

AGE UK BLACKBURN WITH DARWEN

England & Wales · Charity number 1143809

Details

Status	Registered
Legal form	Charitable company
Company number	07728630
Registered	2011-09-15
Register	View on the Charity Commission register

Contact

Address	Age Uk Suite 12 Kings Court 33 King Street Blackburn BB2 2DH
Phone	01254266620
Email	enquiries@ageukbwd.org.uk
Website	www.ageukbwd.org.uk

Activities

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

Activities: We provide a range of services to older people, along with influencing activities including: an Advice & Information service, a range of activity programmes including social inclusion, dementia support, digital inclusion and physical activity sessions, community day care, befriending and an integrated care service. We also raise funds through our charity shop and community fundraising.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

Geography

- **Area of benefit:** IN BLACKBURN WITH DARWEN
- Blackburn With Darwen

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,058,886	£1,108,723	£521,503	31
2024-03-31	£1,065,966	£1,137,578	£571,340	32
2023-03-31	£1,022,699	£1,074,539	£642,952	32
2022-03-31	£965,738	£982,074	£694,793	33
2021-03-31	£1,077,281	£1,042,472	£711,127	35

Trustees

Name	Role	Appointed
Anthony Michael Hedley	Chair	2016-09-20
Faizal Moosa Patel		2016-08-17
Helen Daley		2024-02-14
Jacqueline Ann McVan		2025-07-23
Margaret Yvonne Hulse		2023-05-24
Sophie Bell-Gray		2024-03-17

Accounts



**Blackburn
with Darwen**

ageUK

REPORT OF THE TRUSTEES AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2025

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AGE UK BLACKBURN WITH DARWEN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The Trustees, who are also Directors of the charity, present their report and financial statements for the year ended 31 March 2025.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen.

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. The company is currently dormant.

2024/25 was again a busy and challenging year with our services supporting more older people who are experiencing increasing multiple challenges with physical and mental health and increasing numbers living with long term conditions including dementia, along with those struggling with the cost of living challenges. We have seen further increased demand for the Advice and Information service and all services are also supporting more people with complex issues, so whilst maintaining our core service offer we have also continued to develop new offers in response to what older people have told us they need with a particular focus on mental health and wellbeing support. We have also continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate.

We are working in ever increasing financially challenging times with income levels from all sources under significant pressure and increases in expenditure resulting from changing national policy and therefore beyond our control. We are grateful for the support from our funders, donors and supporters who continue to provide vital resources to enable us to support more local older people, and we also seek to continue to diversify and expand our income generation activities to support organisational sustainability, including through new charged for service offers.

FINANCIAL REVIEW

In the year to 31 March 2025 the charity reported a deficit of £49,837 from an income of £1,058,886. This was made up of a surplus of £14,656 on restricted funds and a deficit of £64,493 on unrestricted funds (income received or generated and available for general use). The deficit on unrestricted funds is made up of funds which have been used to support our unfunded core costs.

The appendices on pages 44 and 45 also show the charity's income and expenditure for the 2024/2025 financial year together with the 2023/2024 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers with a clearer financial picture.

47% of the organisation's annual income came from contract income through service contracts with Blackburn with Darwen Borough Council, the NHS and national Age UK through the Warm Homes programme. This is a decrease of 6% on the previous year.

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

34% of the organisation's annual income came from grants from a variety of sources, which is an increase of 7% on the previous year.

19% of our annual income came from a combination of income from services, fundraising activities including charity shop sales, donations and legacies, investment income and other sundry income, which is a small 1% decrease on the previous year. During the financial year the organisation received a total of £59,860 from donations and legacies. This income was made up of unrestricted donations amounting to £38,364 and £21,496 in restricted donations of which £20,717 represented the value of donated facilities and equipment. Income from investments fluctuated during the year due to wider economic influences however remains steady. Income from these sources supported the provision of the charity's essential core functions.

Overall expenditure decreased compared to 2023/24. Expenditure on wages and salaries was reduced due to a reduction in headcount and expenditure across printing and stationery, postage, and service supplies all decreased due to changes in specific project delivery. Telephone costs reduced as a result of changing provider. The increase in fees to voluntary organisations relates to delivery of a pilot Falls Prevention project with payments made to partners for their contributions to the programme.

Investment Policy

The charity's investment policy supports a mixed investment portfolio in order to maximise the organisation's assets, which includes investments in short or medium term low risk, easily redeemable investments in the form of bank deposits and investment of some funds into longer term, higher yielding funds.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities is challenging and has been further exacerbated by increased costs resulting from national policy along with challenges to all income sources resulting from the wider economic circumstances resulting in significant uncertainty about income levels and reduced opportunities to manage costs. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding remains uncertain; and income levels from service and shop takings and fundraising activity are all under pressure from ongoing cost of living challenges and wider economic situation. As such, it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2025/26 and the trustees have designated funds to support business continuity.

AGE UK BLACKBURN WITH DARWEN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2025 amounted to £521,503 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £316,835 this figure includes fixed assets of £11,197

Designated funds at 31st March 2025 amounted to £168,264. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2025 and it was decided that no changes were needed.

Restricted funds at 31st March 2025 amounted £36,404. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves and activity being undertaken to secure income from grants and contracts along with the additional grant income already secured in 2025/26 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

Related Party Transactions

The charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services

AGE UK BLACKBURN WITH DARWEN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

across the whole of the county of Lancashire. The charity did not receive any income in 2024/25 as there was no delivery activity in the period (2024: nil)

There were donations, including gift aid, made by Trustees of £100 (2024: £129)

During the reporting period, the Care Network (Blackburn with Darwen) Ltd received funding amounting to £25,460 from Age UK Blackburn with Darwen in support of the Darwen Falls project. Vicky Shepherd, the Chief Executive of Age UK Blackburn with Darwen also serves as a trustee Care Network (Blackburn with Darwen) Ltd.

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2025/26 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

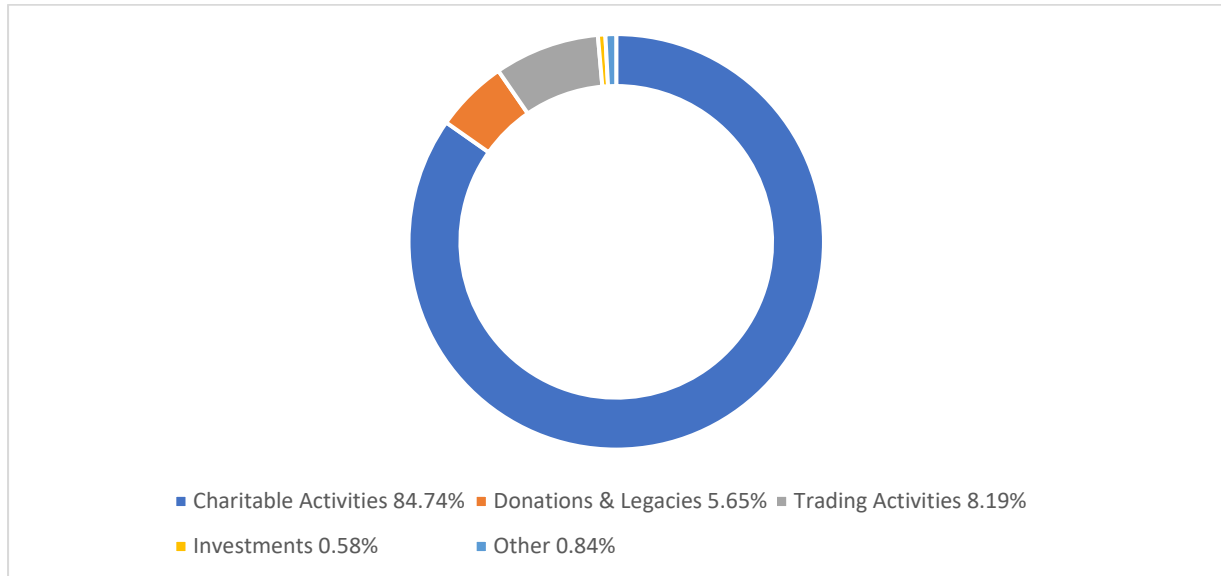
- Developing and delivering quality, flexible, person-centred services to continue to meet the needs of older people, including increasing our reach across all communities in the borough and ensuring our services are accessible to those who need them most.
- Securing additional funding from a range of sources, particularly increased service income and grant funding, to maintain and develop our service offer and to support sustainable service models
- Developing a robust business case to maximise our chance of successfully securing funding for our health and wellbeing services through the forthcoming tender process
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing, recruitment and retention

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

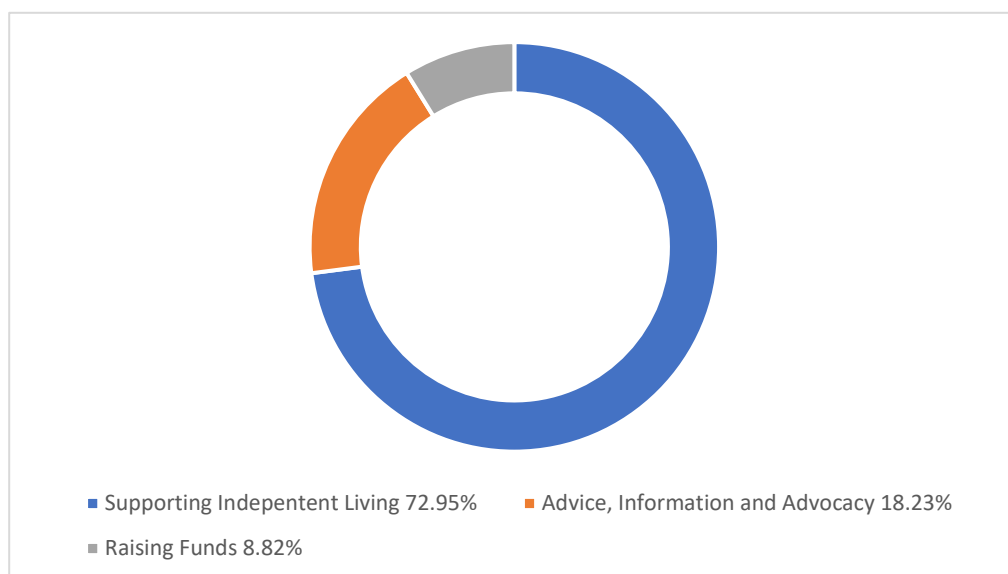
Where our income came from:

Total Income: £1,058,886



How we spent our income:

Total Expenditure: £1,108,723



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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation and our Privacy Notices.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2024/25 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association and also follows the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training, including safeguarding training, is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties
- Identification and management of risk

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TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2025

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- Written financial procedures which are subject to regular review.
 - Both planned and unannounced checks
 - Annual discussion between the Trustees and auditor without management being present
 - External review of financial controls every 3 years and which is next planned for Autumn 2025
 - The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation which need to be managed are financial; staff retention and the loss of key personnel; recruitment of both paid and voluntary personnel; the changing commissioning landscape; and increased demand for services both in volume and complexity. In terms of financial risk the current primary risks are associated with increases in employment costs, the re-tendering of the health and wellbeing contract and uncertainty around other income sources including grants, service income, donations and fundraising. In the longer term the organisation is operating in an environment where local contract levels and opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the charity's Trustees, and the Chief Executive comprise the key management personnel of the charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2024/25 the total employee benefits of the key management personnel were £55,623 (2024: £55,623) along with employer pension contributions £4,625 (2024: £4,625).

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2024/25

Chairman	Anthony Hedley
Vice Chairman	Faith Marriott (Resigned 13th November 2024)
Honorary Financial Advisor	Vacant
Trustees	Sophie Bell-Gray
	Fran Breckell
	Helen Daley

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Yvonne Hulse
Faizal Patel
Christopher Porter

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A proposal regarding the appointment of auditors of the charity will be considered at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2025 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records 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.

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board

A handwritten signature in black ink, appearing to read 'A Hedley', with a long horizontal stroke extending to the left.

Anthony Hedley
Trustee

3rd September 2025

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Balance Sheet, Statement of Cash Flows 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

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 auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report 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 during the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which 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 prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 10-11, 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.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures can detect irregularities, including fraud is detailed below.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

**Explanation as to what extent the audit was considered capable of detecting irregularities,
including fraud (continued)**

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2025

Use of our report

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



Nicholas Smith (Senior Statutory Auditor)

For and on behalf of Rotherham Taylor Limited, Statutory Auditor
Chartered Accountants
21 Navigation Business Village
Navigation Way
Ashton-on-Ribble
Preston
PR2 2YP

30th September 2025

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	38,364	21,496	59,860	36,742
<i>Other trading activities</i>					
Shop income		73,070	-	73,070	71,517
Fundraising activities		13,631	-	13,631	12,168
<i>Income from investments</i>		6,125	-	6,125	23,639
<i>Charitable activities</i>					
Supporting Independent Living	3	596,471	143,961	740,432	735,001
Advice, Information & Advocacy	4	44,020	112,892	156,912	171,446
<i>Other income</i>					
Other income		8,856	-	8,856	14,543
Total income		780,537	278,349	1,058,886	1,065,056
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Shop operating costs		84,505	-	84,505	92,410
Fundraising		13,333	-	13,333	12,628
<i>Charitable activities</i>	6				
Supporting Independent Living		674,120	134,654	808,774	828,901
Advice, Information & Advocacy		73,072	129,039	202,111	203,639
Influencing Policy & Practice		-	-	-	-
Total expenditure		845,030	263,693	1,108,723	1,137,578
Net expenditure	9a	(64,493)	14,656	(49,837)	(71,612)
Transfers between funds	16,17	-	-	-	-
Net movement in funds		(64,493)	14,656	(49,837)	(71,612)
Reconciliation of funds					
Total funds brought forward	16,17	549,592	21,748	571,340	642,952
Total funds carried forward	16,17	485,099	36,404	521,503	571,340

All incoming resources and resources expended derive from continuing activities

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2025

	Note	Charity 2025 £	Charity 2024 £
Fixed Assets			
Tangible fixed assets	10	11,197	13,399
Investments	11	8	8
		<u>11,205</u>	<u>13,407</u>
Current Assets			
Stocks	12	772	684
Debtors	13	105,582	108,962
Cash at bank and in hand		489,737	618,384
		<u>596,091</u>	<u>728,030</u>
Creditors			
Amounts falling due within one year	14	(85,793)	(170,097)
Net Current Assets		<u>510,298</u>	<u>557,933</u>
Net Assets		<u><u>521,503</u></u>	<u><u>571,340</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	316,835	385,019
- Designated funds	16	168,264	164,573
		<u>485,099</u>	<u>549,592</u>
Restricted funds	17	36,404	21,748
		<u><u>521,503</u></u>	<u><u>571,340</u></u>

Approved by the trustees on 3rd September 2025 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2025

	Note	Charity 2025 £	Charity 2024 £
Cash flows from operating activities:			
Net cash used by operating activities	24	<u>(128,483)</u>	<u>(79,664)</u>
Cash flows from investing activities:			
Interest income		6,125	23,639
Purchase of tangible fixed assets		<u>12,500</u>	<u>16,194</u>
Net cash provided by investing activities		<u>18,625</u>	<u>39,833</u>
Change in cash and cash equivalents in the reporting period		(128,647)	(72,219)
Cash and cash equivalents at the beginning of the reporting period		618,384	690,603
Cash and cash equivalents at the end of the reporting period	25	<u><u>489,737</u></u>	<u><u>618,384</u></u>

The notes on pages 21 to 41 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Basis of Consolidation

The Charity has one dormant subsidiary which is not material, see note 11 of the accounts. Therefore, these accounts are not consolidated accounts and comprise the accounts of the parent charitable company only.

