17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	10
NET BOOK VALUE	
At 31 March 2022	10
At 31 March 2021	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited
Registered office: United Kingdom
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	50,110	3,769
Prepayments and accrued income	234,240	54,357
	284,350	58,126

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	17,444	4,916
Social security and other taxes	8,357	7,261
Other creditors	251	626
Accruals	26,514	36,220
	52,566	49,023

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	24,195	23,625
Between one and five years	72,762	87,200
In more than five years	-	7,267
	96,957	118,092

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	3,137	-	3,137	7,525
Investments	10	-	10	10
Current assets	744,356	101,459	845,815	566,443
Current liabilities	(80,085)	27,519	(52,566)	(49,023)
	667,418	128,978	796,396	524,955

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	421,806	(5,529)	-	416,277
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	(20,000)	-
Development and innovation	-	178,362	20,000	198,362
	494,585	172,833	-	667,418
Restricted funds				
Big Lottery	6,535	(6,535)	-	-
D-Care	7,452	(7,452)	-	-
Independent Age	5,003	(5,003)	-	-
Quartet Bath Community Wellness	1,400	(1,400)	-	-
Quartet Community Foundation Express Fund	2,500	(2,500)	-	-
Digital Inclusion	7,480	37,293	-	44,773
Home From Hospital	-	25,708	-	25,708
Information and Advice	-	3,460	-	3,460
Workforce Fund	-	55,037	-	55,037
	30,370	98,608	-	128,978
TOTAL FUNDS	524,955	271,441	-	796,396

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	766,846	(772,375)	(5,529)
Development and innovation	182,814	(4,452)	178,362
	949,660	(776,827)	172,833
Restricted funds			
Big Lottery	-	(6,535)	(6,535)
Other	380	(380)	-
D-Care	-	(7,452)	(7,452)
Midsomer Norton	2,280	(2,280)	-
Transport	10,121	(10,121)	-
Independent Age	-	(5,003)	(5,003)
Quartet Bath Community Wellness	-	(1,400)	(1,400)
Quartet Community Foundation Express Fund	-	(2,500)	(2,500)
Befriending	6,000	(6,000)	-
Dementia - Bath/Midsomer Norton	8,000	(8,000)	-
Dementia - Keynsham	600	(600)	-
Digital Inclusion	50,333	(13,040)	37,293
Home From Hospital	25,708	-	25,708
Information and Advice	63,962	(60,502)	3,460
Workforce Fund	55,037	-	55,037
	222,421	(123,813)	98,608
TOTAL FUNDS	1,172,081	(900,640)	271,441

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	262,863	154,163	4,780	421,806
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	-	20,000
	335,642	154,163	4,780	494,585
Restricted funds				
Big Lottery	7,371	(836)	-	6,535
D-Care	16,534	(9,082)	-	7,452
Peoples Postcode Lottery	15,131	(15,131)	-	-
Independent Age	-	5,003	-	5,003
Quartet Bath Community Wellness	-	1,400	-	1,400
Quartet Community Foundation Express Fund	-	2,500	-	2,500
The Clothworkers Foundation	-	4,780	(4,780)	-
Virgin Care	-	7,480	-	7,480
	39,036	(3,886)	(4,780)	30,370
TOTAL FUNDS	374,678	150,277	-	524,955

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	778,146	(623,983)	154,163
Restricted funds			
Age UK - Grants and Support	12,586	(12,586)	-
Later Life Connections	21,000	(21,000)	-
Big Lottery	31,410	(32,246)	(836)
Tesco Groundwork	500	(500)	-
Ralph and Irma Sperring Charity	3,000	(3,000)	-
D-Care	5,799	(14,881)	(9,082)
Peoples Postcode Lottery	-	(15,131)	(15,131)
The R.McAlpine Foundation	5,000	(5,000)	-
Midsomer Norton	3,000	(3,000)	-
Transport	1,952	(1,952)	-
Independent Age	15,000	(9,997)	5,003
Leonard Laity Stoate Charitable Trust	1,000	(1,000)	-
National Lottery Community Fund	65,000	(65,000)	-
Quartet Bath Community Wellness	1,400	-	1,400
Quartet Coronavirus Response Fund	5,000	(5,000)	-
Quartet Community Foundation Surviving Winter Grant	3,000	(3,000)	-
Quartet Community Foundation Express Fund	2,500	-	2,500
Schroder Charity Trust	4,000	(4,000)	-
The Clothworkers Foundation	4,780	-	4,780
The Truemark Trust	5,000	(5,000)	-
Virgin Care	7,480	-	7,480
West of England Combined Authority	6,000	(6,000)	-
	204,407	(208,293)	(3,886)
TOTAL FUNDS	982,553	(832,276)	150,277

Designated funds:

Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidations to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidations to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Restricted funds:

Age UK - Grants in respect of Information and Advice services and central administrative costs.

Big Lottery (Building Connections programme) - Grant to launch and run the Later Life Connections project, connecting lonely older people to relevant services

D-Care - Grant to support Dementia Care

Peoples Postcode Lottery - Grant to fund additional Information and Advice staff resource

The R.McAlpine Foundation - Grant to fund Befriending services

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Ralph & Irma Sperring - Grant to support the Active programme and the Midsomer Norton Hub activities.

Transport - various grants for transport costs

Independent Age - funding for day services staff

Leonard Laity Stoate Charitable Trust - Befriending Service

Midsomer Norton - funding for Midsomer Norton covid support for isolated older people

National Lottery Community Fund - Covid-19 Crisis Response

Quartet Community Foundation, Bath Community Wellness Fund - for Wellness

Quartet Community Foundation, Coronavirus Response Fund - for one to one support

Quartet Community Foundation, Surviving Winter Grant - for one to one support

Quartet Community Foundation, Express Fund - for mental health training

Robert McAlpine Foundation - for befriending services

Schroder Charity Trust - for befriending services

The Sperring Charity - for Midsomer North services

The Clothworkers Foundation - for IT equipment

The Truemark Trust - for the singing bus

Virgin Care - for providing ipads to vulnerable adults

West of England Combined Authority - Community Transport funding for transport costs

Befriending - various grants to support the befriending service

Dementia - Bath/Midsomer Norton - various grants to fund the day clubs in Bath and Midsomer Norton

Dementia - Keysham - various grants to fund the day clubs in Keysham

Digital inclusion - funding for the digital inclusion project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £20,596 (2021: £35,343). At 31 March 2022 £251 (2021: £37) of contributions were payable.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2022.

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

Opinion
We have audited the financial statements of Age UK Bath and North East Somerset Ltd (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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

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

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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Report of the Independent Auditors to the Members of Age UK Bath and North East Somerset Ltd

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

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

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:
- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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

Other matters which we are required to address
The prior year figures are unaudited.

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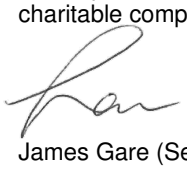
Report of the Independent Auditors to the Members of
Age UK Bath and North East Somerset Ltd

Use of our report

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



James Gare (Senior Statutory Auditor)
for and on behalf of Monahans
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: 27 January 2023

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Age UK Bath and North East Somerset Ltd

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	365,071	186,579	551,650	264,966
Charitable activities					
Provision of services		577,973	35,842	613,815	696,351
Other trading activities	4	6,593	-	6,593	20,031
Investment income	5	23	-	23	1,205
Total		949,660	222,421	1,172,081	982,553
EXPENDITURE ON					
Raising funds	7	62,065	-	62,065	68,264
Charitable activities	8				
Provision of services		714,762	123,813	838,575	764,012
Total		776,827	123,813	900,640	832,276
NET INCOME		172,833	98,608	271,441	150,277
RECONCILIATION OF FUNDS					
Total funds brought forward		494,585	30,370	524,955	374,678
TOTAL FUNDS CARRIED FORWARD		667,418	128,978	796,396	524,955

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Balance Sheet
31 March 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	16	3,137	7,525
Investments	17	10	10
		3,147	7,535
CURRENT ASSETS			
Debtors	18	284,350	58,126
Cash at bank and in hand		561,465	508,317
		845,815	566,443
CREDITORS			
Amounts falling due within one year	19	(52,566)	(49,023)
NET CURRENT ASSETS		793,249	517,420
TOTAL ASSETS LESS CURRENT LIABILITIES		796,396	524,955
NET ASSETS		796,396	524,955
FUNDS	22		
Unrestricted funds:			
General fund		416,277	421,806
Buildings dilapidation and repairs - Kingsmead Square		37,954	37,954
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Minibus replacement		-	20,000
Development and innovation		198,362	-
		667,418	494,585
Restricted funds		128,978	30,370
TOTAL FUNDS		796,396	524,955