Investments in Joint Ventures

Investments in joint ventures are included at cost.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes, due to rounding adjustments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2025 Total £
	Unrestricted Donations and legacies for the general use of the Charity	38,364	-	38,364
	Restricted donations			-
	- Supporting Independent Living	-	779	779
	- Advice, Information & Advocacy	-	-	-
	- Donated facilities and equipment including rate relief	-	20,717	20,717
		<u>38,364</u>	<u>21,496</u>	<u>59,860</u>

2024 COMPARATIVE

Donations and legacies

	Unrestricted Funds £	Restricted Funds £	2024 Total £
Unrestricted Donations and legacies for the general use of the Charity	20,738	88	20,826
Restricted donations			
- Supporting Independent Living	-	-	-
- Advice, Information & Advocacy	-	-	-
- Donated facilities and equipment including rate relief	-	15,916	15,916
	<u>20,738</u>	<u>16,004</u>	<u>36,742</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2025 Total £
	Contracts and Service Level Agreements:			
	Blackburn with Darwen Borough Council	455,549	-	455,549
	Lancashire & South Cumbria ICS Living			
	Longer Better	-	-	-
	Grants:			
	Age UK			
	- Brand Partner	7,500	-	7,500
	'- UEC Insight Project	-	1,500	1,500
	- Walking Tennis	-	9,612	9,612
	-Winter Health	-	990	990
	Big Lottery Community Fund RC North West Region	-	71,514	71,514
	BwDBC Winter Wellbeing	-	-	-
	Delphi Medical Consultants Limited	17,500	-	17,500
	Dept of Transport	302	-	302
	Lancashire and South Cumbria ICB - VCFSE CMHT Grant Scheme	-	26,818	26,818
	Lancashire and South Cumbria ICB VCFSE Fall Prevention Grant	68,801	-	68,801
	Lancashire Mind	-	7,353	7,353
	Masonic Charitable Trust	-	8,020	8,020
	National lottery Community RC North West Region Stepping Out	-	18,154	18,154
	Regenerate and Inclusion North	995	-	995
	Sky Cares Community Grant	2,500	-	2,500
	Service Income	43,324	-	43,324

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

	596,471	143,961	740,432
2024 COMPARATIVE			
<i>Supporting Independent Living</i>	<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>2024 Total</i>
	£	£	£
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	520,020	-	520,020
<i>Lancashire & South Cumbria ICS Living Longer Better</i>	10,000	-	10,000
<i>Grants:</i>			
<i>Age UK</i>			
<i>- Brand Partner</i>	10,000	-	10,000
<i>- Winter Health</i>	-	900	900
<i>- MCST</i>	-	13,212	13,212
<i>- Friends & Family</i>	750	-	750
<i>Big Lottery Community Fund RC North West Region</i>	-	72,478	72,478
<i>BwDBC Mental Wellbeing</i>	8,000	-	8,000
<i>BwD BC Targeted Physical Activity</i>	8,740	-	8,740
<i>BwDBC Winter Pressure</i>	7,044	-	7,044
<i>BwDBC Winter Wellbeing</i>	9,520	-	9,520
<i>Dept of Transport</i>	1,106	-	1,106
<i>North Primary Care Network</i>	1,540	-	1,540
<i>Sky Cares Community Grant</i>	2,500	-	2,500
<i>Lancs & South Cumbria ICB - VCFSE CMHT Grant Scheme</i>	16,571	-	16,571
<i>Lancashire Mind</i>	-	5,823	5,823
<i>Service Income</i>	47,707	-	47,707
	643,498	92,413	735,911

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

4

Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2025 Total £
Contracts and Service Level Agreements:			
- AgeUK Warm Homes Programme - EON and British Gas	-	40,718	40,718
Grants:			
Age UK		-	-
Brian Mercer Charitable Trust	-	10,000	10,000
BwDBC Finance & Welfare	18,000	-	18,000
BwDBC Household Support Scheme	19,920	-	19,920
BwDBC Pension Credit Campaign	5,000	-	5,000
The Eric Wright Charitable Trust	-	30,000	30,000
The Henry Smith Charity	-	32,174	32,174
Service Income	1,100	-	1,100
	<u>44,020</u>	<u>112,892</u>	<u>156,912</u>

2024 COMPARATIVE

Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2024 Total £
Contracts and Service Level Agreements:			
- AgeUK Warm Homes Programme - EON	-	38,035	38,035
Grants:			
Age UK			
- Building Better Lives	-	5,571	5,571
- Cost of Living	-	40,000	40,000
The Henry Smith Charity	-	43,100	43,100
Brian Mercer Charitable Trust	-	10,000	10,000
The Eric Wright Charitable Trust	-	25,000	25,000
Jubilee Tower Credit Union	8,640	-	8,640
Service Income	1,100	-	1,100
	<u>9,740</u>	<u>161,706</u>	<u>171,446</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	2025 Total £
Direct Costs			
Staff Costs	485,934	129,757	615,691
Premises Costs	13,240	5,045	18,285
Office Costs	20,462	1,068	21,530
Vehicle Costs	20,885	-	20,885
Service Supplies	50,731	2,215	52,946
Professional Fees	2,878	1,298	4,176
Bank Charges	843	-	843
Depreciation	3,841	458	4,299
Loss on disposal of tangible fixed assets	4,735	-	4,735
	<u>603,549</u>	<u>139,841</u>	<u>743,390</u>
Support Costs (basis for allocation)			
Staff Costs (time)	107,629	41,295	148,924
Premises (space)	43,153	6,122	49,275
Office (usage)	22,493	845	23,338
Professional Fees (usage)	6,594	1,831	8,425
Bank Charges (usage)	642	146	788
Governance costs	24,714	12,031	36,745
Total Support Costs	<u>205,225</u>	<u>62,270</u>	<u>267,495</u>
Total Costs	<u>808,774</u>	<u>202,111</u>	<u>1,010,885</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

2024 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living</i>	<i>Advice Information & Advocacy</i>	<i>2024 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs			
<i>Staff Costs</i>	508,414	130,205	638,619
<i>Premises Costs</i>	18,095	5,083	23,178
<i>Office Costs</i>	20,317	1,171	21,488
<i>Vehicle Costs</i>	21,665	-	21,665
<i>Service Supplies</i>	26,946	1,275	28,224
<i>Professional Fees</i>	5,733	1,377	7,110
<i>Bank Charges</i>	737	-	737
<i>Depreciation</i>	7,051	-	7,051
Loss on disposal of tangible fixed assets	<u>755</u>	<u>-</u>	<u>755</u>
	<u>609,716.00</u>	<u>139,111.00</u>	<u>748,827.00</u>
 <i>Support Costs (basis for allocation)</i>			
<i>Staff Costs (time)</i>	120,189	43,396	163,585
<i>Premises (space)</i>	42,292	6,143	48,435
<i>Office (usage)</i>	24,898	966	25,864
<i>Professional Fees (usage)</i>	6,594	1,831	8,425
<i>Bank Charges (usage)</i>	851	193	1,044
Governance costs	<u>24,361</u>	<u>11,999</u>	<u>36,360</u>
Total Support Costs	<u>219,185.00</u>	<u>64,528.00</u>	<u>283,713.00</u>
 Total Costs	<u>828,901.00</u>	<u>203,639.00</u>	<u>1,032,540.00</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

7 Expenditure on Raising Funds

	Shop Operating Costs £	Fundraising £	2025 Total £
Direct Costs			
Staff Costs	47,073	10,670	57,743
Premises Costs	22,009	325	22,334
Office Costs	828	96	924
Service Supplies	379	1,394	1,773
Professional Fees	804	163	967
Bank charges	684	18	702
	<u>71,777</u>	<u>12,666</u>	<u>84,443</u>
Support Costs (basis for allocation)			
Staff Costs (time)	7,452	13	7,465
Premises (space)	2,069	235	2,304
Office (usage)	2,645	342	2,987
Service Supplies	-	-	-
Professional Fees (usage)	463	60	523
Bank charges (usage)	99	17	116
Total Support Costs	<u>12,728</u>	<u>667</u>	<u>13,395</u>
Total Costs	<u>84,505</u>	<u>13,333</u>	<u>97,838</u>
Total Costs			1,108,723

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

2024 COMPARATIVE

Expenditure on Raising Funds

	<i>Shop Operating Costs</i>	<i>Fundraising</i>	<i>2024 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs			
Staff Costs	51,783	10,689	62,472
Premises Costs	22,975	-	22,975
Office Costs	1,178	-	1,178
Vehicle Costs			-
Service Supplies	1,582	1,073	2,655
Professional Fees	728	99	827
Bank charges	965	73	1,038
	<u>79,211</u>	<u>11,934</u>	<u>91,145</u>
Support Costs (basis for allocation)			
Staff Costs (time)	7,778	12	7,790
Premises (space)	2,071	240	2,311
Office (usage)	2,788	370	3,158
Service Supplies	-	-	-
Professional Fees (usage)	463	60	523
Bank charges (usage)	99	12	111
Depreciation	-	-	-
Total Support Costs	<u>13,199</u>	<u>694</u>	<u>13,893</u>
Total Costs	<u>92,410</u>	<u>12,628</u>	<u>105,038</u>

- 8 Support Costs**
Some of the organisation's services operate

Support Staff Costs include the Chief

Governance costs, included within support

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

9a Net expenditure for the year

This is stated after charging:

	2025	2024
	£	£
Operating leases - Land & Buildings	6,520	20,458
Operating leases - Equipment	12,982	14,277
Depreciation	4,299	7,052

9b Auditors' remuneration

Total resources expended includes Auditors'

	2025	2024
	£	£
Audit services		
Charity	8,400	8,400
	8,400	8,400

10 Tangible fixed assets

	Leasehold Improvements £	Equipment £	Motor Vehicles £	Total £
Cost				
Balance at 1 April 2024	42,899	139,164	16,194	198,257
Additions	-	-	12,500	12,500
Disposals	-	-	(16,194)	(16,194)
Balance at 31 March 2025	42,899	139,164	12,500	194,563
Depreciation				
Balance at 1 April 2024	42,899	138,248	3,711	184,858
Charge for the period	-	916	3,383	4,299
Eliminated on Disposal			(5,791)	(5,791)
Balance at 31 March 2025	42,899	139,164	1,303	183,366
Net book value				
31 March 2025	-	-	11,197	11,197
31 March 2024	-	916	12,483	13,399

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

11	Fixed Asset Investment	2025	2024
		£	£
	Shares in AGE Uk Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2025	<u>8</u>	<u>8</u>

The Charity holds the whole of the issued

The aggregate of assets, liabilities and reserves is:

	2025	2024
	£	£
Assets	2	2
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share

12	Stocks	2025	2024
		£	£
	Finished goods and goods for resale	<u>772</u>	<u>684</u>

13	Debtors	2025	2024
		£	£
	Grants receivable	75,627	31,138
	Tax recoverable including VAT	12,389	2,634
	Prepayments and accrued income	17,566	75,190
		<u>105,582</u>	<u>108,962</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

14 Creditors: Amounts falling due within one year

	2025	2024
	£	£
Taxation including VAT	-	14,978
Accruals	38,394	104,329
Other Creditors	47,399	50,790
	<u>85,793</u>	<u>170,097</u>

15 Deferred income

Deferred income comprises grants received

	Charity
	£
Balance at 1 April 2024	50,790
Amount released to incoming resources	(50,790)
Amount deferred in period	47,399
Balance at 31 March 2025	<u>47,399</u>

2024 COMPARATIVE

Deferred income

Deferred income comprises grants received in

	Charity
	£
<i>Balance at 1 April 2023</i>	68,976
<i>Amount released to incoming resources</i>	(68,976)
<i>Amount deferred in period</i>	50,790
<i>Balance at 31 March 2024</i>	<u>50,790</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

16	Unrestricted funds	1 April 2024 £	Incoming £	Outgoing £	Transfers £	31 March 2025 £
	Designated funds	164,573	-	-	3,691	168,264
	Undesignated funds	385,019	780,537	(845,030)	(3,691)	316,835
	Charity	<u>549,592</u>	<u>780,537</u>	<u>(845,030)</u>	<u>-</u>	<u>485,099</u>

Funds are designated for the following purposes

	31 March 2025 £
Name	
Business Continuity & Development	<u>168,264</u>
Purpose	
To maintain essential core functions and services and support the upgrade of IT equipment	

2024		1 April 2023 £	Incoming £	Outgoing £	Transfers £	31 March 2024 £
	Unrestricted funds					
	Designated funds	204,703	-	-	(40,130)	164,573
	Undesignated funds	382,155	795,843	(833,109)	40,130	385,019
	Charity	<u>586,858</u>	<u>795,843</u>	<u>(833,109)</u>	<u>-</u>	<u>549,592</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

17 Restricted funds

Description of Fund	1 April 2024 £	Incoming £	Outgoing £	Transfers £	31 March 2025 £
ADVICE & INFORMATION					
Age UK					
- Warm Homes Programme - EON and British Gas	-	40,718	(40,718)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	30,000	(30,000)	-	-
The Henry Smith Charity	1,238	32,174	(33,412)	-	-
SUPPORTING INDEPENDENT LIVING					
Age UK					
- Walking Tennis	-	9,612	(8,488)	-	1,124
- Ageing Well Mutli Agency Funding	1,940	-	-	-	1,940
- Integrated Care	3,264	-	-	-	3,264
- UEC Insight Project	-	1,500	(1,500)	-	-
-Winter Health		990	(990)		-
Big Lottery Community Fund RC North West Region	1,242	71,514	(60,170)	-	12,586
Co-op Dementia Cinema	2,387	-	(396)	-	1,991
Lancashire Mind	-	7,353	(7,353)	-	-
Lancashire and South Cumbria ICB - VCFSE CMHT Grant Scheme		26,818	(26,818)		-
Masonic Charitable Trust	-	8,020	(4,132)	-	3,888
Morrison's Community Fund	9,620	-	-	-	9,620
National Lottery Community RC North West Region Stepping Out	-	18,154	(18,154)		-
Swim England	557	-	-	-	557
WG Edwards	1,500	-	-	-	1,500
Donations	-	779	(845)	-	(66)
Donated facilities & equipment	-	20,717	(20,717)	-	-
Restricted funds - Charity	21,748	278,349	(263,693)	-	36,404

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

2024

Restricted funds

	1 April 2023	Incoming	Outgoing	Transfers	31 March 2024
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- Warm Homes Programme - EON	-	38,123	(38,123)	-	-
- Building Better Lives	-	5,571	(5,571)	-	-
- Cost of Living	-	40,000	(40,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	25,000	(25,000)	-	-
Donations	-	-	-	-	-
The Henry Smith Charity	-	43,100	(41,862)	-	1,238
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- MCST	3,078	13,212	(16,290)	-	-
- Winter Health	-	900	(900)	-	-
- Ageing Well Mutli Agency Funding	1,940	-	-	-	1,940
Region	-	72,478	(71,236)	-	1,242
Darwen Town Council	667	-	(667)	-	-
Swim England	557	-	-	-	557
WG Edwards	1,500	-	-	-	1,500
Co-op Dementia Cinema	2,387	-	-	-	2,387
Asda Community Fund	81	-	(81)	-	-
Morrisons Community Fund	9,620	-	-	-	9,620
Garfield Weston	33,000	-	(33,000)	-	-
Social Inclusion					
Lancashire Mind	-	5,823	(5,823)	-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
Donated facilities & equipment	-	15,916	(15,916)	-	-
Other	-	-	-	-	-
Restricted funds - Charity	56,094	270,123	(304,469)	-	21,748

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

18

Information regarding employees and trustees

	2023	2024
Average number of employees in the period		
- Full time employees	16	16
- Part time employees	15	16
Average number of employees	<u>31</u>	<u>32</u>
The full time equivalent of the part time staff is	10.61	11.49
Staff costs comprise:	£	£
- Wages and salaries	747,024	759,089
- Social security costs	58,441	59,896
- Recruitment	-	-
- Pension contributions	55,052	54,893
	<u>860,517</u>	<u>873,878</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 in the current or previous years.

The charity purchased insurance costing £350 (2024: £1,043) to protect itself from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £55,623 (2024: £55,623) in addition employer pension contributions with the salary exchange scheme of £4,625 (2024: £4,625) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

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Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund using the salary exchange scheme for eligible employees. The charge for the year is £55,052 (2024 : £54892).