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....27 Jan 2023 (UTC)..... and were signed on its behalf by:

Nicola Gregson

.....
N A Gregson - Trustee

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	53,125	204,310
Net cash provided by operating activities		53,125	204,310
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(10,017)
Interest received		23	1,205
Net cash provided by/(used in) investing activities		23	(8,812)
Change in cash and cash equivalents in the reporting period		53,148	195,498
Cash and cash equivalents at the beginning of the reporting period		508,317	312,819
Cash and cash equivalents at the end of the reporting period		561,465	508,317

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement
for the Year Ended 31 March 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net income for the reporting period (as per the Statement of Financial Activities)	271,441	150,277
Adjustments for:		
Depreciation charges	4,388	6,117
Interest received	(23)	(1,205)
(Increase)/decrease in debtors	(226,224)	48,394
Increase in creditors	3,543	727
Net cash provided by operations	53,125	204,310

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank and in hand	508,317	53,148	561,465
	508,317	53,148	561,465
Total	508,317	53,148	561,465

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements
for the Year Ended 31 March 2022

1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK (BANES) Trading Limited, ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	20% on straight line basis
Motor vehicles	-	25% on straight line basis
Computer equipment	-	33% on straight line basis

Fixed assets costing in excess of £500 (per individual item) are capitalised.

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

Fund accounting
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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity’s wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity’s wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations and grants	280,706	254,566
Legacies	270,944	10,400
	551,650	264,966

4. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Room hire	2,180	280
Sundry income	4,413	19,751
	6,593	20,031

5. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	23	1,205

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022	2021
		£	£
Grants	Provision of services	35,842	99,710
Income from charged for services to beneficiaries of the charity	Provision of services	220,614	108,845
Contract for services	Provision of services	357,359	487,796
		613,815	696,351

Activity	Grants	Contract	Fees	2022 £ Total	2021 £ Total
Transport	-	-	2,172	2,172	3,247
Community Connections	-	117,412	94,667	212,079	97,707
Advice and Information	11,842	23,763	-	35,605	57,849
At Home	-	-	123,775	123,775	105,598
Home from Hospital	-	200,832	-	200,832	331,269
Nail cutting	-	15,352	-	15,352	15,352
Later Life Connections	24,000	-	-	24,000	31,410
Other	-	-	-	-	29,919
Total	35,842	357,359	220,614	613,815	672,351

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Age UK	35,842	45,000
Big Lottery	-	31,410
Coronavirus Job Retention Scheme	-	23,300
	35,842	99,710

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

7. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	16,465	35,127
Sundries	14,474	22,877
Support costs	31,126	10,260
	62,065	68,264

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	589,910	248,665	838,575

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2022 £ Total	2021 £
Transport	41,321	18,940	4,791	65,052	60,391
Community Connections	122,081	73,176	72,078	267,335	188,642
Advice and Information	62,135	5,094	32,571	99,800	96,762
At Home	62,139	12,981	40,600	115,720	109,948
Home from Hospital	153,060	14,911	73,605	241,576	210,465
Nail cutting	6,048	739	7,392	14,179	14,997
Befriending	9,550	825	4,580	14,955	35,679
Digital inclusion and Special Projects	-	933	13,040	13,973	14,881
Later Life Connections	5,749	228	8	5,985	32,245
Total	462,083	127,827	248,665	838,575	764,011

Basis of allocation of support costs: Percentage of staff time

10. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	31,126	-	31,126
Provision of services	238,540	10,125	248,665
	269,666	10,125	279,791

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

10. SUPPORT COSTS - continued

Analysis of support costs

	2022	2021
	£	£
Staff costs	150,598	161,743
Premises	33,253	24,816
Office costs, IT and governance	58,333	55,844
Other staff/volunteer costs	37,607	7,385
	279,791	249,788

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors' remuneration	10,125	-
Depreciation - owned assets	4,388	6,117
Accountancy and independent examination	-	2,500
Operating lease charge - rent	24,880	24,880
Operating lease charge - other	2,636	2,588

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

13. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	583,817	583,336
Social security costs	24,733	24,872
Other pension costs	20,596	35,343
	629,146	643,551

The average monthly number of employees during the year was as follows:

	2022	2021
Staff	36	35
Casual employees	50	23
	86	58

No employees received emoluments in excess of £60,000.

The average full time equivalent staff numbers were 19.

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £156,374 (2021: £177,760).

Included in prior year staff costs is an amount of £1,969 paid as redundancy to 1 staff member.

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	136,969	127,997	264,966
Charitable activities			
Provision of services	619,941	76,410	696,351
Other trading activities	20,031	-	20,031
Investment income	1,205	-	1,205
Total	778,146	204,407	982,553
EXPENDITURE ON			
Raising funds	68,264	-	68,264
Charitable activities			
Provision of services	555,720	208,292	764,012
Total	623,984	208,292	832,276
NET INCOME/(EXPENDITURE)	154,162	(3,885)	150,277
Transfers between funds	4,780	(4,780)	-
Net movement in funds	158,942	(8,665)	150,277
RECONCILIATION OF FUNDS			
Total funds brought forward	335,642	39,036	374,678
TOTAL FUNDS CARRIED FORWARD	494,584	30,371	524,955

15. GOVERNMENT GRANT

	2022 £	2021 £
Big Lottery	-	31,410
HM Revenue and Customs	-	23,300
Bath and NE Somerset Council	37,500	20,000
BANES NHS	80,745	-
National Lottery Community fund	-	65,000

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	33,934	51,340	48,205	133,479
DEPRECIATION				
At 1 April 2021	33,934	50,090	41,930	125,954
Charge for year	-	1,250	3,138	4,388
At 31 March 2022	33,934	51,340	45,068	130,342
NET BOOK VALUE				
At 31 March 2022	-	-	3,137	3,137
At 31 March 2021	-	1,250	6,275	7,525

17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2021 and 31 March 2022	10
NET BOOK VALUE	
At 31 March 2022	10
At 31 March 2021	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited
Registered office: United Kingdom
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	50,110	3,769
Prepayments and accrued income	234,240	54,357
	284,350	58,126

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	17,444	4,916
Social security and other taxes	8,357	7,261
Other creditors	251	626
Accruals	26,514	36,220
	52,566	49,023

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	24,195	23,625
Between one and five years	72,762	87,200
In more than five years	-	7,267
	96,957	118,092

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	3,137	-	3,137	7,525
Investments	10	-	10	10
Current assets	744,356	101,459	845,815	566,443
Current liabilities	(80,085)	27,519	(52,566)	(49,023)
	667,418	128,978	796,396	524,955

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	421,806	(5,529)	-	416,277
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	(20,000)	-
Development and innovation	-	178,362	20,000	198,362
	494,585	172,833	-	667,418
Restricted funds				
Big Lottery	6,535	(6,535)	-	-
D-Care	7,452	(7,452)	-	-
Independent Age	5,003	(5,003)	-	-
Quartet Bath Community Wellness	1,400	(1,400)	-	-
Quartet Community Foundation Express Fund	2,500	(2,500)	-	-
Digital Inclusion	7,480	37,293	-	44,773
Home From Hospital	-	25,708	-	25,708
Information and Advice	-	3,460	-	3,460
Workforce Fund	-	55,037	-	55,037
	30,370	98,608	-	128,978
TOTAL FUNDS	524,955	271,441	-	796,396

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	766,846	(772,375)	(5,529)
Development and innovation	182,814	(4,452)	178,362
	949,660	(776,827)	172,833
Restricted funds			
Big Lottery	-	(6,535)	(6,535)
Other	380	(380)	-
D-Care	-	(7,452)	(7,452)
Midsomer Norton	2,280	(2,280)	-
Transport	10,121	(10,121)	-
Independent Age	-	(5,003)	(5,003)
Quartet Bath Community Wellness	-	(1,400)	(1,400)
Quartet Community Foundation Express Fund	-	(2,500)	(2,500)
Befriending	6,000	(6,000)	-
Dementia - Bath/Midsomer Norton	8,000	(8,000)	-
Dementia - Keynsham	600	(600)	-
Digital Inclusion	50,333	(13,040)	37,293
Home From Hospital	25,708	-	25,708
Information and Advice	63,962	(60,502)	3,460
Workforce Fund	55,037	-	55,037
	222,421	(123,813)	98,608
TOTAL FUNDS	1,172,081	(900,640)	271,441

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	262,863	154,163	4,780	421,806
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	-	20,000
	335,642	154,163	4,780	494,585
Restricted funds				
Big Lottery	7,371	(836)	-	6,535
D-Care	16,534	(9,082)	-	7,452
Peoples Postcode Lottery	15,131	(15,131)	-	-
Independent Age	-	5,003	-	5,003
Quartet Bath Community Wellness	-	1,400	-	1,400
Quartet Community Foundation Express Fund	-	2,500	-	2,500
The Clothworkers Foundation	-	4,780	(4,780)	-
Virgin Care	-	7,480	-	7,480
	39,036	(3,886)	(4,780)	30,370
TOTAL FUNDS	374,678	150,277	-	524,955

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	778,146	(623,983)	154,163
Restricted funds			
Age UK - Grants and Support	12,586	(12,586)	-
Later Life Connections	21,000	(21,000)	-
Big Lottery	31,410	(32,246)	(836)
Tesco Groundwork	500	(500)	-
Ralph and Irma Sperring Charity	3,000	(3,000)	-
D-Care	5,799	(14,881)	(9,082)
Peoples Postcode Lottery	-	(15,131)	(15,131)
The R.McAlpine Foundation	5,000	(5,000)	-
Midsomer Norton	3,000	(3,000)	-
Transport	1,952	(1,952)	-
Independent Age	15,000	(9,997)	5,003
Leonard Laity Stoate Charitable Trust	1,000	(1,000)	-
National Lottery Community Fund	65,000	(65,000)	-
Quartet Bath Community Wellness	1,400	-	1,400
Quartet Coronavirus Response Fund	5,000	(5,000)	-
Quartet Community Foundation Surviving Winter Grant	3,000	(3,000)	-
Quartet Community Foundation Express Fund	2,500	-	2,500
Schroder Charity Trust	4,000	(4,000)	-
The Clothworkers Foundation	4,780	-	4,780
The Truemark Trust	5,000	(5,000)	-
Virgin Care	7,480	-	7,480
West of England Combined Authority	6,000	(6,000)	-
	204,407	(208,293)	(3,886)
TOTAL FUNDS	982,553	(832,276)	150,277

Designated funds:

Buildings dilapidation and repairs - Kingsmead Square - Designated Fund to enable reactive repairs and dilapidations to Kingsmead Square to ensure the building is in a good state of repair and meets health and safety requirements

Buildings dilapidation and repairs - St Michaels - Designated Fund to enable reactive repairs and dilapidations to St. Michaels Centre to ensure the building is in a good state of repair and meets health and safety requirements

Development and innovation - Designated Fund to support innovation through the creation of new services and/or the development of our existing services. Use of the Designated Fund is subject to robust business case development, project planning and sign-off by the Board.

Restricted funds:

Age UK - Grants in respect of Information and Advice services and central administrative costs.

Big Lottery (Building Connections programme) - Grant to launch and run the Later Life Connections project, connecting lonely older people to relevant services

D-Care - Grant to support Dementia Care

Peoples Postcode Lottery - Grant to fund additional Information and Advice staff resource

The R.McAlpine Foundation - Grant to fund Befriending services

continued...

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

22. MOVEMENT IN FUNDS - continued

Ralph & Irma Sperring - Grant to support the Active programme and the Midsomer Norton Hub activities.

Transport - various grants for transport costs

Independent Age - funding for day services staff

Leonard Laity Stoate Charitable Trust - Befriending Service

Midsomer Norton - funding for Midsomer Norton covid support for isolated older people

National Lottery Community Fund - Covid-19 Crisis Response

Quartet Community Foundation, Bath Community Wellness Fund - for Wellness

Quartet Community Foundation, Coronavirus Response Fund - for one to one support

Quartet Community Foundation, Surviving Winter Grant - for one to one support

Quartet Community Foundation, Express Fund - for mental health training

Robert McAlpine Foundation - for befriending services

Schroder Charity Trust - for befriending services

The Sperring Charity - for Midsomer North services

The Clothworkers Foundation - for IT equipment

The Truemark Trust - for the singing bus

Virgin Care - for providing ipads to vulnerable adults

West of England Combined Authority - Community Transport funding for transport costs

Befriending - various grants to support the befriending service

Dementia - Bath/Midsomer Norton - various grants to fund the day clubs in Bath and Midsomer Norton

Dementia - Keysham - various grants to fund the day clubs in Keysham

Digital inclusion - funding for the digital inclusion project

Home from Hospital - various grants to fund the Home from Hospital service

Workforce Fund - funding for a Community Wellbeing Coordinator

Information and Advice - various grants for the I&A service

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £20,596 (2021: £35,343). At 31 March 2022 £251 (2021: £37) of contributions were payable.

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2022

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2022.

AGE UK BATH AND NORTH EAST SOMERSET LIMITED

England & Wales - Charity number 1110455

Accounts

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Report of the Trustees

Year Ended March 31st 2021

Bath & North East Somerset
ageUK

DocuSign Envelope ID: 0C1B359F-C315-40C5-BC55-388029E779D0

REPORT OF THE TRUSTEES

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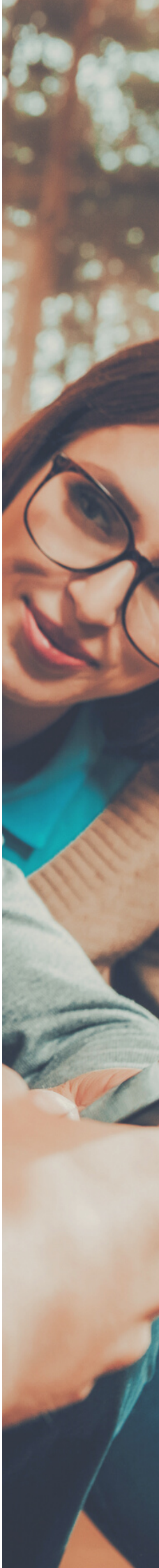
ACCOUNTS

Bath & North East Somerset ageUK



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Part 1: Legal & Administrative Information

Company number: 05367286
Charity number: 1110455
Registered office: 18, Kingsmead Sq, Bath, BA1 2AE

Bankers: National Westminster Bank PLc, High Street, Bath, BA1 5AH

Independent Examiners: S Fraser FCA, MHA Monahans, 38-42 Newport Street, Swindon, Wiltshire, SN1 3DR

Senior Personnel:

S G Allen: Chief Executive Officer (Appointed 14/05/2021)
J S Dabbs: Chief Executive Officer (Resigned 31/04/2021)
S Talbot: Community Services Manager
A Stanson: Home Services Manager
A Kuhlke: Fundraising Manager
L Martin: Communications Manager
A Whipp: Finance Manager*

Bath & North East Somerset ageUK

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Bath & North East Somerset ageUK

TRUSTEES:

N GREGSON (CHAIR)	A PAGE (RESIGNED 09.12.2020)
P ANKETELL-JONES	H ARDEN (RESIGNED 24.05.2021)
H. S. NATT (FROM 28.01.2021 - TREASURER)	K NASH
M ROY	R SHUBHABRATA
V WINDSOR	L ENWISTLE (FROM 09.12.2020)

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Part 2: Report of the Trustees for Year Ended 31st March 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

Our Charitable Objects and Activities

Age UK Bath & North East Somerset is an independent local charity established to promote the following purposes for the benefit of the public and/or older people in and around the District of Bath and North East Somerset:

- preventing or relieving the poverty of older people;
- advancing education for older people;
- preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- promoting equality and diversity in relation to older people; ~ 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 well-being of older people.

The charity was established over 75 years ago and although part of the Age UK network, we are an independent charity. All the money we raise is used to support the older residents of Bath & North East Somerset.

We work with people later in life to understand the issues that effect them; enabling people to live independently for as long as people want or are able to. Our activities include Day Clubs, Information and Advice, Home from Hospital service, Dementia Service, Befriending, Active and Enrichment programme and Footcare. Each year we support over 12,000 older people, their family members and carers, promoting wellbeing, helping them to stay active, regain & retain their independence and improve their quality of life.

Public Benefit

Our main activities clearly illustrate the delivery of public benefit. The Trustees confirm that they have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's Aims and Objectives.

Our Vision

The vision of Age UK Bath & North East Somerset is that all older people live a healthy, happy and satisfying life.

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Age UK Bath & North East Somerset could not achieve what it does without the unwavering support and commitment from our army of volunteers.

Whilst this has been a time of worry and upheaval we have seen overwhelming support and kindness from the community.

We are so proud of how many dedicated volunteers offered to take on the immediate urgency for shopping, well-being calls and medicine collection that set our phones ringing nonstop.

These same volunteers took on garden chats, delivery of wellbeing packs and being the regular friend on the end of the phone.