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

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Analysis of Charity assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	-	11,197	-	11,197
Current assets:		-		
- Investment in joint venture	-	8	-	8
- Stocks	-	773	-	773
- Debtors	-	93,698	2,160	95,858
- Cash at bank and in hand	168,264	258,251	63,222	489,737
Creditors	-	(73,226)	(2,844)	(76,070)
Total	168,264	290,701	62,538	521,503

2024 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	-	13,399	-	13,399
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	684	-	684
- Debtors	-	108,952	10	108,962
- Cash at bank and in hand	201,173	359,502	57,709	618,384
Creditors	-	(134,126)	(35,971)	(170,097)
Total	201,173	348,419	21,748	571,340

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

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Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(32,909)	(31,584)	14,656	(49,837)
Net increase in tangible assets	-	(2,202)	-	(2,202)
Net movement in funds available for future activities	(32,909)	(33,786)	14,656	(52,039)

2024 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(40,130)	2,864	(34,346)	(71,612)
Net decrease in tangible assets	8,388	-	-	8,388
Net movement in funds available for future activities	(31,742)	2,864	(34,346)	(63,224)

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Financial commitments and operating leases

At 31 March 2025 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2025	2024	2025	2024
	£	£	£	£
Operating leases which expire:				
Within one year	6,520	20,458	12,982	13,206
Within two to five years	7,600	-	5,876	12,311
	14,120	20,458	18,858	25,517

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Related Party Transactions

There were donations, including gift aid, made by the Trustees of £100 (2024: £129)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity did not receive any income in 24/25 as the project had come to an end.

There were no other related party transactions during the current or previous year

During the reporting period, the Care Network (Blackburn with Darwen) Ltd received funding amounting to £25,460 from Age UK Blackburn with Darwen in support of the Darwen Falls project. Vicky Shepherd, the Chief Executive of Age UK Blackburn with Darwen also serves as a trustee Care Network (Blackburn with Darwen) Ltd.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2025**

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Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2025 £	Charity 2024 £
Net expenditure for the reporting period (as per the statement of financial activities)	(49,837)	(71,612)
	-	-
Adjustments for:		
Depreciation charges	4,299	7,051
Loss on disposal of tangible fixed assets	4,735	755
Bank interest	(6,125)	(23,639)
Decrease in stocks	(632)	141
Decrease in debtors	3,380	(71,227)
Increase/(decrease) in creditors	(84,303)	78,867
Net cash used by operating activities	(128,483)	(79,664)

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Analysis of net funds

	1 April 2024 £	Cash Flow £	31 March 2025 £
Cash at bank and in hand	618,384	(128,647)	489,737

2024 COMPARATIVE

Analysis of net funds

	1 April 2023 £	Cash Flow £	31 March 2024 £
Cash at bank and in hand	690,603	(72,219)	618,384

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Government Grants - Charity Funder

	Description/Nature	2025 £	2024 £
Department of Transport	Day Services transport provision	302	1,106

The Charity has also benefited from other forms of local government assistance. There were no unfulfilled conditions or other contingencies attached to grants recognised in income.

AGE UK BLACKBURN WITH DARWEN

Appendix 1

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2025

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2025	Total Funds 31 March 2024
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	455,549	-	455,549	520,020
Age UK Warm Homes Programme -Eon and British Gas	-	40,718	40,718	38,035
Lancashire & South Cumbria ICS Living Longer Better	-	-	-	10,000
	<u>455,549</u>	<u>40,718</u>	<u>496,267</u>	<u>568,055</u>
Grants				
Age UK				
- Brand Partner	7,500	-	7,500	10,000
- Building Better Lives	-	-	-	5,571
- Cost of Living	-	-	-	40,000
- Friends & Family	-	-	-	750
- MCST	-	-	-	13,212
- Winter Health	-	990	990	900
- UEC Insight Project	-	1,500	1,500	-
- Walking Tennis	-	9,612	9,612	-
Big Lottery Community Fund RC North West Region	-	71,514	71,514	72,478
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
BwDBC Targeted Physical Activity	-	-	-	8,740
BwDBC Finance & Welfare	18,000	-	18,000	-
BwDBC Household Support Scheme	19,920	-	19,920	-
BwDBC Mental Wellbeing	-	-	-	8,000
BwDBC Pension Credit Campaign	5,000	-	5,000	-
BwDBC Winter Pressure	-	-	-	7,044
BwDBC Winter Wellbeing	-	-	-	9,520
Delphi Medical Consultants Limited	17,500	-	17,500	-
Dept of Transport	302	-	302	1,106
Jubilee Tower Credit Union	-	-	-	8,640
Lancashire and South Cumbria ICB - VCFSE CMHT Grant Scheme	-	26,818	26,818	16,571
Lancashire and South Cumbria ICB VCFSE Fall Prevention grant	68,801	-	68,801	-
Lancashire Mind	-	7,353	7,353	5,823
Masonic Charitable Trust	-	8,020	8,020	-
National Lottery Community Fund RC Northwest Region Stepping Out	-	18,154	18,154	-
North Primary Care Network	-	-	-	1,540
Regenerate and Inclusion North	995	-	995	-
Sky Cares Community Grant	2,500	-	2,500	2,500
The Eric Wright Charitable Trust	-	30,000	30,000	25,000
The Henry Smith Charity	-	32,174	32,174	43,100
	<u>140,518</u>	<u>216,135</u>	<u>356,653</u>	<u>290,495</u>
Donations and fundraising				
Miscellaneous donations	15,453	779	16,232	20,426
Legacies	22,911	-	22,911	400
Donated facilities & equipment	-	20,717	20,717	15,916
Fundraising activities & events	13,631	-	13,631	12,168
Sale of goods	73,070	-	73,070	71,517
Gift Aid Administration Fee	206	-	206	153
	<u>125,271</u>	<u>21,496</u>	<u>146,767</u>	<u>120,580</u>
Service income				
Service charges	44,424	-	44,424	48,807
	<u>44,424</u>	<u>-</u>	<u>44,424</u>	<u>48,807</u>
Other income				
Bank and building society interest	6,125	-	6,125	23,639
Other	8,650	-	8,650	14,390
	<u>14,775</u>	<u>-</u>	<u>14,775</u>	<u>38,029</u>
Total income	<u>780,537</u>	<u>278,349</u>	<u>1,058,886</u>	<u>1,065,966</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2025

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2025	Total Funds 31 March 2024
EXPENDITURE	£	£	£	£
Wages, salaries and staff recruitment	631,422	208,528	839,950	857,358
Rent, rates & insurance	31,473	23,968	55,441	56,008
Heat and light	24,272	3,818	28,090	27,434
Repairs, renewals & alterations	5,900	5,766	11,666	13,457
Printing, stationery & office expenses	33,468	7,112	40,580	52,112
Post & telephone	11,793	3,811	15,604	33,583
Travel	5,968	2,602	8,570	8,030
Service supplies	21,791	3,368	25,159	30,879
Volunteers expenses	1,730	921	2,651	2,367
Advertising, promotion & events	595	-	595	166
Training & conferences	3,637	760	4,397	4,798
Vehicle expenditure	20,885	-	20,885	21,665
Audit fee	6,446	1,580	8,026	8,087
Professional fees	4,900	1,165	6,065	8,798
Bank charges	2,156	294	2,450	2,930
Provision for depreciation	4,299	-	4,299	7,052
Loss on disposal of fixed asset	4,735	-	4,735	754
Fees to Voluntary Organisations	29,560	-	29,560	2,100
Total expenditure	845,030	263,693	1,108,723	1,137,578
Deficit of income over expenditure for the year transferred to balance sheet	(64,493)	14,656	(49,837)	(71,612)

Accounts



DIRECTORS' REPORT & CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

Registered charity no 1143809
Registered company no 7728630

AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2024.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. The company is currently dormant.

2023/24 was another busy and challenging year for the organisation, which saw our services continue to support older people experiencing increasing challenges with physical and mental health and increasing numbers living with long term conditions including dementia, along with those struggling with the cost of living challenges. We saw increased demand across our services, in both volume and complexity, so whilst maintaining our core service offer, we have also developed new offers in response to what older people have told us they need with a particular focus on mental health and wellbeing support. We were also pleased to launch the new, National Lottery funded, dementia Wayfinder Service in May 2023. We have continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate.

We are working in ever increasing financially challenging times with income levels from all sources under pressure and increased costs across all areas of operation. During the year we have retained our main service contracts and also secured income from a range of grant funders to support service delivery and development, however income from fundraising, donations and other unrestricted sources remains challenged impacting on our ability to fully fund all our core running costs. In response we continue to look for ways to reduce expenditure and improve efficiency without compromising on quality of service. We are grateful for the support from all our funders, donors and supporters who continue to provide vital resources to enable us to support local older people, and we also seek to continue to diversify and expand our income generation activities to support organisational sustainability, including through new charged for service offers.

FINANCIAL REVIEW

In the year to 31 March 2024 the Charity reported a deficit of £71,612 from an income of £1,065,966. This was made up of a deficit of £34,346 on restricted funds due to the planned spending of funds received in previous periods and a deficit of £37,266 on unrestricted funds (income received or generated and available for general use). The deficit on unrestricted funds is made up primarily of designated funds which have been used to support our unfunded core costs.

The appendices on pages 42 and 43 also show the Charity's income and expenditure for the 2023/2024 financial year together with the 2022/2023 comparative figures. Whilst these

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers with a clearer financial picture.

53% of the organisation's annual income came from contract income through service contracts with Blackburn with Darwen Borough Council, the NHS and national Age UK through the Warm Homes programme. This is a small (2%) decrease on the previous year.

27% of the organisation's annual income came from grants from a variety of sources, which is a small (1%) decrease on the previous year.

20% of our annual income came from a combination of income from services, fundraising activities including charity shop sales, donations and legacies, investment income and other sundry income, which is a 3% increase on the previous year. During the financial year the organisation received a total of £36,742 from donations and legacies. This income was made up of unrestricted donations amounting to £20,738 and £16,004 in restricted donations of which £15,916 represented the value of donated facilities and equipment. Income from investments increased significantly due to a revised investment policy and income from sundry sources including placement income also increased compared to 2022/23. Income from these sources supported the provision of the charity's essential core functions.

Overall expenditure increased compared to 2022/23. Expenditure on wages and salaries was increased due to both increased numbers of roles related to specific funded programmes, and general increases related to the national minimum wage and other cost of living awards for staff. We continued to experience increasing expenditure on energy costs due to market factors despite tight controls on the use of energy and vehicle expenditure was increased due replacement and higher repair costs for our minibus. Whilst we saw a general increase in expenditure on office costs, post and telephone costs were impacted by a one-off cost related to moving telephone provider. The reduction in service supply costs relates to some specific funded project costs coming to an end in year. Expenditure on audit and other professional fees and bank charges was also reduced.

Investment Policy

The charity's investment policy supports a mixed investment portfolio in order to maximise the organisation's assets, which includes investments in short or medium term low risk, easily redeemable investments in the form of bank deposits and investment of some funds into longer term, higher yielding funds.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities was already challenging and has been further exacerbated by the national economic operating environment resulting in significant increased costs and uncertainty about income levels. Challenges with the level of public

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT

FOR THE YEAR ENDED 31 MARCH 2024

sector funds and changes to commissioning models along with increased competition for grant funding mean external funding remains uncertain; and income levels from service and shop takings and fundraising activity are all under pressure from ongoing cost of living challenges and wider economic situation. In addition, we are seeing increasing demand and therefore capacity demands across our service provision. As such, it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2024/25 and the trustees have designated funds to support business continuity.

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2024 amounted to £571,340 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £549,592 this figure includes fixed assets of £14,154.

Designated funds at 31st March 2024 amounted to £164,573. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2024 and it was decided that no changes were needed.

Restricted funds at 31st March 2024 amounted £21,748. Details on the movement on restricted funds can be found in the notes to the accounts.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Based on the organisation's level of cash reserves and activity being undertaken to secure income from grants and contracts along with the additional grant income already secured in 2024/25 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity did not receive any income in 2023/24 as there was no delivery activity in the period (2023: nil)

There were donations, including gift aid, made by Trustees of £129 (2023: £60)

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2024/25 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality, flexible, person-centred services to continue to meet the needs of older people, including increasing our reach across all communities in the borough and ensuring our services are accessible to those who need them most.
- Securing additional funding from a range of sources, particularly increased service income and grant funding, to maintain and develop our service offer and to support sustainable service models
- Developing a robust business case to maximise our chance of successfully securing funding for our health and wellbeing services through the forthcoming tender process
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing, recruitment and retention

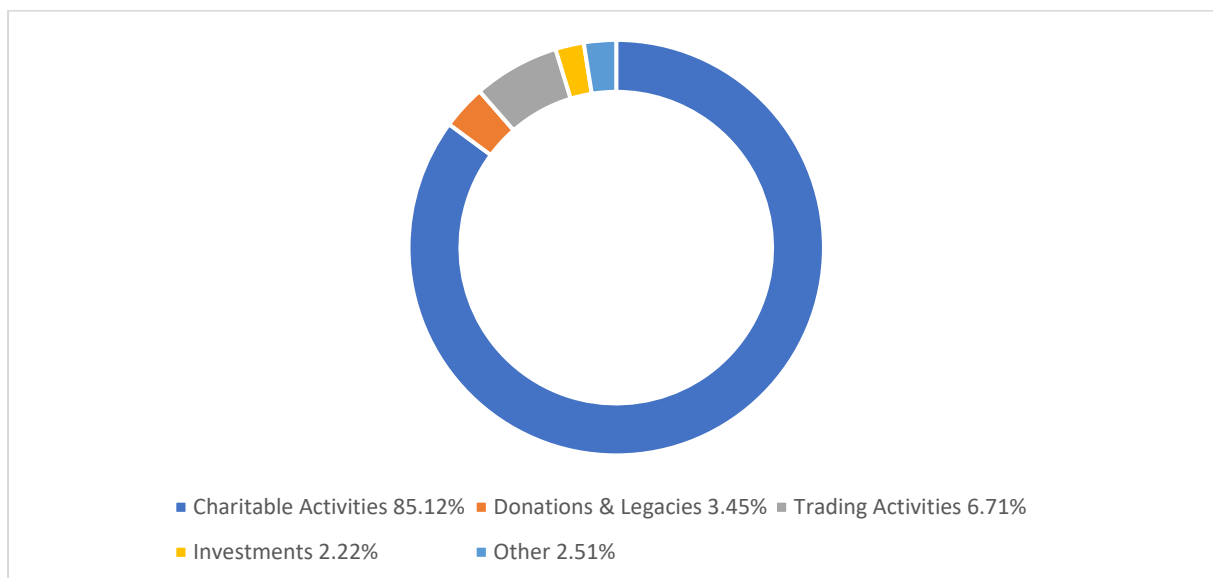
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Where our income came from:

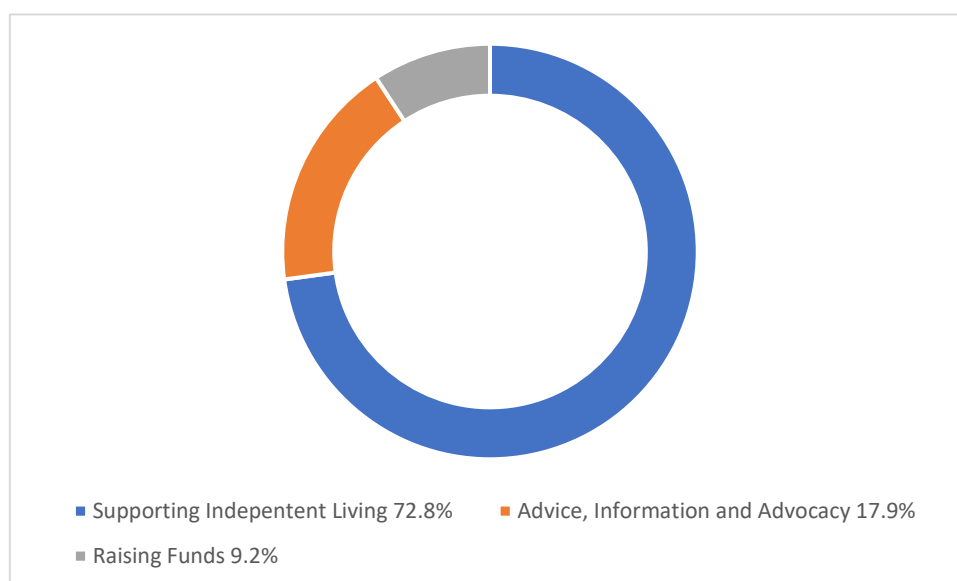
Total Income:

£ 1,065,966



How we spent our income:

Total Expenditure: £1,137,578



AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation and our Privacy Notices.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2023/24 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association and also follows the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 and 9 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training, including safeguarding training, is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

-
- Identification and management of risk
 - Written financial procedures which are subject to regular review.
 - Both planned and unannounced checks in all service areas.
 - Annual discussion between the Trustees and auditor without management being present
 - External review of financial controls every 3 years and which most recently took place in 2022, with no gaps in controls identified
 - The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation which need to be managed are financial; staff retention and the loss of key personnel; recruitment of both paid and voluntary personnel; the changing commissioning landscape; and increased demand for services both in volume and complexity. In terms of financial risk the current primary risks are associated with increasing costs due to the current UK financial situation, the re-tendering of the day care and health and wellbeing contracts and uncertainty around other income sources including service income, donations and fundraising due to the cost of living challenges. In the longer term the organisation is operating in an environment where local contract levels and opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2023/24 the total employee benefits of the key management personnel were £55,623 (2023: £59,049) along with employer pension contributions £4,625 (2023: £2,235).