Ultimately, our volunteers enable us to reach more people. Our strategy is to continue to engage, thank and grow our volunteer base, maximising every opportunity to develop community connections.

Support to those living with Dementia

We are currently recruiting new team members to run two similar, but even more specialised, Dementia Groups in Bath and Midsomer Norton to begin in the summer of 2021.

Our Volunteers

At the beginning of the year our Dementia Group in Keynsham was thriving, with a close-knit group, who have a special bond, meeting weekly.

Staff are trained in Maintenance Cognitive Stimulation Therapy (MCST) and lead a themed group with activities that include singing, movement, games, puzzles, music and discussion of current affairs, as well as simply enjoying each other's company. The day also includes a two-course hot lunch and transport to and from the venue.

We are proud that despite the lockdown our teams swiftly adapted to online groups with the help of our Click Café volunteers - the Gadget Busters. It wasn't for every member, but to those who could partake online we were able to maintain the regular contact which is so important for people living with dementia.

"When he comes home afterwards, he is a different person, so much more upbeat and relaxed." Margaret

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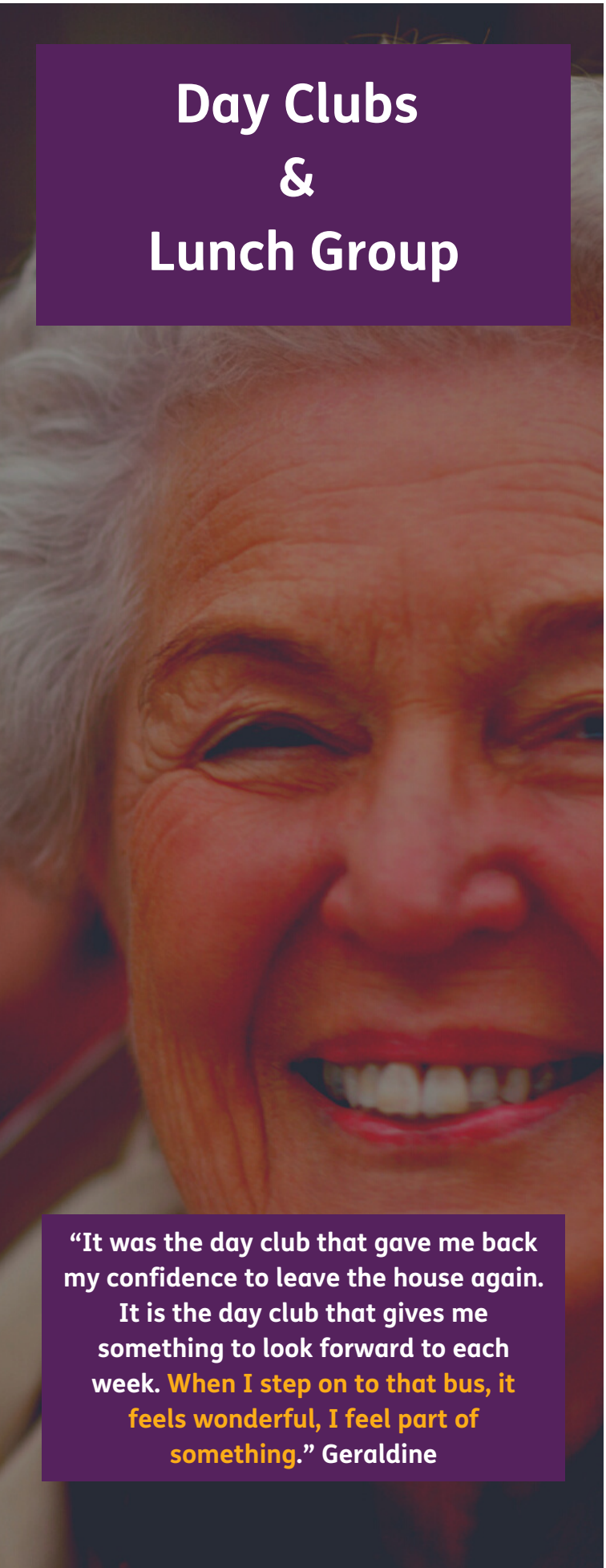

Day Clubs & Lunch Group

"It was the day club that gave me back my confidence to leave the house again. It is the day club that gives me something to look forward to each week. When I step on to that bus, it feels wonderful, I feel part of something." Geraldine

It is hard to articulate, until you speak to someone who attends our clubs, the importance that these groups have to the community. The fun and friendship and family feel are often the highlight of someone's week and because we provide transport, it can sometimes be the only time people leave the house.

In April 2020, the Day Clubs were running at capacity with on average 150 people attending a week across Midsomer Norton, Bath and Keynsham. There was also the regularly attended Lunch Club in Peasedown St John.

So, it was a crushing blow when each club had to be immediately shut down, but staff were redeployed to telephone befriending, wellbeing visits and later, garden chats.

It was paramount to ensure that people who were so used to visiting the clubs were able to have some form of social contact, so special effort was made to keep spirits up, not only with regular calls, visits and check ins but with wellbeing packs, activity packs, plus Valentines & Easter themed gifts. This level of care made a huge difference to people's experience of the pandemic.

The 50 people reliant on the regular lunches were given weekly free meals by Wessex Water who offered a team of staff to coordinate and deliver the meals to Age UK Bath and North East Somerset members.

To reopen safely, each club needed risk assessments, extra staff and training to ensure each club could welcome back up to 10 people in a safe, fun environment. Currently we are delighted to be running eight clubs each week: four in Bath, and two in Keynsham and Midsomer Norton.

As soon as restrictions allow, we are planning to increase capacity further, with the utmost care. Our lunch club returns in the summer of 2021.

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Raising Spirits: Singing Bus & Care Home visits

We know that loneliness and isolation can often impact the quality of later life but we noticed a deeper decline in people's wellbeing brought on by the isolation of the pandemic.

We felt that we had a duty to lift the spirits of our community in a meaningful way.

With funding from Quartet Community Foundation's Surviving Winter programme we secured money for a Singing Bus. After mapping out areas in Bath and North East Somerset which have a larger proportion of older people, we decorated one of our minibuses and, with a professional singer, set out to visit streets, houses, and green spaces across Bath & North East Somerset to spread a bit of musical joy.

Starting with VE Day we toured our bus 2 – 3 times a week from May – September, singing and chatting to as many of our clients as possible as well as the wider community.

We then felt the need to focus our Singing Bus on the staff and residents at local Care Homes and visited as many as we could, to sing in car parks, gardens, visiting rooms and streets. We also visited the Peggy Dodd Day Centre for people living with dementia on many occasions, with residents and staff dancing and enjoying familiar music.

The reaction to these visits was humbling and provided much needed joy and free entertainment to the public, residents and staff at an excruciatingly grim time.

Our Singing Bus was featured across BBC TV & Radio and local media.

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We knew that Christmas 2020 was going to be unlike any other, with many people feeling more alone than ever.

Teaming up with St Monica Trust we were pleased to be able to personally deliver over 70 festive meals to people who were alone and isolated on Christmas Day. Staff and volunteers dressed up, took extra gifts, sang carols, but most importantly delivered a hot meal and enjoyed a chat.

As well as this, on 23rd December a decorated double-decker bus took to the streets of Bath for a special festive evening, visiting loneliness hot spots in the city. The bus, complete with a band, The Mayor of Bath, a bear, and Santa and his elves, played festive songs and hundreds of people joined from their gardens, windows and balconies to clap and sing along.

We were bowled over by the response to this event and we had many heartwarming comments about how it had brought the community together.

We are thankful we had the opportunity to reach as much of the community as we did during this difficult time.

Christmas Cheer

Befriending

"With a shared interest in sports, current affairs, history and lots of other things, we always have common ground. John has a smart phone and it helps us to stay connected in lots of ways."
Jamie

Demand for Befriending continues to rise and at the beginning of the year we had 80 face-to-face Befriending matches. These weekly visits are vital to people who are housebound and living by themselves, providing emotional and social benefits for both older person and volunteer, with genuine friendships forming.

With all face-to-face visits stopped due to restrictions, existing matches moved at once to Telephone Befriending.

There has been a huge upsurge of requests for befrienders as well as offers of befriendees.

The lack of social contact for people means these regular calls have been a lifeline.

Moving forward there is a need for our Befriending Service to enable people to make other connections and contacts in their community, as well as helping to increase confidence.

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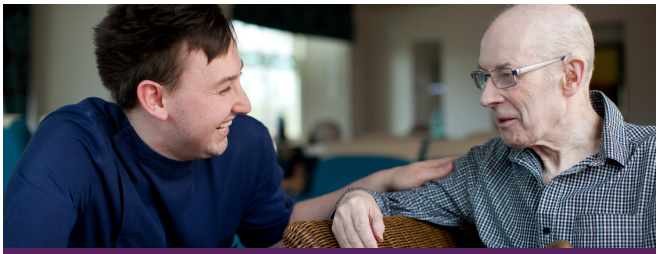
Home Response/Home from Hospital

Our Home Response and Home from Hospital services are absolutely crucial to supporting people in and out of the Royal United Hospital, providing immediate ongoing support to reduce the risk of unnecessary readmission into hospital. The team supports local NHS and Council services by providing a blended approach, and signposts to other organisations when needed.

You might be surprised to know that our Home Response and Home from Hospital team were one of the only local charities still going into people's homes throughout the year. The number of referrals during this time doubled, and following government guidelines and wearing appropriate PPE the team carried out an astonishing 3,000 home visits.

We offer essential practical support like shopping, sorting vaccination appointments and housework, but have noticed an increase in people feeling lonely and isolated. This has led to the team supporting people with more complex issues, providing the emotional support that some people so desperately needed.

Moving forward Home Services want to increase their capacity for support further and are specifically trying to highlight the importance of outdoor mobility to encourage people to regain confidence and strength to leave their home.



At Home Service

Our paid for At Home Service goes from strength to strength with many people requesting extra visits during the pandemic.

We now have 90 people using our At Home service and are seeing a rise in people living with dementia.

Our dedicated team of Age UK Bath & North East Somerset Support Workers went over and above daily for older people who were very much in need, with everything from food shopping and cleaning to drain unblocking. The team have had to think of inventive ways to remind people with dementia to not leave the house, deal with people who had crippling anxiety and even attending the funerals of people who had no family to ensure they were not alone in their very last moments.

Our Support Workers really make a difference.

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Later Life Connections

Later Life Connections is a project that signposts and delivers practical solutions to loneliness and isolation through one-to-one personal support. Much activity was underway at the beginning of the year, with over 25 people having been referred specifically due to loneliness and a further 200 people having been offered additional support and signposting.

Of course, the pandemic meant that focus had to switch to volunteer coordination of emergency shopping, medicine and telephone support, but by July, issues around loneliness were becoming more apparent, which required a renewed emphasis.

The project is part of and helped to set up the Bath & North East Somerset Compassionate Community, which provides the networking element for Later Life Connections, including effective referrals and information. During the pandemic the Compassionate Community, which brings communities and people together to care for each other, has become a central means of coordinating emergency support for vulnerable people across Bath & North East Somerset.

Since July 2020, the Later Life Connections Coordinator and team of volunteers have supported over 100 older people with a complete range of support including getting people online to video call family, linking up with online groups in the area as well as tailored telephone befriending.

A small number of iPads, bought as part of the grant funded project, were made available on a 'free loan' to older people wanting to try out using the internet. In addition, we were able to nominate 3 people to receive a free tablet through a partnership between Age UK and Dixons Carphone Warehouse.

Our Gadget Busters volunteers have supported over 20 people with either telephone support, or where essential, visits at home. This is a key focus for growth as Covid lockdowns and restrictions have highlighted the benefits that digital skills can provide.

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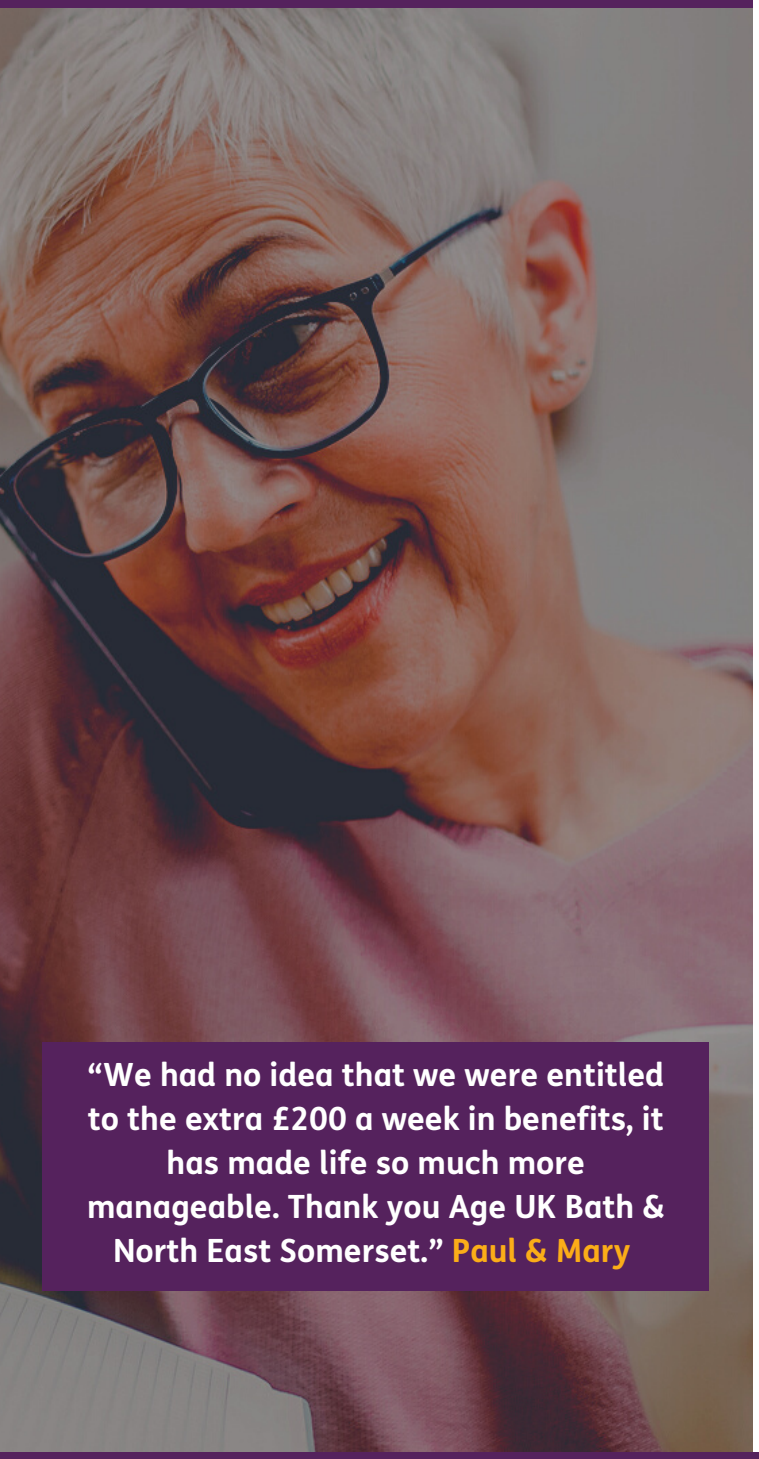
Information & Advice



"We had no idea that we were entitled to the extra £200 a week in benefits, it has made life so much more manageable. Thank you Age UK Bath & North East Somerset." Paul & Mary

Our Information & Advice team continue to be an utterly vital service in Bath & North East Somerset with life changing results.

At the beginning of the year, a busy Information & Advice team with on average 20 - 25 new requests for support per week became briefly quiet with people being more concerned about immediate challenges around shopping and medicine pickups which our other teams dealt with.

After this initial lull, referrals and requests built back up, helped by a targeted leaflet drop to areas identified as having the greatest need, which was promoted across social media and picked up by local media.

The Information & Advice team have predominantly dealt with requests for benefit checks and this year alone helped 789 people take up an enormous £611,901 of benefits owed to people.

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With increased need and significant pressure on funding from statutory sources, we would not be able to provide the broad range of support for older people across Bath and North East Somerset without the vital funds we receive from charitable trusts and community funds. We are so grateful.

We secured additional support during 2020/21 through some Covid emergency funding programmes and local supporters. National support includes the Clothworkers' Foundation, Edward Gostling Foundation, National Lottery Community Fund Coronavirus Support Fund and Francis Winham Foundation.

Our local supporters included the Sperring Charity, Roper Family Charitable Trust, Quartet Community Foundation and Novia Foundation. We have also been well supported by the local community and individuals during this difficult year to ensure that we could continue to support older people isolated at home and particularly impacted by the Covid crisis.

This year we have been working with Giving Box in the centre of Bath where the public can 'tap and donate' since November 2020, received support through The Sewing Collective whose volunteers made masks and we are one of the chosen charities for the Co-op Local Community Fund this year so their customers can choose to support Age UK Bath & North East Somerset through local stores.