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2023/24

Chairman	Anthony Hedley
Vice Chairman	John Thomas (resigned 29th November 2023) Faith Marriott (Vice Chairman from 15th May 2024)
Honorary Financial Advisor	Vacant

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Trustees	Sophie Bell-Grey (appointed 17th March 2024) Fran Breckell Helen Daley (appointed 14th February 2024) Yvonne Hulse (appointed 24th May 2023) Faizal Patel Christopher Porter

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A proposal regarding the appointment of auditors of the charity will be considered at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2024 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

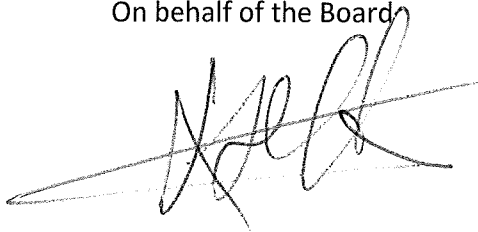
The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from the legislation in other jurisdictions.

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board

A handwritten signature in black ink, appearing to read 'A Hedley', with a long horizontal stroke extending to the left.

Anthony Hedley
Trustee

11 September 2024

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Balance Sheet, Statement of Cash Flows 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

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 auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report 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 during the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which 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 prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 9-10, 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.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures can detect irregularities, including fraud is detailed below.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

**Explanation as to what extent the audit was considered capable of detecting irregularities,
including fraud**

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

**Explanation as to what extent the audit was considered capable of detecting irregularities,
including fraud (continued)**

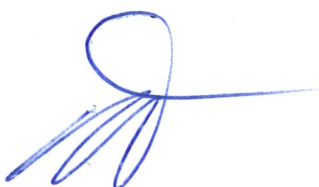
As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2024

Use of our report

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



Nicholas Smith (Senior Statutory Auditor)

For and on behalf of Rotherham Taylor Limited, Statutory Auditor
Chartered Accountants
21 Navigation Business Village
Navigation Way
Ashton-on-Ribble
Preston
PR2 2YP

11 September 2024

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	20,738	16,004	36,742	40,826
<i>Other trading activities</i>					
Shop income		71,517	-	71,517	68,668
Fundraising activities		12,168	-	12,168	13,669
Reimbursed costs		-	-	-	-
<i>Income from investments</i>					
Interest on short term deposits		23,639	-	23,639	4,519
<i>Charitable activities</i>					
Supporting Independent Living	3	643,498	92,413	735,911	740,001
Advice, Information & Advocacy	4	9,740	161,706	171,446	147,869
<i>Other income</i>					
Other income		14,543	-	14,543	7,147
Total income		795,843	270,123	1,065,966	1,022,699
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Shop operating costs		92,410	-	92,410	96,959
Fundraising		12,628	-	12,628	12,030
<i>Charitable activities</i>	6				
Supporting Independent Living		684,988	143,913	828,901	779,009
Advice, Information & Advocacy		43,083	160,556	203,639	186,541
Influencing Policy & Practice		-	-	-	-
Total expenditure		833,109	304,469	1,137,578	1,074,539
Net expenditure	9a	(37,266)	(34,346)	(71,612)	(51,841)
Transfers between funds	16,17	-	-	-	-
Net movement in funds		(37,266)	(34,346)	(71,612)	(51,841)
Reconciliation of funds					
Total funds brought forward	16,17	586,858	56,094	642,952	694,791
Total funds carried forward	16,17	549,592	21,748	571,340	642,952

All incoming resources and resources expended derive from continuing activities

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2024

	Note	Charity 2024 £	Charity 2023 £
Fixed Assets			
Tangible fixed assets	10	13,399	5,011
Investments	11	8	8
		<u>13,407</u>	<u>5,019</u>
Current Assets			
Stocks	12	684	825
Debtors	13	108,962	37,735
Cash at bank and in hand		618,384	690,603
		<u>728,030</u>	<u>729,163</u>
Creditors			
Amounts falling due within one year	14	<u>(170,097)</u>	<u>(91,230)</u>
Net Current Assets		557,933	637,933
Net Assets		<u>571,340</u>	<u>642,952</u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	385,019	382,155
- Designated funds	16	164,573	204,703
		<u>549,592</u>	<u>586,858</u>
Restricted funds	17	21,748	56,094
		<u>571,340</u>	<u>642,952</u>

Approved by the trustees on 11 September 2024 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2024

	Note	Charity 2024 £	Charity 2023 £
Cash flows from operating activities:			
Net cash used by operating activities	24	<u>(79,664)</u>	<u>(183,299)</u>
Cash flows from investing activities:			
Interest income		23,639	4,519
Purchase of tangible fixed assets		<u>16,194</u>	<u>-</u>
Net cash provided by investing activities		<u>39,833</u>	<u>4,519</u>
Change in cash and cash equivalents in the reporting period		(72,219)	(132,876)
Cash and cash equivalents at the beginning of the reporting period		690,603	823,479
Cash and cash equivalents at the end of the reporting period	25	<u><u>618,384</u></u>	<u><u>690,603</u></u>

The notes on pages 21 to 41 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Basis of Consolidation

The Charity has one dormant subsidiary which is not material, see note 11 of the accounts. Therefore, these accounts are not consolidated accounts and comprise the accounts of the parent charitable company only.

Investments in Joint Ventures

Investments in joint ventures are included at cost.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2024

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements.

Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes, due to rounding adjustments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2024 Total £
	Unrestricted Donations and legacies for the general use of the Charity	20,738	88	20,826
	Restricted donations			
	- Supporting Independent Living	-	-	-
	- Advice, Information & Advocacy	-	-	-
	- Donated facilities and equipment including rate relief	-	15,916	15,916
		<u>20,738</u>	<u>16,004</u>	<u>36,742</u>

2023 COMPARATIVE

<i>Donations and legacies</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2023 Total £</i>
<i>Unrestricted donations and legacies for the general use of the Charity</i>	20,661	-	20,661
<i>Restricted donations</i>			
- <i>Supporting Independent Living</i>	-	240	240
- <i>Advice, Information & Advocacy</i>	-	640	640
- <i>Donated facilities and equipment including rate relief</i>	-	19,285	19,285
	<u>20,661</u>	<u>20,165</u>	<u>40,826</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2024 Total £
	Contracts and Service Level Agreements:			
	Blackburn with Darwen Borough Council	520,020	-	520,020
	Lancashire & South Cumbria ICS Living Longer Better	10,000	-	10,000
	Grants:			
	Age UK			
	- Brand Partner	10,000	-	10,000
	- Winter Health	-	900	900
	- MCST	-	13,212	13,212
	- Friends & Family	750	-	750
	Big Lottery Community Fund RC North West Region	-	72,478	72,478
	BwDBC Mental Wellbeing	8,000	-	8,000
	BwD BC Targeted Physical Activity	8,740	-	8,740
	BwDBC Winter Pressure	7,044	-	7,044
	BwDBC Winter Wellbeing	9,520	-	9,520
	Dept of Transport	1,106	-	1,106
	North Primary Care Network	1,540	-	1,540
	Sky Cares Community Grant	2,500	-	2,500
	Lancs & South Cumbria ICB - VCFSE CMHT Grant Scheme	16,571	-	16,571
	Lancashire Mind	-	5,823	5,823
	Service Income	47,707	-	47,707
		<u>643,498</u>	<u>92,413</u>	<u>735,911</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

2023 COMPARATIVE

Supporting Independent Living

	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2023 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	548,356	-	548,356
<i>Grants:</i>			
<i>Age UK</i>			
- <i>Brand Partner</i>	10,000	-	10,000
- <i>Winter Health</i>	-	1,850	1,850
- <i>MCST</i>	-	12,761	12,761
- <i>Walking Football</i>	-	3,620	3,620
- <i>Sport England</i>	-	1,473	1,473
<i>Big Lottery Community Fund RC North West Region</i>	-	9,498	9,498
<i>BwDBC Activity Buddies</i>	14,096	-	14,096
<i>BwD BC Creative Ideas</i>	10,294	-	10,294
<i>BwDBC Take Home & Settle</i>	6,565	-	6,565
<i>BwDBC Targeted Benefit take up campaign</i>	2,000	-	2,000
<i>BwDBC Winter Wellbeing Packs</i>	3,418	-	3,418
<i>Care Network - Covid Community Champions</i>	2,000	-	2,000
<i>Darwen Town Council</i>	-	700	700
<i>Dept of Transport</i>	1,333	-	1,333
<i>Garfield Weston</i>	-	20,000	20,000
<i>Innovate UK</i>	41,365	-	41,365
<i>Kickstart programme</i>	3,870	-	3,870
<i>Lancashire Mind</i>	-	4,728	4,728
<i>Service Income</i>	42,074	-	42,074
	685,371	54,630	740,001

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

4	Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2024 Total £
	Contracts and Service Level Agreements:			
	- AgeUK Warm Homes Programme - EON	-	38,035	38,035
	Grants:			
	Age UK			
	- Building Better Lives	-	5,571	5,571
	- Cost of Living	-	40,000	40,000
	The Henry Smith Charity	-	43,100	43,100
	Brian Mercer Charitable Trust	-	10,000	10,000
	The Eric Wright Charitable Trust	-	25,000	25,000
	Jubilee Tower Credit Union	8,640	-	8,640
	Service Income	1,100	-	1,100
		<u>9,740</u>	<u>161,706</u>	<u>171,446</u>

2023 COMPARATIVE

<i>Advice, Information & Advocacy</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2023 Total £</i>
Contracts and Service Level Agreements:			
- AgeUK Warm Homes Programme - Shell	-	15,075	15,075
Grants:			
Age UK			
- Building Better Lives	-	30,000	30,000
The Henry Smith Charity	-	26,448	26,448
Brian Mercer	-	10,000	10,000
BwD BC Household Support Fund	4,420	-	4,420
BwD BC Public Health	3,000	-	3,000
BwDBC Creative Ideas	7,606	-	7,606
Eric Wright Charitable Trust	-	40,000	40,000
Jubilee Tower Credit Union	10,000	-	10,000
Skelton Charity	-	1,320	1,320
	<u>25,026</u>	<u>122,843</u>	<u>147,869</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	2024 Total £
Direct Costs			
Staff Costs	508,414	130,205	638,619
Premises Costs	18,095	5,083	23,178
Office Costs	20,317	1,171	21,488
Vehicle Costs	21,665	-	21,665
Service Supplies	26,949	1,275	28,224
Professional Fees	5,733	1,377	7,110
Bank Charges	737	-	737
Depreciation	7,051	-	7,051
Loss on disposal of tangible fixed assets	755	-	755
	<u>609,716</u>	<u>139,111</u>	<u>748,827</u>
Support Costs (basis for allocation)			
Staff Costs (time)	120,189	43,396	163,585
Premises (space)	42,292	6,143	48,435
Office (usage)	24,898	966	25,864
Professional Fees (usage)	6,594	1,831	8,425
Bank Charges (usage)	851	193	1,044
Governance costs	24,361	11,999	36,360
Total Support Costs	<u>219,185</u>	<u>64,528</u>	<u>283,713</u>
Total Costs	<u>828,901</u>	<u>203,639</u>	<u>1,032,540</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

2023 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living £</i>	<i>Advice Information & Advocacy £</i>	<i>2023 Total £</i>
Direct Costs			
<i>Staff Costs</i>	510,199	123,062	633,261
<i>Premises Costs</i>	5,761	1,969	7,730
<i>Office Costs</i>	13,532	913	14,445
<i>Vehicle Costs</i>	7,836		7,836
<i>Service Supplies</i>	34,804	1,205	36,009
<i>Professional Fees</i>	2,583	356	2,939
<i>Bank Charges</i>	399	-	399
<i>Depreciation</i>	1,378	-	1,378
	<u>576,492</u>	<u>127,505</u>	<u>703,997</u>
Support Costs (basis for allocation)			
<i>Staff Costs (time)</i>	113,678	41,015	154,693
<i>Premises (space)</i>	37,136	4,606	41,742
<i>Office (usage)</i>	23,532	913	24,445
<i>Professional Fees (usage)</i>	4,342	980	5,322
<i>Bank Charges (usage)</i>	804	182	986
<i>Governance costs</i>	23,025	11,341	34,366
Total Support Costs	<u>202,517</u>	<u>59,037</u>	<u>261,554</u>
Total Costs	<u>779,009</u>	<u>186,542</u>	<u>965,551</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

7 Expenditure on Raising Funds

	Shop Operating Costs £	Fundraising £	2024 Total £
Direct Costs			
Staff Costs	51,783	10,689	62,472
Premises Costs	22,975	-	22,975
Office Costs	1,178	-	1,178
Service Supplies	1,582	1,073	2,655
Professional Fees	728	99	827
Bank charges	965	73	1,038
	<u>79,211</u>	<u>11,934</u>	<u>91,145</u>
Support Costs (basis for allocation)			
Staff Costs (time)	7,778	12	7,790
Premises (space)	2,071	240	2,311
Office (usage)	2,788	370	3,158
Service Supplies	-	-	-
Professional Fees (usage)	463	60	523
Bank charges (usage)	99	12	111
Total Support Costs	<u>13,199</u>	<u>694</u>	<u>13,893</u>
Total Costs	<u>92,410</u>	<u>12,628</u>	<u>105,038</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

2023 COMPARATIVE

Expenditure on Raising Funds

	<i>Shop Operating Costs</i>	<i>Fundraising</i>	<i>2023 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs			
Staff Costs	59,174	10,211	69,385
Premises Costs	21,715	-	21,715
Office Costs	1,113	-	1,113
Vehicle Costs			-
Service Supplies	1,495	1,105	2,600
Professional Fees	-	50	50
Bank charges	987	8	995
	<u>84,484</u>	<u>11,374</u>	<u>95,858</u>
Support Costs (basis for allocation)			
Staff Costs (time)	7,351	11	7,362
Premises (space)	1,957	227	2,184
Office (usage)	2,635	350	2,985
Service Supplies	-	-	-
Professional Fees (usage)	438	57	495
Bank charges (usage)	94	11	105
Depreciation	-	-	-
Total Support Costs	<u>12,475</u>	<u>656</u>	<u>13,131</u>
Total Costs	<u>96,959</u>	<u>12,030</u>	<u>108,989</u>

8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

9a Net expenditure for the year

This is stated after charging:

	2024	2023
	£	£
Operating leases - Land & Buildings	20,458	22,358
Operating leases - Equipment	14,277	19,997
Depreciation	<u>7,052</u>	<u>4,877</u>

9b Auditors' remuneration

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2024	2023
	£	£
Audit services		
Charity	<u>8,400</u>	<u>8,400</u>
	<u>8,400</u>	<u>8,400</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2023	42,899	150,210	-	193,109
Additions	-	-	16,194	16,194
Disposals	-	(11,046)	-	(11,046)
Balance at 31 March 2024	<u>42,899</u>	<u>139,164</u>	<u>16,194</u>	<u>198,257</u>
Depreciation				
Balance at 1 April 2023	42,899	145,199	-	188,098
Charge for the period	-	3,340	3,711	7,051
Disposals	-	(10,291)	-	(10,291)
Balance at 31 March 2024	<u>42,899</u>	<u>138,248</u>	<u>3,711</u>	<u>184,858</u>
Net book value				
31 March 2024	<u>-</u>	<u>916</u>	<u>12,483</u>	<u>13,399</u>
31 March 2023	<u>-</u>	<u>5,011</u>	<u>-</u>	<u>5,011</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

11	Fixed Asset Investment	2024	2023
		£	£
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2023	<u>8</u>	<u>8</u>

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2024	2023
	£	£
Assets	2	2
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

12	Stocks	2024	2023
		£	£
	Finished goods and goods for resale	<u>684</u>	<u>825</u>

13	Debtors	2024	2023
		£	£
	Grants receivable	31,138	16,722
	Tax recoverable including VAT	2,634	2,848
	Prepayments and accrued income	75,190	18,165
		<u>108,962</u>	<u>37,735</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

14 Creditors: Amounts falling due within one year

	2024	2023
	£	£
Taxation including VAT	14,978	1,860
Accruals	104,329	20,394
Deferred income	50,790	68,976
	<u>170,097</u>	<u>91,230</u>

15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2023	68,976
Amount released to incoming resources	(68,976)
Amount deferred in period	50,790
Balance at 31 March 2024	<u>50,790</u>

2023 COMPARATIVE

Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
<i>Balance at 1 April 2022</i>	<i>137,837</i>
<i>Amount released to incoming resources</i>	<i>(137,837)</i>
<i>Amount deferred in period</i>	<i>68,976</i>
<i>Balance at 31 March 2023</i>	<u><i>68,976</i></u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

16	Unrestricted funds	1 April 2023 £	Incoming £	Outgoing £	Transfers £	31 March 2024 £
	Designated funds	204,703	-	-	(40,130)	164,573
	Undesignated funds	382,155	795,843	(833,109)	40,130	385,019
	Charity	<u>586,858</u>	<u>795,843</u>	<u>(833,109)</u>	<u>-</u>	<u>549,592</u>

Funds are designated for the following purposes

	31 March 2024 £
Name	
Business Continuity & Development	<u>164,573</u>
Purpose	
To maintain essential core functions and services and support the upgrade of IT equipment	

2023	Unrestricted funds	1 April 2022 £	Incoming £	Outgoing £	Transfers £	31 March 2023 £
	Designated funds	205,432	-	-	(729)	204,703
	Undesignated funds	442,237	820,139	(880,950)	729	382,155
	Charity	<u>647,669</u>	<u>820,139</u>	<u>(880,950)</u>	<u>-</u>	<u>586,858</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

17 Restricted funds

Description of Fund	1 April 2023 £	Incoming £	Outgoing £	Transfers £	31 March 2024 £
ADVICE & INFORMATION					
Age UK					
- Warm Homes Programme - EON	-	38,123	(38,123)	-	-
- Building Better Lives	-	5,571	(5,571)	-	-
- Cost of Living	-	40,000	(40,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	25,000	(25,000)	-	-
Donations	-	-	-	-	-
The Henry Smith Charity	-	43,100	(41,862)	-	1,238
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- MCST	3,078	13,212	(16,290)	-	-
- Winter Health	-	900	(900)	-	-
- Ageing Well Mutli Agency Funding	1,940	-	-	-	1,940
Big Lottery Community Fund RC North West Region	-	72,478	(71,236)	-	1,242
Darwen Town Council	667	-	(667)	-	-
Swim England	557	-	-	-	557
WG Edwards	1,500	-	-	-	1,500
Co-op Dementia Cinema	2,387	-	-	-	2,387
Asda Community Fund	81	-	(81)	-	-
Morrisons Community Fund	9,620	-	-	-	9,620
Garfield Weston	33,000	-	(33,000)	-	-
Social Inclusion					
Lancashire Mind	-	5,823	(5,823)	-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
Donated facilities & equipment	-	15,916	(15,916)	-	-
Restricted funds - Charity	56,094	270,123	(304,469)	-	21,748

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

2023

Restricted funds

	1 April 2022	Incoming	Outgoing	Transfers	31 March 2023
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
<i>Age UK</i>					
- Warm Homes Programme - Shell	-	15,075	(15,075)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	40,000	(40,000)	-	-
Donations	-	640	(640)	-	-
The Henry Smith Charity	1,806	26,448	(28,254)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
<i>Age UK</i>					
- MCST	2,173	12,761	(11,856)	-	3,078
- Sport England	-	1,473	(1,473)	-	-
- Walking Football	2,033	3,620	(5,653)	-	-
- Ageing Well Mutli Agency Funding	1,941	-	-	-	1,941
Region	-	9,498	(9,498)	-	-
Darwen Town Council	-	700	(33)	-	667
Day Care Donations	109	-	(109)	-	-
Artful Minds	250	-	(250)	-	-
Winter Health	-	1,850	(1,850)	-	-
Swim England	557	-	-	-	557
WG Edwards	1,500	-	-	-	1,500
Co-op Dementia Cinema	2,387	-	-	-	2,387
Asda Community Fund	81	-	-	-	81
Morrisons Community Fund	10,685	-	(1,065)	-	9,620
Ladies Fellowship	100	-	(100)	-	-
Active Lancashire	237	-	(237)	-	-
Garfield Weston	20,000	20,000	(7,000)	-	33,000
Social Inclusion					
Lancashire Mind	-	4,728	(4,728)	-	-
Integrated Care					
<i>Age UK</i>					
	3,264	-	-	-	3,264
Donated facilities & equipment	-	19,285	(19,285)	-	-
Other	-	240	(240)	-	-
Restricted funds - Charity	47,123	196,318	(187,347)	-	56,094

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

18 Information regarding employees and trustees

	2024	2023
Average number of employees in the period		
- Full time employees	16	16
- Part time employees	16	16
Average number of employees	<u>32</u>	<u>32</u>
The full time equivalent of the part time staff is	11.49	10.38
Staff costs comprise:	£	£
- Wages and salaries	759,089	715,668
- Social security costs	59,896	61,613
- Recruitment	-	270
- Pension contributions	54,893	38,699
	<u>873,878</u>	<u>816,250</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 in the current or previous years.

The charity purchased insurance costing £1,043 (2023: £346) to protect itself from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £55,623 (2023: £55,882) in addition employer pension contributions with the salary exchange scheme of £4,625 (2023: £2,235) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. Using the salary exchange scheme for eligible employees. The charge for the year is £54,892 (2023 : £37,136).

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

20 Analysis of Charity assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	-	13,399	-	13,399
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	684	-	684
- Debtors	-	108,952	10	108,962
- Cash at bank and in hand	201,173	359,502	57,709	618,384
Creditors	-	(134,126)	(35,971)	(170,097)
Total	201,173	348,419	21,748	571,340

2023 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	-	5,011	-	5,011
Current assets:				-
- Investment in joint venture	-	8	-	8
- Stocks	-	826	-	826
- Debtors	-	37,086	648	37,734
- Cash at bank and in hand	204,704	429,805	56,094	690,603
Creditors		(89,965)	(1,265)	(91,230)
Total	204,704	382,771	55,477	642,952

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Net movement in funds for the period	(40,130)	2,864	(34,346)	(71,612)
Net increase in tangible assets	8,388	-	-	8,388
Net movement in funds available for future activities	(31,742)	2,864	(34,346)	(63,224)

2023 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Net movement in funds for the period	(728)	(59,466)	8,353	(51,841)
Net decrease in tangible assets	(5,436)	-	-	(5,436)
Net movement in funds available for future activities	(6,164)	(59,466)	8,353	(57,277)

22 Financial commitments and operating leases

At 31 March 2024 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2024	2023	2024	2023
	£	£	£	£
Operating leases which expire:				
Within one year	20,458	20,458	13,206	14,277
Within two to five years	-	1,900	12,311	5,720
	20,458	22,358	25,517	19,997

23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £129 (2023: £60)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity did not receive any income in 23/24 as the project had come to an end

There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2024**

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2024 £	Charity 2023 £
Net expenditure for the reporting period (as per the statement of financial activities)	(71,612)	(51,841)
Adjustments for:		
Depreciation charges	7,051	4,876
Loss on disposal of tangible fixed assets	755	-
Bank interest	(23,639)	(4,519)
Decrease in stocks	141	133
Increase in debtors	(71,227)	(36,776)
Increase/(decrease) in creditors	78,867	(95,172)
Net cash used by operating activities	<u>(79,664)</u>	<u>(183,299)</u>

25 Analysis of net funds

	1 April 2023 £	Cash Flow £	31 March 2024 £
Cash at bank and in hand	<u>690,603</u>	<u>(72,219)</u>	<u>618,384</u>

2023 COMPARATIVE

Analysis of net funds

	1 April 2022 £	Cash Flow £	31 March 2023 £
<i>Cash at bank and in hand</i>	<u>892,229</u>	<u>(201,626)</u>	<u>690,603</u>

26 Government Grants - Charity Funder

	Description/Nature	2024 £	2023 £
Department of Transport	Day Services transport provision	<u>1,106</u>	<u>1,333</u>

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief.

There were no unfulfilled conditions or other contingencies attached to grants recognised in income.

AGE UK BLACKBURN WITH DARWEN

Appendix 1

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2024	Total Funds 31 March 2023
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	520,020	-	520,020	530,356
Positive Ageing Framework	-	-	-	18,000
- Age UK Warm Homes Programme -Eon	-	38,035	38,035	15,075
Lancashire & South Cumbria ICS Living Longer Better	10,000	-	10,000	-
	<u>530,020</u>	<u>38,035</u>	<u>568,055</u>	<u>563,431</u>
Grants				
Age UK				
- Brand Partner	10,000	-	10,000	10,000
- Building Better Lives	-	5,571	5,571	30,000
- Cost of Living	-	40,000	40,000	-
- Friends & Family	750	-	750	-
- MCST	-	13,212	13,212	12,761
- Walking Football	-	-	-	3,620
- Winter Health	-	900	900	1,850
Big Lottery Community Fund RC North West Region	-	72,478	72,478	9,498
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
BwDBC Targeted Physical Activity	8,740	-	8,740	-
BwDBC Activity Buddies	-	-	-	14,096
BwDBC Creative Ideas	-	-	-	17,900
BwDBC Household Support Scheme	-	-	-	4,420
BwDBC Mental Wellbeing	8,000	-	8,000	-
BwDBC Public Health	-	-	-	3,000
BwDBC Take Home and Settle	-	-	-	6,565
BwDBC Targeted Benefit take up campaign	-	-	-	2,000
BwDBC Winter Pressure	7,044	-	7,044	-
BwDBC Winter Wellbeing	9,520	-	9,520	-
BwDBC Winter Wellbeing Packs	-	-	-	3,418
Care Network - Covid Community Champions	-	-	-	2,000
Darwen Town Council	-	-	-	700
Dept of Transport	1,106	-	1,106	1,333
Garfield Weston	-	-	-	20,000
Innovate UK	-	-	-	41,365
Jubilee Tower Credit Union	8,640	-	8,640	10,000
KickStart Programme	-	-	-	3,870
Lancashire Mind	-	5,823	5,823	4,728
Lancs & South Cumbria ICB - VCFSE CMHT Grant Scheme	16,571	-	16,571	-
North Primary Care Network	1,540	-	1,540	-
Skelton Charity	-	-	-	1,320
Sky Cares Community Grant	2,500	-	2,500	-
Sport England	-	-	-	1,473
The Eric Wright Charitable Trust	-	25,000	25,000	40,000
The Henry Smith Charity	-	43,100	43,100	26,448
	<u>74,411</u>	<u>216,084</u>	<u>290,495</u>	<u>282,365</u>
Donations and fundraising				
Miscellaneous donations	20,338	88	20,426	21,541
Legacies	400	-	400	-
Donated facilities & equipment	-	15,916	15,916	19,285
Fundraising activities & events	12,168	-	12,168	13,669
Sale of goods	71,517	-	71,517	68,668
Gift Aid Administration Fee	153	-	153	139
	<u>104,576</u>	<u>16,004</u>	<u>120,580</u>	<u>123,302</u>
Service income				
Service charges	48,807	-	48,807	42,074
	<u>48,807</u>	<u>-</u>	<u>48,807</u>	<u>42,074</u>
Other income				
Bank and building society interest	23,639	-	23,639	4,519
Other	14,390	-	14,390	7,008
	<u>38,029</u>	<u>-</u>	<u>38,029</u>	<u>11,527</u>
Total income	<u>795,843</u>	<u>270,123</u>	<u>1,065,966</u>	<u>1,022,699</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2024

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2024	Total Funds 31 March 2023
EXPENDITURE	£	£	£	£
Wages, salaries and staff recruitment	604,224	253,134	857,358	811,250
Rent, rates & insurance	36,626	19,382	56,008	52,891
Heat and light	24,556	2,878	27,434	13,656
Repairs, renewals & alterations	11,905	1,552	13,457	9,678
Printing, stationery & office expenses	44,471	7,641	52,112	44,289
Post & telephone	28,951	4,632	33,583	19,916
Travel	5,035	2,995	8,030	8,081
Service supplies	25,265	5,614	30,879	66,367
Volunteers expenses	1,543	824	2,367	1,814
Advertising, promotion & events	128	38	166	1,404
Training & conferences	4,088	710	4,798	6,616
Vehicle expenditure	21,665	-	21,665	7,836
Audit fee	5,972	2,115	8,087	9,950
Professional fees	8,004	794	8,798	10,642
Bank charges	2,770	160	2,930	4,852
Provision for depreciation	7,052	-	7,052	4,876
Loss on disposal of telephone system	754	-	754	-
Fees to Voluntary Organisations	100	2,000	2,100	2,600
Total expenditure	833,109	304,469	1,137,578	1,076,718
Deficit of income over expenditure for the year transferred to balance sheet	<u>(37,266)</u>	<u>(34,346)</u>	<u>(71,612)</u>	<u>(51,841)</u>

Accounts



Directors Report & Consolidated Financial Statements

**For the year ended
31st March 2023**

Registered charity no 1143809
Registered company no 7728630



AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2023.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. The company is currently dormant.

2022/23 was another busy and challenging year for the organisation, which saw us continue to respond to the long term impact of Covid on older people and increase our support for people experiencing cost of living challenges, whilst maintaining our core service offer. We have continued to develop new offers in response to what older people have told us, and secured funding to develop a brand new dementia Wayfinder Service which launched in May 2023. We have also continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate. Financially we have felt the impact of both increased costs and uncertainty around some income sources impacting on our ability to raise funds to cover all of our core running costs. In particular our staff, energy and service supply costs all increased significantly during the year, and this along with reduced income from donations and fundraising affected by the cost of living challenges combined to result in a deficit position at year end. However, we have been fortunate to successfully secure additional grant income, from a range of local and national funders, which has enabled us to continue to develop our service offer. We are grateful to these funders and to our local commissioners for their support.

FINANCIAL REVIEW

In the year to 31 March 2023 the Charity reported a deficit of £51,841 from an income of £1,022,699. This was made up of a surplus of £108 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) and a deficit of £51,949 on unrestricted funds (income received or generated and available for general use). The deficit on unrestricted funds is made up primarily of undesignated funds which have been used to support our unfunded core costs.

The appendices on pages 39 and 40 also show the Charity's income and expenditure for the 2022/2023 financial year together with the 2021/2022 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers with a clearer financial picture.

55% of the organisation's annual income came from contract income through service contracts with Blackburn with Darwen Borough Council and national Age UK through the Warm Homes programme. This is a small (3%) decrease on the previous year.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

28% of the organisation's annual income came from grants from a variety of sources, which is a small (1%) increase on the previous year.

17% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income, investment income and other sundry income, which is a 2% increase on the previous year.

During the financial year the organisation received a total of £40,826 from donations. This income was made up of unrestricted cash donations amounting to £20,661 and £20,165 in restricted donations of which £19,285 represented the value of donated facilities and equipment. No legacies were received in the year. Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

Overall expenditure increased compared to 2021/22. In particular, expenditure on wages and salaries was increased due to both increased numbers of roles, related to specific funded programmes, and general increases related to the national minimum wage and other cost of living awards for staff. Expenditure on premises costs, energy costs and office expenses were also significantly increased due to market price increases. Staff travel costs increased as we saw delivery activity return to pre-Covid levels. The significant increase in service supply costs is largely due to specific funded project costs, along with general market price increases from the previous year. Expenditure on audit and other professional fees was reduced.

Investment Policy

In early 2022 the investment policy was updated to allow for a mixed investment portfolio in order to maximise the organisation's assets. This now includes investments in short or medium term low risk, easily redeemable investments in the form of bank deposits and investment of some funds into a longer term, higher yielding fund.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities was already challenging and has been further exacerbated by the national economic operating environment resulting in significant increased costs and uncertainty about income levels. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding remains uncertain; and income levels from service and shop takings and fundraising activity are all impacted by the cost of living challenges and wider economic situation. In addition, we are seeing increasing demand and therefore capacity demands across our service provision. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2023/24 and beyond. In 2021/22 the Trustees designated a further £57,000 of unrestricted funds to support service and business continuity in response to the expected challenges.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2023 amounted to £642,952 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £382,155 this figure includes tangible fixed assets of £5,011.

Designated funds at 31st March 2023 amounted to £204,703. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2023 and it was decided that no changes were needed.

Restricted funds at 31st March 2023 amounted £56,094. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income already secured in 2023/24 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

across the whole of the county of Lancashire. The Charity did not receive any income in 2022/23 as there was no delivery activity in the period (2022: £1,616)

There were donations, including gift aid, made by Trustees of £60 (2022: £475)

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2023/24 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people, including a focus on supporting older people through the long term impacts from the Covid pandemic and through the cost of living challenges
- Securing additional funding from a range of sources, particularly increased service income and grant funding, to maintain and develop our service offer and to support sustainable service models
- Developing a robust business case to maximise our chance of successfully securing the future day care contract through the forthcoming tender process
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing, recruitment and retention

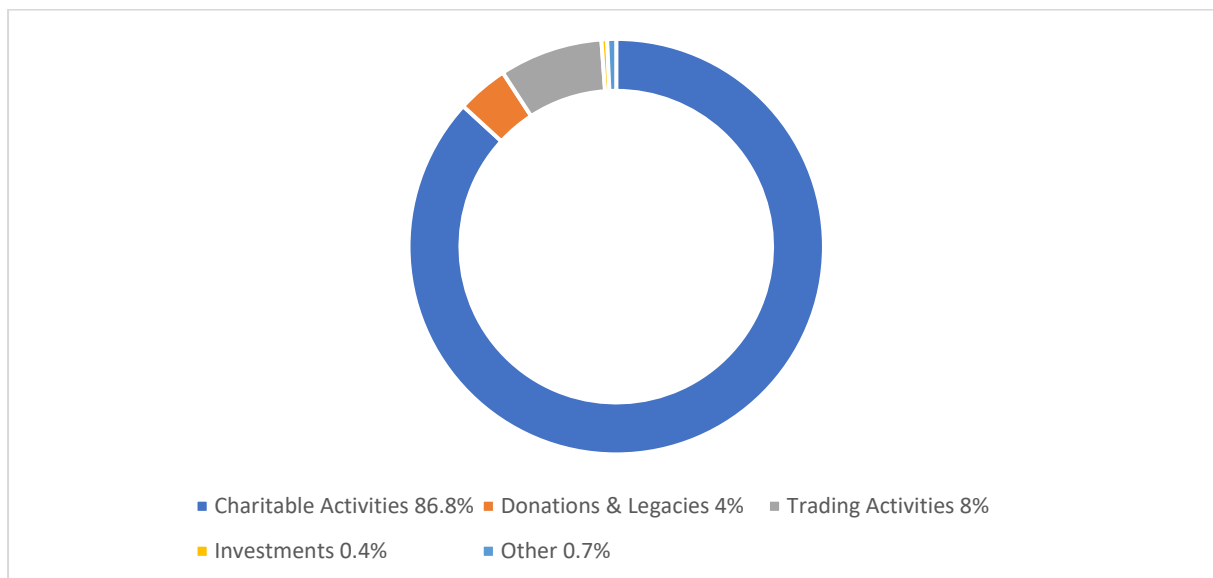
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Where our income came from:

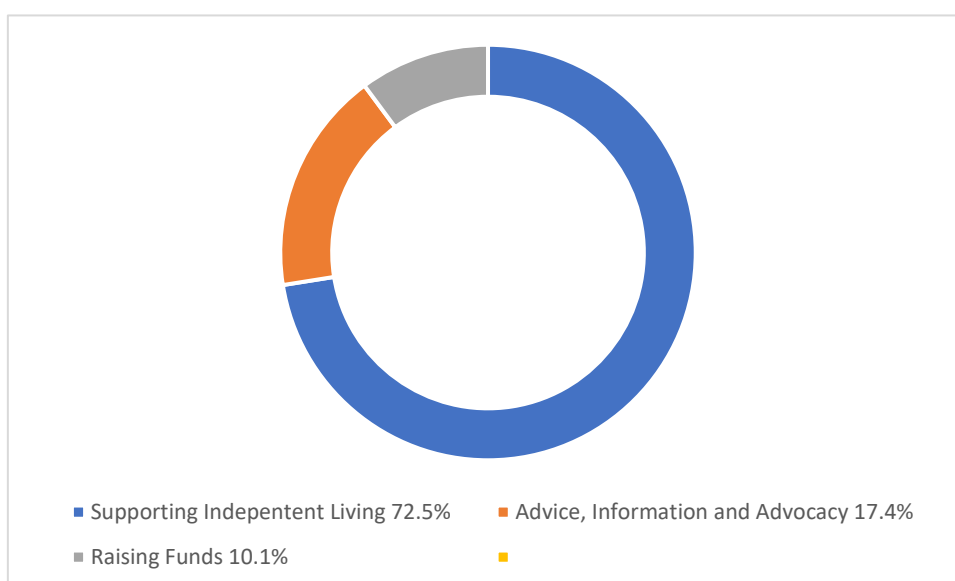
Total Income:

£ 1,022,699



How we spent our income:

Total Expenditure: £1,074,539



AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation and our Privacy Notices.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2022/23 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association and also follows the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

-
- Identification and management of risk
 - Written financial procedures which are subject to regular review.
 - Both planned and unannounced checks in all service areas.
 - Annual discussion between the Trustees and auditor without management being present
 - External review of financial controls every 3 years and which most recently took place in 2022, with no gaps in controls identified
 - The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation which need to be managed are financial; staff retention and the loss of key personnel; recruitment of both paid and voluntary personnel; the changing commissioning landscape; and increased demand for services both in volume and complexity. In terms of financial risk the current primary risks are associated with increasing costs due to the current UK financial situation and increasing staff costs, the upcoming tendering of the day care contract, uncertainty around some income sources including service income, donations and fundraising due to the cost of living challenges and therefore funding for essential core costs. In the longer term the organisation is operating in an environment where local contract levels and opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2022/23 the total employee benefits of key management personnel of the Charity were £59,049 including employer pension contribution (2021:£59,620)

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2022/23

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Honorary Financial Adviser	Vacant
Trustees	Fran Breckell

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Pamela Holgate (resigned 13th February 2023)
Judith Isherwood (resigned 28th November 2022)
Faith Marriott
Faizal Patel
Christopher Porter

Local authority representative Cllr Mustafa Desai

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A proposal regarding the appointment of auditors of the charity will be considered at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2023 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board



Anthony Hedley
Trustee

4th October 2023

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Balance Sheet, Statement of Cash Flows 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st 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 Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

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 auditor's report 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 there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report 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 during the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which 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 prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 9 to 10, 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.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures can detect irregularities, including fraud is detailed below.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Explanation as to what extent the audit was considered capable of detecting irregularities,
including fraud**

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Explanation as to what extent the audit was considered capable of detecting irregularities,
including fraud (continued)**

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

Use of our report

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



Nicholas Smith (Senior Statutory Auditor)

For and on behalf of Rotherham Taylor Limited, Statutory Auditor
Chartered Accountants
21 Navigation Business Village
Navigation Way
Ashton-on-Ribble
Preston
PR2 2YP

4th October 2023

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	20,661	20,165	40,826	44,936
<i>Other trading activities</i>					
Shop income		68,668	-	68,668	58,073
Fundraising activities		13,669	-	13,669	12,773
Reimbursed costs		-	-	-	3,088
<i>Income from investments</i>					
Interest on short term deposits		4,519	-	4,519	1,329
<i>Charitable activities</i>					
Supporting Independent Living	3	685,371	54,630	740,001	699,914
Advice, Information & Advocacy	4	25,026	122,843	147,869	136,451
Influencing Policy & Practice	5	-	-	-	-
<i>Other income</i>					
Other income		7,147	-	7,147	9,174
Total income		825,061	197,638	1,022,699	965,738
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Cost of generating voluntary income		-	-	-	-
Shop operating costs		95,684	1,275	96,959	92,137
Fundraising		12,030	-	12,030	9,661
<i>Charitable activities</i>	6				
Supporting Independent Living		719,868	59,141	779,009	715,385
Advice, Information & Advocacy		49,428	137,113	186,541	164,891
Influencing Policy & Practice		-	-	-	-
Total expenditure		877,010	197,529	1,074,539	982,074
Net (expenditure)/income	9a	(51,949)	108	(51,841)	(16,336)
Transfers between funds	16,17	-	-	-	-
Net movement in funds		(51,949)	108	(51,841)	(16,336)
Reconciliation of funds					
Total funds brought forward	16,17	647,669	47,123	694,791	711,127
Total funds carried forward	16,17	595,720	47,232	642,952	694,791

All incoming resources and resources expended derive from continuing activities

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2023

	Note	Charity 2023 £	Charity 2022 £
Fixed Assets			
Tangible fixed assets	10	5,011	10,447
Investments	11	8	8
		<u>5,019</u>	<u>10,455</u>
Current Assets			
Stocks	12	825	958
Debtors	13	37,735	46,303
Cash at bank and in hand		690,603	823,479
		<u>729,163</u>	<u>870,740</u>
Creditors			
Amounts falling due within one year	14	(91,230)	(186,402)
Net Current Assets		<u>637,933</u>	<u>684,338</u>
Net Assets		<u><u>642,952</u></u>	<u><u>694,793</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	382,155	442,237
- Designated funds	16	204,703	205,432
		<u>586,858</u>	<u>647,669</u>
Restricted funds	17	56,094	47,124
		<u><u>642,952</u></u>	<u><u>694,793</u></u>

Approved by the trustees on 4th October 2023 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 21 to 41 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2023

	Note	Charity 2023 £	Charity 2022 £
Cash flows from operating activities:			
Net cash used by operating activities	24	<u>(183,299)</u>	<u>77,442</u>
Cash flows from investing activities:			
Interest income		4,519	1,329
Purchase of tangible fixed assets		<u>-</u>	<u>(10,022)</u>
Net cash provided by /(used in) investing activities		<u>4,519</u>	<u>(8,693)</u>
Change in cash and cash equivalents in the reporting period		(132,876)	68,750
Cash and cash equivalents at the beginning of the reporting period		823,479	754,729
Cash and cash equivalents at the end of the reporting period	25	<u><u>690,603</u></u>	<u><u>823,479</u></u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Basis of Consolidation

The Charity has one dormant subsidiary which is not material, see note 11 of the accounts. Therefore, these accounts are not consolidated accounts and comprise the accounts of the parent charitable company only.

Investments in Joint Ventures

Investments in joint ventures are included at cost.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes, due to rounding adjustments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2023 Total £
	Unrestricted Donations and legacies for the general use of the Charity	20,661	-	20,661
	Restricted donations			
	- Supporting Independent Living	-	240	240
	- Advice, Information & Advocacy	-	640	640
	- Donated facilities and equipment including rate relief	-	19,285	19,285
		<u>20,661</u>	<u>20,165</u>	<u>40,826</u>

2022 COMPARATIVE

Donations and legacies	Unrestricted Funds £	Restricted Funds £	2022 Total £
Unrestricted donations and legacies for the general use of the Charity	29,906	-	29,906
Restricted donations			
- Supporting Independent Living	-	195	195
- Advice, Information & Advocacy	-	599	599
- Donated facilities and equipment including rate relief	-	14,236	14,236
	<u>29,906</u>	<u>15,030</u>	<u>44,936</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2023 Total £
	Contracts and Service Level Agreements: Blackburn with Darwen Borough Council	548,356		548,356
				-
				-
	Grants:			-
	Age UK			-
	- Brand Partner	10,000		10,000
	- Winter Health		1,850	1,850
	- MCST		12,761	12,761
	- Walking Football		3,620	3,620
	- Sport England		1,473	1,473
	Big Lottery Community Fund RC North West Region		9,498	9,498
	BwDBC Activity Buddies	14,096		14,096
	BwD BC Creative Ideas	10,294		10,294
	BwDBC Take Home & Settle	6,565		6,565
	BwDBC Targeted Benefit take up campaign	2,000		2,000
	BwDBC Winter Wellbeing Packs	3,418		3,418
	Care Network - Covid Community Champions	2,000		2,000
	Darwen Town Council		700	700
	Dept of Transport	1,333		1,333
	Garfield Weston		20,000	20,000
	Innovate UK	41,365		41,365
	Kickstart programme	3,870		3,870
	Lancashire Mind		4,728	4,728
	Service Income	42,074		42,074
		<u>685,371</u>	<u>54,630</u>	<u>740,001</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

2022 COMPARATIVE

Supporting Independent Living

	Unrestricted Funds £	Restricted Funds £	2022 Total £
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	499,961	-	499,961
<i>Lancs Care Living Longer Better</i>	30,000	-	30,000
<i>AgeUK Winter Support</i>	15,492	-	15,492
			0
<i>Grants:</i>			-
<i>Age UK</i>			-
			-
<i>- Brand Partner</i>	10,000	-	10,000
<i>- Winter Health</i>	-	1,070	1,070
<i>- Friends & Forums</i>	750	-	750
<i>- MCST</i>	-	19,993	19,993
<i>- Tackling Inequalities</i>	-	3,323	3,323
<i>- Think Digital</i>	-	8,758	8,758
<i>- Walking Football</i>	-	5,000	5,000
<i>BwD CVS Population Health Grant</i>	4,700	-	4,700
<i>Dept of Transport</i>	1,333	-	1,333
<i>BwDBC Smoking Cessation</i>	4,000	-	4,000
<i>Care Network - Covid Community Champions</i>	2,500	-	2,500
<i>BwDBC Vaccination Engagement</i>	2,000	-	2,000
<i>BwD Activity Buddies</i>	8,334	-	8,334
<i>Lancashire Mind</i>	-	5,762	5,762
<i>Garfield Weston</i>	-	20,000	20,000
<i>ESC Lottery Fund Sport England</i>	-	9,955	9,955
<i>BwDBC Our community our future</i>	1,850	-	1,850
<i>BwDBC Winter Wellbeing Packs</i>	2,448	-	2,448
<i>BwDBC Housing Support Fund</i>	3,300	-	3,300
<i>Kickstart programme</i>	8,167	-	8,167
<i>Uclan Student Placement</i>	1,400	-	1,400
<i>Service Income</i>	29,818	-	29,818
	626,053	73,861	699,914

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

4	Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2023 Total £
	Contracts and Service Level Agreements:			
	- AgeUK Warm Homes Programme - Shell		15,075	15,075
	Grants:			
	Age UK			
	- Building Better Lives		30,000	30,000
	The Henry Smith Charity		26,448	26,448
	Brian Mercer		10,000	10,000
	BwD BC Household Support Fund	4,420		4,420
	BwD BC Public Health	3,000		3,000
	BwDBC Creative Ideas	7,606		7,606
	Eric Wright Charitable Trust		40,000	40,000
	Jubilee Tower Credit Union	10,000		10,000
	Skelton Charity		1,320	1,320
	Service Income	-	-	-
		<u>25,026</u>	<u>122,843</u>	<u>147,869</u>