Support from the Community and Charitable Trusts

Over the past year we worked increasingly closer with our local partners:

Working with Partners to build a

COMPASSIONATE COMMUNITY Bath & NE Somerset

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REACHING OUT TO OUR COMMUNITY

We are proud that the amount and quality of coverage for Age UK Bath & North East Somerset has increased significantly in the last year and has showcased many aspects of our work in the community.

This has happened across local online, print and radio as well as regional BBC Radio and BBC & ITV TV. From the VE Day Singing Bus, a six year old pen-pal writing to ten of our clients, to celebrating our Home Services and Day Clubs, we have extended our reach across Bath & North East Somerset.

As well as the human stories, we have been seen as an expert voice by being featured for World Alzheimer's Day and for a special feature about tackling loneliness in lockdown for Loneliness Awareness Week.

COMMUNICATION & ENGAGEMENT

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Learning from our Community

The last 12 months have been some of the most tumultuous, changing and challenging that we have experienced, but it has also been so fast paced that to really meet the needs of older people in Bath & North East Somerset we needed to stop and take some time to reflect. Everyone's experience of the pandemic has been unique and we knew we needed to understand this better. We produced a survey for People over 55 to find out what life has been like, what have been the challenges, issues, and, ultimately, what needs to change for a better future, as we learn to live with Covid.

We were thrilled that we had a 36% return on our survey which went out to over 2,000 people and even more online.

Key challenges, identified by older people responding to our survey included; the level of isolation and loneliness, significant life events like bereavement and poor health, in addition to physical and emotional decline. Many families and loved ones have also had to become carers which has added to existing pressures.

These findings from our survey are shaping our strategy and future funding requirements. We are excited to share the findings soon.

"Not to be reliant on others for everything. Central person or organisation that can give me support to access other bodies - medical, home aids, advice - rather than having to ring loads of places with varied confusing responses."

"I've never spent so much time alone without human contact before. I have become very isolated and have felt very lonely."

"A place to go and social opportunities that are welcoming to a person on their own as well as others in their 50s and 60s. Not assuming we are infirm, rather events to keep us young, fit and stimulated. Most community events are very family oriented and full of families who know each other. It feels very isolating."

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We know from listening to older people, findings from our recent survey and talking to our partners, that the challenges of the pandemic remain very real.

Sadly, the knock-on effect to services, wellbeing, and the economy means new waves of need will have repercussions for years to come.

There is no denying that older people have been some of the hardest hit during this pandemic and for many, the isolation, lack of contact and worry has taken its toll.

In the coming year we will:

- Review our Organisational Strategy
- Develop our digital infrastructure
- Develop our Paid For Services
- Review our Estate and Estate Strategy

There is still so much more we can do to support older people out of the pandemic and towards a confident, happy and healthy later life.

Looking Forward

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Part 3: Financial Review

We are reporting a surplus of income over expenditure of £150,277 (2019/20 - £20,524).

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided that in the light of the current investment climate and the future plans of the organisation to maintain the accounts as they stood. Reviewing of the investments is a constant process but it is acknowledged by the board that with interest rates as low as they are, there is currently little chance of improving our return.

The financial position of the charity remains robust in the medium term with unrestricted reserves of £494,584. This helped by generous donations and legacies of £136,969.

However, the Charity does still face significant challenges in generating new revenue streams to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of people in later life.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including local authority grants, commissioned service and grant funding from trusts, foundations and individuals. While these continue as current sources of income, clearly present challenges to revenue our streams are potentially at greater risk due to the effects of Covid-19.

This could present challenges to our ability to meet increased demand for our services.

In order to mitigate this, we are

- Developing paid for services in order to support the delivery of our charitable objects;
- Increasing our grant fundraising activity;
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves;
- Maintaining good relationships with funders and contractual partners;
- Collaborating with other charitable organisations to make best use of resources and intellectual property;
- Developing new ways of working to ensure Age UK Bath & North East Somerset remains relevant in an ever- changing environment.

We have also taken advantage of some government support schemes.

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Principle Funding Sources

The principle funding sources in the year arise from Virgin Care, Bath & North East Somerset Council, BSW Clinical Commissioning Group, various grants and traded income through our Day Clubs.

Reserves Policy

In compliance with the Charity Commission Guidance, the Trustees ensure that a Financial Risk Assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed in year.

In assessing the need for reserves, the trustees consider:

1. Funds required to provide cover for risks such as unforeseen expenditure or unanticipated loss of income
2. Specific funding for the development of new or expanded services, and;
3. The requirement for working capital to protect the continuity of our core, unfunded work*

For the 2020/21 financial year the trustees have assessed the reserves needed, based upon the above criteria, as a minimum of 3 months expenditure.

The total value of funds held at the balance sheet date was £524,955 (2019/20: £374,678). The value of restricted funds was £30,371 (2019/20: £39,036). Designated funds of £72,779 (2019/20: £72,779) are held to support specific future projects. The charity also holds £7,525 of funds that can only be realised by disposing of tangible fixed assets.

Therefore, the free reserves of the charity are £414,280 (2019/20: £259,238)

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains uncertain. A number of services continue to be funded or part-funded from voluntary income, so we continuously seek additional income to further develop our services.

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Part 4: Structure, Governance & Management

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment and appointment of new trustees

The charity's board comprises a Chair and other trustees, the total number of which shall never be less than 3 but shall not exceed 10. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and a disclosure & barring check is obtained. Once elected a trustee may serve for a period of 3 years and be eligible for re-election not exceeding in aggregate 9 years from the original date of appointment. The Board may appoint individuals to fill any casual vacancies which occur during the year. Such appointments shall terminate at the end of the term for which the original member was elected. Trustees may be co-opted to the Board provided that the number.

Induction and Training of Trustees

On appointment, Trustees are given induction training, and are given ongoing support from fellow Trustees, the Chief Officer. External training is used where relevant, together with appropriate publications (e.g. Charity Commission).

Organisatlonal Structure

The Board meets regularly and has maintained sub-committees for finance and general purposes, services, and communications & marketing.

Day to day operational decisions are delegated to the Chief Officer, who is line managed by the Chair of the Board.

Pay policy for senior staff

The senior management team comprise the trustees and key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day-to-day basis.

All trustees give of their time freely and no trustee received remuneration in the year.

The pay of senior staff is managed in accordance with a Scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity.

The board of trustees considers the affordability of pay increases annually.

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Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises: ~

- A quarterly review of the register of principal risks and uncertainties that the charity faces;
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and the implementation of procedures designed to mlnimise or mange any potential impact on the charity should those risks materialise.

Attention has also been focused on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers. This includes the new risks to the health and wellbeing of our clients, staff and volunteers due to Covid-19.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party.

A Register of interests is maintained and is readily available for inspection.

Age UK Bath & North East Somerset is one of approximately 125 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals.

It is important to stress that we are an independent local charity run by local people for local people. Age UK Bath & North East Somerset is part of the 'family of Age UK' and is not a branch structure; we are entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Bath & North East Somerset are brought to the attention of local and regional policy makers, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity and wellbeing.

Approved by order of the board of trustees on 27th October 2021 and signed on its behalf by:

DocuSigned by:
Nicola Gregson
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Nicola Gregson
Chair, Board of Trustees

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Independent Examiners Report to the Trustees of Age UK Bath and North East Somerset Ltd ('the company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

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 ln 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 your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA 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:

- accounting records were not kept in respect of the Company as required by section 366 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which Is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable ln the UK and Republic of Ireland (FRS 102)).