2022 COMPARATIVE

<i>Advice, Information & Advocacy</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2022 Total £</i>
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	12,400	12,400
Grants:			
Age UK			
- Later Life Goals	-	10,500	10,500
- Building Better Lives	-	30,000	30,000
Age UK Greater Lancashire CIC	1,616	-	1,616
Eric Wright Charitable Trust	-	27,500	27,500
Brian Mercer	-	10,000	10,000
Arnold Clark Community Fund	-	1,000	1,000
The Henry Smith Charity	-	42,355	42,355
Service Income	1,080	-	1,080
	<u>2,696</u>	<u>133,755</u>	<u>136,451</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2023 Total £
	Contracts and Service Level Agreements:	-	-	-
		-	-	-

2022 COMPARATIVE

<i>Influencing Policy & Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2022 Total £</i>
Contracts and Service Level Agreements:	-	-	-
	-	-	-

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2023 Total £
Direct Costs				
Staff Costs	510,199	123,062	-	633,261
Premises Costs	5,761	1,969	-	7,730
Office Costs	13,532	913	-	14,445
Vehicle Costs	7,836	-	-	7,836
Service Supplies	34,804	1,205	-	36,009
Professional Fees	2,583	356	-	2,939
Bank Charges	399	-	-	399
Depreciation	1,378	-	-	1,378
	<u>576,492</u>	<u>127,505</u>	<u>-</u>	<u>703,997</u>
Support Costs (basis for allocation)				
Staff Costs (time)	113,678	41,015	-	154,693
Premises (space)	37,136	4,606	-	41,742
Office (usage)	23,532	913	-	24,445
Service Supplies	-	-	-	-
Professional Fees (usage)	4,342	980	-	5,322
Bank Charges (usage)	804	182	-	986
Depreciation (usage)	-	-	-	-
Governance costs	23,025	11,341	-	34,366
Total Support Costs	<u>202,517</u>	<u>59,037</u>	<u>-</u>	<u>261,554</u>
Total Costs	<u>779,009</u>	<u>186,542</u>	<u>-</u>	<u>965,551</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

2022 COMPARATIVE

Expenditure on Charitable Activities

	Supporting Independent Living	Advice Information & Advocacy	Influencing Policy & Practice	2022 Total
	£	£	£	£
Direct Costs				
Staff Costs	510,521	92,765	-	603,286
Premises Costs	4,730	1,801	-	6,531
Office Costs	9,360	829	-	10,189
Vehicle Costs	8,574	-	-	8,574
Service Supplies	19,558	1,783	-	21,341
Professional Fees	2,435	26	-	2,461
Bank Charges	250	-	-	250
Depreciation	2,642	1,362	-	4,004
	<u>558,070</u>	<u>98,566</u>	<u>-</u>	<u>656,636</u>
Support Costs (basis for allocation)				
Staff Costs (time)	81,705	33,288	-	114,993
Premises (space)	26,023	7,838	-	33,861
Office (usage)	23,309	12,888	-	36,197
Service Supplies	-	-	-	-
Professional Fees (usage)	4,062	2,015	-	6,077
Bank Charges (usage)	961	162	-	1,123
Depreciation (usage)	-	-	-	-
Governance costs	21,255	10,134	-	31,389
Total Support Costs	<u>157,315</u>	<u>66,325</u>	<u>-</u>	<u>223,640</u>
Total Costs	<u>715,385</u>	<u>164,891</u>	<u>-</u>	<u>880,276</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

7 Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2023 Total £
Direct Costs				
Staff Costs	-	59,174	10,211	69,385
Premises Costs	-	21,715	-	21,715
Office Costs	-	1,113	-	1,113
Service Supplies	-	1,495	1,105	2,600
Professional Fees	-	-	50	50
Bank charges	-	987	8	995
Depreciation (usage)	-	-	-	-
	-	84,484	11,374	95,858
Support Costs (basis for allocation)	-			
Staff Costs (time)	-	7,351	11	7,362
Premises (space)	-	1,957	227	2,184
Office (usage)	-	2,635	350	2,985
Service Supplies	-	-	-	-
Professional Fees (usage)	-	438	57	495
Bank charges (usage)	-	94	11	105
Total Support Costs	-	12,475	656	13,131
Total Costs	-	96,959	12,030	108,989

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

2022 COMPARATIVE

Expenditure on Raising Funds

	Generating Voluntary Income	Shop Operating Costs	Fundraising	2022 Total
	£	£	£	£
Direct Costs				
Staff Costs	-	56,581	6,321	62,902
Premises Costs	-	16,970	-	16,970
Office Costs	-	1,747	-	1,747
Vehicle Costs	-	-	-	-
Service Supplies	-	1,292	-	1,292
Professional Fees	-	1,078	-	1,078
Bank charges	-	773	-	773
Depreciation (usage)	-	2,701	-	2,701
	-	81,142	6,321	87,463
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,212	111	7,323
Premises (space)	-	2,315	1,748	4,063
Office (usage)	-	746	795	1,541
Service Supplies	-	-	-	-
Professional Fees (usage)	-	627	672	1,299
Bank charges (usage)	-	95	14	109
Depreciation	-	-	-	-
Total Support Costs	-	10,995	3,340	14,335
Total Costs	-	92,137	9,661	101,798

8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

9a Net income/expenditure for the year

This is stated after charging:

	2023	2022
	£	£
Operating leases - Land & Buildings	22,358	24,924
Operating leases - Equipment	19,997	20,612
Depreciation	4,877	6,078

9b Auditors' remuneration

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2023	2022
	£	£
Audit services		
Charity	9,950	9,750
	<u>9,950</u>	<u>9,750</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2022	42,899	150,210	31,350	224,459
Additions	-	-	-	-
Disposals	-	-	(31,350)	(31,350)
Balance at 31 March 2023	<u>42,899</u>	<u>150,210</u>	<u>-</u>	<u>193,109</u>
Depreciation				
Balance at 1 April 2022	42,899	141,499	29,584	213,982
Charge for the period	-	3,700	566	4,266
Disposals	-	-	(30,150)	(30,150)
Balance at 31 March 2023	<u>42,899</u>	<u>145,199</u>	<u>-</u>	<u>188,098</u>
Net book value				
31 March 2023	<u>-</u>	<u>5,011</u>	<u>-</u>	<u>5,011</u>
31 March 2022	<u>-</u>	<u>8,711</u>	<u>1,766</u>	<u>10,477</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

11	Fixed Asset Investment	2023	2022
		£	£
	Shares in AGE Uk Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2023	<u>8</u>	<u>8</u>

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2023	2022
	£	£
Assets	2	2
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

12	Stocks	2023	2022
		£	£
	Finished goods and goods for resale	<u>825</u>	<u>958</u>

13	Debtors	2023	2022
		£	£
	Grants receivable	16,722	24,835
	Tax recoverable including VAT	2,848	3,446
	Prepayments and accrued income	18,165	18,022
		<u>37,735</u>	<u>46,303</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

14 Creditors: Amounts falling due within one year

	2023	2022
	£	£
Taxation including VAT	1,860	14,101
Accruals	20,394	34,464
Deferred income	68,976	137,837
	<u>91,230</u>	<u>186,402</u>

15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity £
Balance at 1 April 2022	137,837
Amount released to incoming resources	(137,837)
Amount deferred in period	68,976
Balance at 31 March 2023	<u>68,976</u>

2022 COMPARATIVE

Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity £
Balance at 1 April 2021	35,377
Amount released to incoming resources	(35,377)
Amount deferred in period	137,837
Balance at 31 March 2022	<u>137,837</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

16	Unrestricted funds	1 April 2022 £	Incoming £	Outgoing £	Transfers £	31 March 2023 £
	Designated funds	205,432	-	-	(729)	204,703
	Undesignated funds	442,237	820,139	(880,950)	729	382,155
	Charity	<u>647,669</u>	<u>820,139</u>	<u>(880,950)</u>	<u>-</u>	<u>586,858</u>

Funds are designated for the following purposes

Name

Business Continuity & Development

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

**31 March
2023**

£

204,703

2022

	Unrestricted funds	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
	Designated funds	179,323	-	(25,063)	51,172	205,432
	Undesignated funds	495,962	742,594	(745,147)	(51,172)	442,237
	Charity	<u>675,285</u>	<u>742,594</u>	<u>(770,210)</u>	<u>-</u>	<u>647,669</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

17 Restricted funds

	1 April 2022	Incoming	Outgoing	Transfers	31 March 2023
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- Warm Homes Programme - Shell	-	15,075	(15,075)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	40,000	(40,000)	-	-
Donations	-	640	(640)	-	-
The Henry Smith Charity	1,806	26,448	(28,254)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- MCST	2,173	12,761	(11,856)		3,078
- Sport England	-	1,473	(1,473)	-	-
- Walking Football	2,033	3,620	(5,653)		-
- Ageing Well Mutli Agency Funding	1,941	-	-	-	1,941
Big Lottery Community Fund RC North					
West Region	-	9,498	(9,498)	-	-
Darwen Town Council	-	700	(33)	-	667
Day Care Donations	109	-	(109)	-	-
Artful Minds	250	-	(250)	-	-
Winter Health	-	1,850	(1,850)	-	-
Swim England	557				557
WG Edwards	1,500				1,500
Co-op Dementia Cinema	2,387				2,387
Asda Community Fund	81				81
Morrisons Community Fund	10,685		(1,065)		9,620
Ladies Fellowship	100		(100)		-
Active Lancashire	237		(237)		-
Garfield Weston	20,000	20,000	(7,000)	-	33,000
Social Inclusion					
Lancashire Mind	-	4,728	(4,728)	-	-
National Lottery Community Support Fund	-			-	-
Santander Discovery Days	-			-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
Donated facilities & equipment	-	19,285	(19,285)	-	-
Other	-	240	(240)	-	-
					-
Restricted funds - Charity	47,123	196,318	(187,347)	-	56,094

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

2022 COMPARATIVE

Restricted funds

Description of Fund	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	12,400	(12,400)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
- Later Life Goals	-	10,500	(10,500)	-	-
Eric Wright Charitable Trust	-	27,500	(27,500)	-	-
Donations	-	599	(599)	-	-
The Henry Smith Charity	1,715	42,355	(42,264)	-	1,806
Brian Mercer	-	10,000	(10,000)	-	-
Other	-	1,000	(1,000)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Get Active, Feel Great Project	1,336	-	(1,336)	-	-
- Think Digital	1,911	8,758	(10,669)	-	-
- MCST	-	19,993	(17,820)	-	2,173
- Tackling Inequalities	-	3,323	(3,323)	-	-
- Walking Football	-	5,000	(2,967)	-	2,033
- Winter Health	-	1,070	(1,070)	-	-
-NHSE Winter support Programme	1,921	-	(1,921)	-	-
Other	23,945	29,955	(16,053)	-	37,847
Social Inclusion					
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	935	-	(935)	-	-
Santander Discovery Days	100	-	(100)	-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP					
OTHER					
Fixed Assets funded by grants & donatio	62	693	(755)	-	-
Donated facilities & equipment	-	14,236	(14,236)	-	-
Other	653	-	(653)	-	-
Restricted funds	<u>35,842</u>	<u>223,144</u>	<u>(211,863)</u>	<u>-</u>	<u>47,125</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

18 Information regarding employees and trustees

	2023	2022
Average number of employees in the period		
- Full time employees	16	15
- Part time employees	16	18
Average number of employees	<u>32</u>	<u>33</u>
The full time equivalent of the part time staff is	<u>10.38</u>	<u>11.72</u>
Staff costs comprise:	£	£
- Wages and salaries	715,668	706,700
- Social security costs	61,613	59,930
- Recruitment	270	721
- Pension contributions	38,699	25,205
	<u>816,250</u>	<u>792,556</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2022 : Nil).

The charity purchased insurance costing £346 (2022: £548) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £55,882 (2022: £57,385) in addition employer pension contributions with the salary exchange scheme of £3167(2022: £2,235) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. Using the salary exchange scheme for eligible employees. The charge for the year is £37,136. (2022 : £25,205)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

20 Analysis of Charity assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets		5,011		5,011
Current assets:				-
- Investment in joint venture		8		8
- Stocks		826		826
- Debtors		37,086	648	37,734
- Cash at bank and in hand	204,704	429,805	56,094	690,603
Creditors		(89,965)	(1,265)	(91,230)
Total	204,704	382,771	55,477	642,952

2022 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	8,352	1,739	356	10,447
Current assets:				-
- Investment in joint venture	-	8	-	8
- Stocks	-	958	-	958
- Debtors	-	46,291	12	46,303
- Cash at bank and in hand	197,080	576,804	49,594	823,478
Creditors	-	(183,563)	(2,838)	(186,402)
Total	205,432	442,237	47,124	694,792

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(728)	(59,466)	8,353	(51,841)
Net Decrease in tangible assets	(5,436)			(5,436)
Net movement in funds available for future activities	(6,164)	(59,466)	8,353	(57,277)

2022 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	26,109	(53,725)	11,281	(16,335)
Net decrease in tangible assets	8,352	2,665	534	11,551
Net movement in funds available for future activities	34,461	(51,060)	11,815	(4,784)

22 Financial commitments and operating leases

At 31 March 2022 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2023	2022	2023	2022
	£	£	£	£
Operating leases which expire:				
Within one year	20,458	9,503	14,277	18,692
Within two to five years	1,900	3,800	5,720	24,222
	22,358	13,303	19,997	42,914

23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £60 (2022: £475)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity did not receive any income in 22/23 as the project had come to an end (2022: £1,616)
There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2023**

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2023 £	Charity 2022 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	(51,841)	(16,336)
Adjustments for:		
Depreciation charges	4,876	6,078
Bank interest	(4,519)	(1,329)
(Increase)/decrease in stocks	133	(693)
(Increase)/decrease in debtors	(36,776)	(9,987)
Increase/(decrease) in creditors	(95,172)	99,709
Net cash provided by (used by) operating activities	(183,299)	77,442

25 Analysis of net funds

	1 April 2022 £	Cash Flow £	31 March 2023 £
Cash at bank and in hand	892,229	(201,626)	690,603

2022 COMPARATIVE

<i>Analysis of net funds</i>	<i>1 April 2021 £</i>	<i>Cash Flow £</i>	<i>31 March 2022 £</i>
<i>Cash at bank and in hand</i>	<i>823,479</i>	<i>68,750</i>	<i>892,229</i>

26 Government Grants - Charity Funder

	Description/Nature	2023 £	2022 £
Department of Transport	Day Services transport provision	1,333	1,333
Her Majesty's Revenue and Customs	Coronavirus Job Retention Scheme	-	1,490
Her Majesty's Revenue and Customs	SSP Grant	-	1,195
Blackburn with Darwen Borough Council	Covid Relief Grants	-	2,667

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief.

There were no unfulfilled conditions or other contingencies attached to grants recognised in income.