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

DocuSigned by:
Steve Fraser
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S Fraser FCA
MHA Monahans
Chartered Accountants
38-42 Newport Street
Swindon
Wiltshire
SN1 3DR

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Age UK Bath and North East Somerset Ltd

Statement of Financial Activities for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	136,969	151,997	288,966	164,237
Charitable activities	6				
Provision of services		619,941	52,410	672,351	742,566
Other trading activities	4	20,031	-	20,031	13,247
Investment income	5	1,205	-	1,205	3,447
Total		778,146	204,407	982,553	923,497
EXPENDITURE ON					
Raising funds	7	68,264	-	68,264	46,598
Charitable activities	8				
Provision of services		555,720	208,292	764,012	856,375
Total		623,984	208,292	832,276	902,973
NET INCOME/(EXPENDITURE)		154,162	(3,885)	150,277	20,524
Transfers between funds	22	4,780	(4,780)	-	-
Net movement in funds		158,942	(8,665)	150,277	20,524
RECONCILIATION OF FUNDS					
Total funds brought forward		335,642	39,036	374,678	354,154
TOTAL FUNDS CARRIED FORWARD		494,584	30,371	524,955	374,678

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd (Registered number: 05367286)

Balance Sheet
31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	16	7,525	3,625
Investments	17	10	10
		7,535	3,635
CURRENT ASSETS			
Debtors	18	58,126	106,520
Cash at bank and in hand		508,317	312,819
		566,443	419,339
CREDITORS			
Amounts falling due within one year	19	(49,023)	(48,296)
NET CURRENT ASSETS		517,420	371,043
TOTAL ASSETS LESS CURRENT LIABILITIES		524,955	374,678
NET ASSETS		524,955	374,678
FUNDS	22		
Unrestricted funds:			
General fund		421,806	262,863
Buildings dilapidation and repairs - Kingsmead Square		37,954	37,954
Buildings dilapidation and repairs - St. Michaels		14,825	14,825
Minibus replacement		20,000	20,000
		494,585	335,642
Restricted funds		30,370	39,036
TOTAL FUNDS		524,955	374,678

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....13-12-2021..... and were signed on its behalf by:

The notes form part of these financial statements

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DocuSigned by:
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N A Gregson - Trustee

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Age UK Bath and North East Somerset Ltd

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	204,310	(7,098)
Net cash provided by/(used in) operating activities		204,310	(7,098)
Cash flows from investing activities			
Purchase of tangible fixed assets		(10,017)	(12,872)
Interest received		1,205	3,447
Net cash used in investing activities		(8,812)	(9,425)
Change in cash and cash equivalents in the reporting period		195,498	(16,523)
Cash and cash equivalents at the beginning of the reporting period		312,819	329,342
Cash and cash equivalents at the end of the reporting period		508,317	312,819

The notes form part of these financial statements

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Age UK Bath and North East Somerset Ltd

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	150,277	20,524
Adjustments for:		
Depreciation charges	6,117	15,372
Interest received	(1,205)	(3,447)
Decrease/(increase) in debtors	48,394	(39,797)
Increase in creditors	727	250
Net cash provided by/(used in) operations	204,310	(7,098)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	312,819	195,498	508,317
	312,819	195,498	508,317
Total	312,819	195,498	508,317

The notes form part of these financial statements

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1. GENERAL INFORMATION

Age UK Bath and North East Somerset is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

Going concern
The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Preparation of consolidated financial statements
The financial statements contain information about Age UK Bath and North East Somerset Ltd as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK (BANES) Trading Limited, ceased trading on 31 March 2017.

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

Critical accounting estimates and assumptions
None

Critical areas of judgement
None

Income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is a treated as a contingent asset and disclosed if material.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

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2. ACCOUNTING POLICIES - continued

Income
Trading income is included in incoming resources in the SOFA and trading costs are included in resources expended. Income represents commissions receivable, excluding value added tax.

Expenditure
All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds includes of insert details;
- Expenditure on charitable activities includes insert details; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Tangible fixed assets
Fixed assets costing in excess of £500 (per individual item) are capitalised. Motor vehicles will be written off over four years on a straight line basis. Other assets are fully depreciated in the year of purchase.

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

Fund accounting
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.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated goods, services and facilities
Donated goods, services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated goods, services and facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Financial instruments
The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

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2. ACCOUNTING POLICIES - continued

Financial instruments
Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases
Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

Redundancy / Termination payments
Termination benefits are measured at the best estimate of the expenditure required to settle the obligation at the reporting date. If the expected settlement date of the termination payments is 12 months or more after making the provision and the effect would be material, the present value of the obligation is calculated using an appropriate discount rate.

3. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	15,842	12,656
Legacies	10,400	19,113
Grants	262,724	132,468
	288,966	164,237

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3. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2021	2020
	£	£
Age UK	47,727	21,000
Roper Rhodes	12,000	12,000
Dunhill Active Manager	-	6,250
Nani Huyu	5,000	5,000
Quartet	11,900	2,000
BSOG	-	2,051
Tesco Groundwork	500	-
The Annette Trust	-	1,000
Sir Jules Thorn Trust	-	1,250
Ralph and Irma Sperring Charity	3,000	-
Midsomer Norton Council	3,000	3,000
Truemark Trust	5,000	-
Other	-	500
D-Care	5,799	-
Peoples Post Code Lottery	-	15,331
Morrisons Foundation	-	10,000
The R.McAlpine Foundation	5,000	5,000
The Francis Winham Foundation	10,000	5,000
Tai Chi for health	-	2,000
The Norrie Trust	-	1,000
The Novia Trust	1,000	1,000
Medlock Charitable Trust	10,000	10,000
Special projects	-	29,086
Bath and North East Somerset Council	20,000	-
Edward Gostling Foundation	5,000	-
West of England Co	6,000	-
Clothworkers Foundation	4,780	-
Schroder Charity	4,000	-
Rukba	15,000	-
Department for Transport	1,952	-
Leonard Laity	1,000	-
Virgin Care	7,480	-
Eon	12,586	-
National Lottery Community Fund	65,000	-
	262,724	132,468

4. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Room hire	280	8,837
Sundry income	19,751	4,410
	20,031	13,247

5. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	1,205	3,447

continued...

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2021 £	2020 £
Grants	Provision of services	75,710	67,617
Income from charged for services to beneficiaries of the charity	Provision of services	108,845	228,459
Contract for services	Provision of services	487,796	446,490
		672,351	742,566

Activity	Grants	Contract	Fees	2021 £ Total	2020 £ Total
Transport	-		3,247	3,247	6,810
Day services	-	97,707	-	97,707	248,014
Advice and Information	21,000	36,849	-	57,849	50,723
At Home	-	-	105,598	105,598	66,799
Home from Hospital	-	331,269	-	331,269	296,582
Nail cutting	-	15,352	-	15,352	16,152
Active	-	-	-	-	26,076
Later Life Connections	31,410	-	-	31,410	31,410
Other	23,300	6,619	-	29,919	-
Total	75,710	487,796	108,845	672,351	742,566

Grants received, included in the above, are as follows:

	2021 £	2020 £
Age UK	21,000	30,207
Big Lottery	31,410	31,410
BANES Council - Community transport	-	6,000
Coronavirus Job Retention Scheme	23,300	-
	75,710	67,617

7. RAISING FUNDS

Raising donations and legacies

	2021 £	2020 £
Staff costs	35,127	27,622
Sundries	22,877	14,041
Support costs	10,260	4,935
	68,264	46,598

continued...

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Provision of services	686,227	77,785	764,012

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity	Direct staff costs	Other direct costs	Support costs	2021 £ Total	2020 £
Transport	41,030	15,006	4,355	60,391	68,077
Day services	142,949	32,627	13,066	188,642	225,377
Advice and Information	81,123	2,573	13,066	96,762	98,440
At Home	87,917	10,098	11,933	109,948	77,742
Home from Hospital	179,582	313,462	17,421	210,465	203,808
Nail cutting	11,411	713	2,874	14,997	19,381
Active	-	-	-	-	92,762
Befriending	26,511	1,067	8,101	35,679	34,107
Special Projects	10,015	511	4,355	14,881	12,642
Later Life Connections	27,884	1,748	2,613	32,245	24,039
Total	608,422	77,805	77,784	764,011	856,375

Basis of allocation of support costs: Percentage of staff time

10. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	10,260	-	10,260
Provision of services	73,879	3,906	77,785
	84,139	3,906	88,045

Analysis of support costs

	2021	2020
	£	£
Other staff/volunteer costs	7,385	18,561
Premises	24,816	29,977
Sundries	55,844	46,357
	88,045	94,895

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11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	6,117	15,372
Accounntacy and independent examination	2,500	2,500
Operating lease charge - rent	24,880	24,880
Operating lease charge - other	2,588	2,430

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

13. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	583,336	593,318
Social security costs	24,872	23,013
Other pension costs	35,343	17,724
	643,551	634,055

The average monthly number of employees during the year was as follows:

	2021	2020
Staff	59	65

No employees received emoluments in excess of £60,000.

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £177,760 (2020: £134,279).

Included in staff costs is an amount of £1,969 paid as redundancy to 1 staff member (2020: Nil).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	81,868	82,369	164,237
Charitable activities			
Provision of services	674,949	67,617	742,566
Other trading activities	13,247	-	13,247
Investment income	3,447	-	3,447
Total	773,511	149,986	923,497
EXPENDITURE ON			
Raising funds	46,598	-	46,598
Charitable activities			

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Provision of services	745,425	110,950	856,375

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14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	792,023	110,950	902,973
NET INCOME/(EXPENDITURE)	(18,512)	39,036	20,524
RECONCILIATION OF FUNDS			
Total funds brought forward	354,154	-	354,154
TOTAL FUNDS CARRIED FORWARD	335,642	39,036	374,678

15. GOVERNMENT GRANT/CONTRACT INCOME:

	2021 £	2020 £
Virgin/BANES CCG	344,204	298,047
Big Lottery	31,410	31,410
HM Revenue and Customs	23,300	-
NHS BANES	108,094	92,789
Bath and NE Somerset Council	20,000	-
National Lottery Community fund	65,000	-

There were no unfulfilled conditions or other contingencies attached to these grants. The charity has not directly benefited from any other forms of government assistance.

16. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2020	33,871	51,340	38,251	123,462
Additions	63	-	9,954	10,017
At 31 March 2021	33,934	51,340	48,205	133,479
DEPRECIATION				
At 1 April 2020	33,871	47,715	38,251	119,837
Charge for year	63	2,375	3,679	6,117
At 31 March 2021	33,934	50,090	41,930	125,954
NET BOOK VALUE				
At 31 March 2021	-	1,250	6,275	7,525
At 31 March 2020	-	3,625	-	3,625

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17. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2020 and 31 March 2021	10
NET BOOK VALUE	
At 31 March 2021	10
At 31 March 2020	10

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK (BANES) Trading Limited
Registered office:
Nature of business: Dormant

Class of share:	% holding
Ordinary	100

	2021 £	2020 £
Profit for the year	-	125

18. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	3,769	78,591
Other debtors	-	123
Prepayments and accrued income	54,357	27,806
	58,126	106,520

19. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	4,916	8,500
Social security and other taxes	7,261	8,211
Other creditors	626	3,670
Accruals	36,220	27,915
	49,023	48,296

20. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021 £	2020 £
Within one year	23,625	22,303
Between one and five years	87,200	87,200
In more than five years	7,267	29,067
	118,092	138,570

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Age UK Bath and North East Somerset Ltd

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Fixed assets	7,525	-	7,525	3,625
Investments	10	-	10	10
Current assets	536,073	30,370	566,443	419,339
Current liabilities	(49,023)	-	(49,023)	(48,296)
	494,585	30,370	524,955	374,678

22. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	262,863	154,163	4,780	421,806
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	-	14,825
Minibus replacement	20,000	-	-	20,000
	335,642	154,163	4,780	494,585
Restricted funds				
Big Lottery	7,371	(836)	-	6,535
D-Care	16,534	(9,082)	-	7,452
Peoples Postcode Lottery	15,131	(15,131)	-	-
Independent Age	-	5,003	-	5,003
Quartet Bath Community Wellness	-	1,400	-	1,400
Quartet Community Foundation Express Fund	-	2,500	-	2,500
The Clothworkers Foundation	-	4,780	(4,780)	-
Virgin/BANES CCG - Infection Prevention	-	7,480	-	7,480
	39,036	(3,886)	(4,780)	30,370
TOTAL FUNDS	374,678	150,277	-	524,955

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22. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	778,146	(623,983)	154,163
Restricted funds			
Age UK - Grants and Support	12,586	(12,586)	-
Later Life Connections	21,000	(21,000)	-
Big Lottery	31,410	(32,246)	(836)
Tesco Groundwork	500	(500)	-
Ralph and Irma Sperring Charity	3,000	(3,000)	-
D-Care	5,799	(14,881)	(9,082)
Peoples Postcode Lottery	-	(15,131)	(15,131)
The R.McAlpine Foundation	5,000	(5,000)	-
Midsomer Norton Town Council	3,000	(3,000)	-
Department for Transport	1,952	(1,952)	-
Independent Age	15,000	(9,997)	5,003
Leonard Laity Stoate Charitable Trust	1,000	(1,000)	-
National Lottery Community Fund	65,000	(65,000)	-
Quartet Bath Community Wellness	1,400	-	1,400
Quartet Coronavirus Response Fund	5,000	(5,000)	-
Quartet Community Foundation Surviving Winter Grant	3,000	(3,000)	-
Quartet Community Foundation Express Fund	2,500	-	2,500
Schroder Charity Trust	4,000	(4,000)	-
The Clothworkers Foundation	4,780	-	4,780
The Truemark Trust	5,000	(5,000)	-
Virgin/BANES CCG - Infection Prevention	7,480	-	7,480
West of England Combined Authority	6,000	(6,000)	-
	204,407	(208,293)	(3,886)
TOTAL FUNDS	982,553	(832,276)	150,277

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	281,375	(18,512)	262,863
Buildings dilapidation and repairs - Kingsmead Square	37,954	-	37,954
Buildings dilapidation and repairs - St. Michaels	14,825	-	14,825
Minibus replacement	20,000	-	20,000
	354,154	(18,512)	335,642
Restricted funds			
Big Lottery	-	7,371	7,371
D-Care	-	16,534	16,534
Peoples Postcode Lottery	-	15,131	15,131
	-	39,036	39,036
TOTAL FUNDS	354,154	20,524	374,678

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22. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	773,511	(792,023)	(18,512)
Restricted funds			
Age UK - Grants and Support	30,207	(30,207)	-
Intgen	7,578	(7,578)	-
Big Lottery	31,410	(24,039)	7,371
Dunhill Active Manager	6,250	(6,250)	-
The Nani Huyu Charitable Trust	5,000	(5,000)	-
Quartet	2,000	(2,000)	-
The Annette Trust	1,000	(1,000)	-
Other	1,676	(1,676)	-
BANES Council - Community Transport	6,000	(6,000)	-
D-Care	16,534	-	16,534
Peoples Postcode Lottery	15,331	(200)	15,131
Morrisons Foundation	10,000	(10,000)	-
The R.McAlpine Foundation	5,000	(5,000)	-
The Francis Winham Foundation	5,000	(5,000)	-
Midsomer Norton Town Council	3,000	(3,000)	-
Tai Chi for Health	2,000	(2,000)	-
The Norrie Trust	1,000	(1,000)	-
The Novia Foundation	1,000	(1,000)	-
	149,986	(110,950)	39,036
TOTAL FUNDS	923,497	(902,973)	20,524

Age UK - Grants in respect of Information and Advice services and central administrative costs.

Big Lottery (Building Connections programme) - Grant to launch and run the Later Life Connections project, connecting lonely older peopler to relevant services

D-Care - Grant to support Dementia Care

Peoples Postcode Lottery - Grant to fund additional Information and Advice staff resource

Morrisons Foundation - Grant to fund Befriending services

Intgen - Grants to promote mentoring between generations for entrepreneurs.

Dunhill - Active Mgr Support - Grant to support the costs of employing a Manager for the Active programme.

The R.McAlpine Foundation - Grant to fund Befriending services

The Francis Winham Foundation - Grant towards the cost of purchasing a minibus

Nani Huyu Charitable Trust - Grant to fund Befriending services.

Midsomer Norton Town Council - Grant to fund services in Midsomer Norton area

Quartet - Grants to support Befriending services, Walking Football, Men in Sheds, Day Centre kitchen facilities, the Active programme and Winter Warmth.

The Annett Trust - Grant to fund the Befriending programme

The Norrie Trust - A grant to support day centres

The Novia Foundation - Grant to fund the Befriending programme

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Ralph & Irma Sperring - Grant to support the Active programme and the Midsomer Norton Hub activities.

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22. MOVEMENT IN FUNDS - continued

Department for Transport - Bus Service Operators Grant for transport costs

Groundwork UK - Tesco

Independent Age - funding for day services staff

Leonard Laity Stoate Charitable Trust - Befriending Service

Midsomer Norton Town Council - funding for Midsomer Norton covid support for isolated older people

National Lottery Community Fund - Covid-19 Crisis Response

Quartet Community Foundation, Bath Community Wellness Fund - for Wellness

Quartet Community Foundation, Coronavirus Response Fund - for one to one support

Quartet Community Foundation, Surviving Winter Grant - for one to one support

Quartet Community Foundation, Express Fund - for mental health training

Robert McAlpine Foundation - for befriending services

Schroder Charity Trust - for befriending services

The Sperring Charity - for Midsomer North services

The Clothworkers Foundation - for IT equipment

The Truemark Trust - for the singing bus

Virgin Care - for providing ipads to vulnerable adults

West of England Combined Authority - Community Transport funding for transport costs

23. EMPLOYEE BENEFIT OBLIGATIONS

The pension cost charge represents contributions payable by the charity to the scheme and amounted to £35,343 (2020, £17,724). At 31 March 2021 £37 (2020: £2,765) of contributions were payable.

24. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2021.