AGE UK BLACKBURN WITH DARWEN

Appendix 1

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2023

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2023	Total Funds 31 March 2022
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	530,356	-	530,356	499,961
Positive Ageing Framework	18,000	-	18,000	-
- Age UK Warm Homes Programme -Shell	-	15,075	15,075	12,400
Lancashire & South Cumbria ICS Living Longer Better	-	-	-	30,000
AgeUK Winter Support	-	-	-	15,492
	<u>548,356</u>	<u>15,075</u>	<u>563,431</u>	<u>557,853</u>
Grants				
Age UK	-	-	-	-
- Brand Partner	10,000	-	10,000	10,000
- Building Better Lives	-	30,000	30,000	30,000
- Friends & Forums	-	-	-	750
- Later Life Goals	-	-	-	10,500
- MCST	-	12,761	12,761	19,993
- Tackling Inequalities	-	-	-	3,323
- Think Digital	-	-	-	8,758
- Walking Football	-	3,620	3,620	5,000
- Winter Health	-	1,850	1,850	1,070
Age UK Greater Lancashire CIC	-	-	-	1,616
Arnold Clark Community Fund	-	-	-	1,000
Big Lottery Community Fund RC North West Region	-	9,498	9,498	-
Blackburn with Darwen Borough Council Refunds	-	-	-	2,667
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
BwDBC Activity Buddies	14,096	-	14,096	8,334
BwDBC Smoking Cessation	-	-	-	4,000
BwDBC Creative Ideas	17,900	-	17,900	-
BwDBC CVS Population Health Grant	-	-	-	4,700
BwDBC Household Support Scheme	4,420	-	4,420	3,300
BwDBC Our Community Our Future	-	-	-	1,850
BwDBC Targeted Benefit take up campaign	2,000	-	2,000	-
BwDBC Vaccination Engagement	-	-	-	2,000
BwDBC Winter Wellbeing Packs	3,418	-	3,418	2,448
BwDBC Take Home and Settle	6,565	-	6,565	-
BwDBC Public Health	3,000	-	3,000	-
Care Network - Covid Community Champions	2,000	-	2,000	2,500
Dept of Transport	1,333	-	1,333	1,333
Darwen Town Council	-	700	700	-
ECS Lottery Fund Sport England	-	-	-	9,955
Garfield Weston	-	20,000	20,000	20,000
Jubilee Tower Credit Union	10,000	-	10,000	-
Innovate UK	41,365	-	41,365	-
KickStart Programme	3,870	-	3,870	14,674
Lancashire Mind	-	4,728	4,728	5,762
Sport England	-	1,473	1,473	-
Skelton Charity	1,320	-	1,320	-
The Eric Wright Charitable Trust	-	40,000	40,000	27,500
The Henry Smith Charity	-	26,448	26,448	42,355
Uclan Student Placement	-	-	-	1,400
WM & BW Lloyd Charity Trust	-	-	-	498
	<u>121,287</u>	<u>161,078</u>	<u>282,365</u>	<u>257,286</u>
Donations and fundraising				
Miscellaneous donations	20,661	880	21,541	22,325
Legacies	-	-	-	8,375
Donated facilities & equipment	-	19,285	19,285	14,236
Fundraising activities & events	13,669	-	13,669	12,773
Sale of goods	68,668	-	68,668	57,448
Gift Aid Administration Fee	139	-	139	127
	<u>103,137</u>	<u>20,165</u>	<u>123,302</u>	<u>115,284</u>
Service income				
Service charges	42,074	-	42,074	30,898
	<u>42,074</u>	<u>-</u>	<u>42,074</u>	<u>30,898</u>
Other income				
Bank and building society interest	4,519	-	4,519	1,329
HMRC SSP Grant - Covid	-	-	-	1,195
Coronavirus Job Retention Scheme	-	-	-	1,490
Other	7,008	-	7,008	403
	<u>11,527</u>	<u>-</u>	<u>11,527</u>	<u>4,417</u>
Total income	<u>826,381</u>	<u>196,318</u>	<u>1,022,699</u>	<u>965,738</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2023

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2023	Total Funds 31 March 2022
EXPENDITURE	£	£	£	£
Wages, salaries and staff recruitment	673,734	137,516	811,250	785,556
Rent, rates & insurance	32,064	20,827	52,891	45,997
Heat and light	12,294	1,362	13,656	5,092
Repairs, renewals & alterations	6,578	3,100	9,678	9,413
Printing, stationery & office expenses	37,752	6,537	44,289	39,349
Post & telephone	16,840	3,076	19,916	18,069
Travel	5,720	2,361	8,081	3,112
Service supplies	51,260	15,107	66,367	23,612
Volunteers expenses	977	837	1,814	1,883
Advertising, promotion & events	757	647	1,404	(167)
Training & conferences	5,353	1,263	6,616	5,748
Vehicle expenditure	7,836	-	7,836	8,574
Audit fee	6,332	1,440	7,772	10,917
Professional fees	9,215	1,427	10,642	14,082
Bank charges	4,422	430	4,852	2,438
Provision for depreciation	4,876	-	4,876	6,049
Fees to Voluntary Organisations	1,000	1,600	2,600	2,350
Total expenditure	877,010	197,529	1,074,540	982,074
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	(50,629)	(1,211)	(51,841)	(16,336)

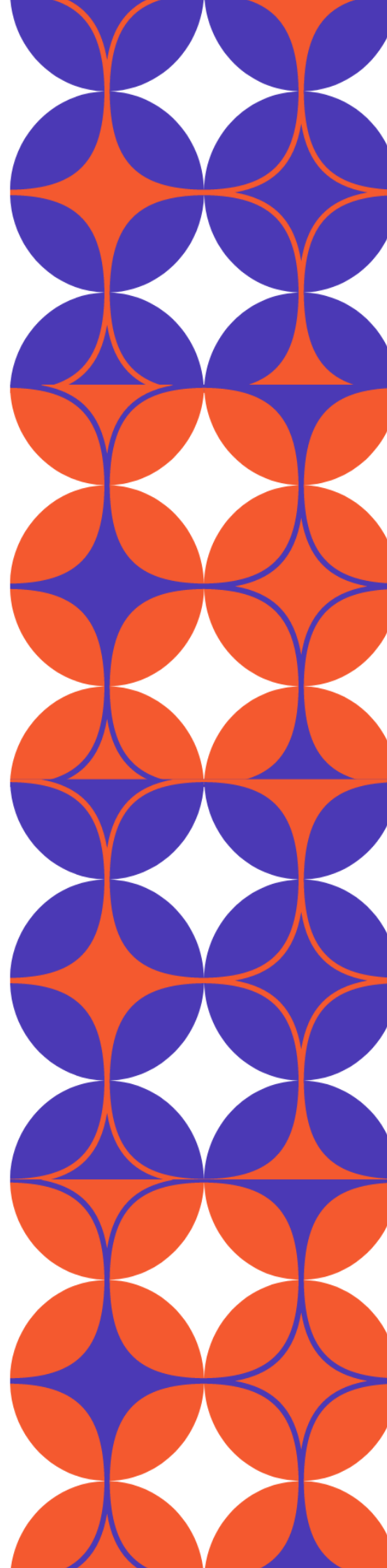
Accounts



2021-22

Annual Review

*Your local charity
for older people*



Welcome to our
Annual Review

Chairman's Message

It is my pleasure to introduce this year's Annual Review and report that the organisation, it's staff and volunteers have worked together to provide charitable services to the older people of Blackburn with Darwen.

The organisation has continued to provide quality services to support increasing numbers of older people locally, to maintain and improve their health and wellbeing, including those living with dementia.

We are extremely grateful for all the financial support from many donors and benefactors, as well as Blackburn with Darwen Borough Council who have asked us to assist in the development of a Positive Ageing Framework for the borough.

Volunteers continue to be a vital asset to the organisation and are highly valued by the Trustees. Their individual and collective contributions are immense and should be widely recognised as key to our continued positive impact on the lives of local older people.

Best wishes



Tony Hedley
Chairman



Chief Executive's Message

Welcome to our Annual Review and Impact Report for 2021/22 which aims to provide a summary of the work the charity has done during the year and the impact that this has on local older people. If you would like to know more about our work or services I would be pleased to talk to you.

2021/22 was another busy and challenging year for the organisation, which saw us continue to respond to the ever changing circumstances and needs related to Covid, whilst also resuming our core service offer and developing new offers to respond to new needs and support even more local older people. We learnt a lot during the pandemic about how to deliver services differently to be more efficient and to broaden our reach and we have continued to develop this during the year. We have also continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate. The world also looks different in relation to volunteering and we have focused on developing our volunteer offer and experience.

As ever our staff team have been committed, flexible and innovative, working hard to ensure that any older person who needs our support receives it in the best way for them. To support this, we have refreshed our approach to supporting workforce wellbeing and identifying additional workforce development opportunities.

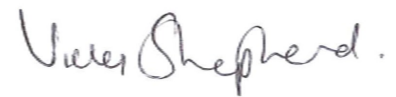
Our team of volunteers have also been tremendous, being keen to return to their roles as soon as it was safe and providing significant value to our delivery.

In addition to our service delivery, we have also maintained a focus on partnership working and influencing to ensure that the needs of older people are taken into account in planning and delivery decisions. We were pleased in February 2022 to be commissioned by Blackburn with Darwen Public Health to develop a Positive Ageing Framework for the borough which will support public sector decision making and planning. This work will be even more important as we understand what the 2021 Census data is telling us in relation to an ageing population locally, and as we collectively support local people through the cost of living crisis that we now face.

We are grateful for the support from our funders and supporters who provide vital resources to enable us to continue to support local older people, and we also seek to continue to diversify and expand our income generation activities to support organisational sustainability.

As we move into the next phase of Covid recovery and continue our focus on supporting older people to have the best later life possible, we will continue to be flexible, innovative and resourceful in all that we do.

Best wishes



Vicky Shepherd
Chief Executive

Our Vision

For all older people in Blackburn with Darwen to have the opportunity to live the life they choose

Our Mission

To listen to the diverse voices and views of local older people and use these to influence both our own and others priorities. To deliver quality, person centred services which meet local needs and maximise independence.

Introduction

To deliver our vision and mission, and our business plan priorities, the organisation delivers a range of services to improve the health and wellbeing of older people; to support people to remain independent as long as possible; and to be able to continue contributing to their community. We also work to influence the development of services for older people through a variety of mechanisms including delivery of the Age Well Partnership and sitting on a number of key

strategic boards and groups, and through supporting national campaigns. As a local, independent charity we have an increasing need to raise funds from a diverse range of sources to support our work that is not funded through grants and contracts, including engagement and marketing and our campaigning and influencing work, along with core functions that ensure the quality of our provision. We are pleased to be a Brand Partner of Age UK, and we play an active role in the Age UK network, sub-regionally,

regionally and nationally. This review provides an overview of our activity during 2021/22 and seeks to illustrate the impact of our services on the lives of older people and the benefit to the community that we provide.

Facts & Figures



7392 hours
volunteers
contributed
during the year

1683

people supported through our range of Health and Wellbeing services

3987

enquiries to the Advice and Information from 1458 people

84

volunteers were giving us their time at 31st March

276

recorded compliments from our service users and supporters

1

complaint and 5 feedbacks received

Volunteers

Over the year volunteers have continued to be vital in helping us to deliver our services and activities and we were delighted in November 2021 when our volunteers who had been making wellbeing calls to older people throughout the pandemic were recognised at the Blackburn with Darwen Community Volunteer Awards winning the Health and Wellbeing group award.

At the end of March 2022 we had 84 volunteers, a reduction on the previous year, as a number of volunteers left us due to changes in personal circumstances. Recruitment has also been challenging during the period, with less people able to commit and increased competition for volunteers. Nevertheless, during the year our volunteers contributed **7392**

hours of their time which equates to **£97,426** (based on Blackburn with Darwen median hourly gross pay), which continues to be a vital contribution without which we could not deliver what we do. During the year we also hosted two work experience students and provided a placement to a social work student from UCLAN.

Plans for 2022/23 include reviewing our volunteering roles and requirements to better meet the needs of a diverse and changing local demographic, increasing both our volunteer numbers and the number of student placements we can offer and reviewing our support and recognition of volunteers.



Impact - Story 01

Bushra joined us as a volunteer IT tutor whilst studying A levels at a local 6th form college as she wanted to add to her CV and also help older people feel less isolated. Her tutors described her as quiet, caring and softly spoken. People using the digital inclusion service are given support in blocks of four weeks and are asked what they want to learn. Volunteer tutors therefore have to be flexible as one week they could be showing someone how to set up and access an email and the

next time they could be showing someone how to do their supermarket shop online. Having never done anything like this, Bushra was nervous and unsure what to expect. However, with each service user her confidence grew and when she left us in order to concentrate on her exams her feedback on her volunteering experience said it all.

"It was a great experience and a wonderful way to give back to the community. Every day is

different - sometimes people really want to buckle down and learn while others come only to talk, and I enjoyed connecting to each one of them. Personally, it really improved my confidence in meeting new people and ability to explain concepts in simple terms."

Our Services

All our services are based on the principles of working with individuals to provide person-centred, tailored support which builds on their own strengths and networks and enabling them to do as much as they are able. Our aim is to improve and maintain health and wellbeing and to enable people to remain independent for as long as possible.

Advice and Information Services

The provision of free, independent advice and information is one of our core functions and through this activity we offer older people and their carers holistic advice to enable them to make their own decisions based on timely and accurate information, and ultimately to improve their quality of life and wellbeing.

The service is provided at offices in Blackburn and Darwen through a drop-in service, appointments, by telephone and digital platforms and through home visits, providing advice, information and casework on the wide range of issues affecting older people. During the first few months of the year we gradually resumed our face-to-face offer which was fully operational by August 2021. In 2021/22 the service was funded from a range of sources including The Henry Smith Charity, Age UK for

specific delivery programmes, the Brian Mercer Trust, the Eric Wright Trust and from reserves, and we continue to seek sustainable and diverse sources of funding.

Achievements

- ◆ Responded to **3987** enquiries from **1458** people
- ◆ Local older people assisted to claim **£1,026,339** in additional entitlements and income, an increase of £238,661 on the previous year, bringing extra resource into the borough and supporting people to be able to buy the goods and services they need
- ◆ Successful delivery of all targets for funded programmes including the Eon Warm Homes programme and the Building Better Lives programme
- ◆ Reaccredited under the Age UK Information & Advice Quality Programme in June 2021

Key Plans for 2022/23

- ◆ Secure funding from a variety of sources to sustain and develop the service to meet future demand
- ◆ Participation as a partner in the delivery of the Household Support Scheme which aims to support people through the cost of living crisis

- ◆ Deliver a programme of neighbourhood based promotion to increase our reach to those older people who could benefit from the service
- ◆ Ensure all targets for funded programmes are met

Impact - Story 02

Mr L, who is in his 80s contacted us by email whilst his wife, who had terminal cancer, was in hospital. They have no family locally. Mr L was trying to get prepared for his wife's passing so the Age UK information guide on 'When someone dies' was sent to him which he thought was marvellous. He stayed in touch by email. When Mrs L sadly died advice around what happens next was provided along with the details for who to contact/inform. We then discussed Mr L's own health and

it became apparent that he was struggling with personal care and affording the council tax now that he was on his own. We completed an Attendance Allowance form and supported Mr L to make online claims for council tax single person reduction and a small amount of council tax support. The Attendance Allowance claim was successful which meant that he was also entitled to Pension credit guarantee credit and the Warm Home Discount, resulting in over £100 per week

additional income. Mr L still keeps in touch by email and we have also provided information regarding social events to help him engage after his wife's death.

Mr L told us *"I have been overwhelmed by the depth of knowledge and guidance offered, I had no idea such a super service was available to me, no question was considered daft and was answered with the utmost dignity. The Lions Christmas party (which we were old about) was the icing on the cake."*

Community Day Care Service

We have continued the development of the Community Day Care Service which involves delivering the service from three community centres across Blackburn. The service offers a range of support including personal care, transport and support with nutrition along with a varied programme of therapeutic, cognitive and physical activities. The community model provides support for frail older people and all age adults with a learning disability or difficulty. Those accessing the service must meet the Adult Services eligibility criteria.

We work with individuals and their carers to develop person centred support and care plans that aim to maintain good health and wellbeing and prevent a further deterioration in health. We also provide support and respite for the carers of day care users and offer regular courtesy calls to ensure they have the right

support to maintain their own health and wellbeing and to prevent carer breakdown. Our dedicated team of volunteers enable us to provide individual support for a range of different activities to enhance the offer available. In 2021/22 the day care service was funded through a contract with Blackburn with Darwen Borough Council.

Achievements

- ◆ Supported and cared for **61** of the frailest older people and adults with a learning disability or difficulty
- ◆ Worked with the Local Authority on the successful development of the Adults Day Care Allocation panel
- ◆ Delivered a pilot project for isolated older people to test a combined model of delivery
- ◆ Worked with the community centre volunteers to deliver a range of events

Key Plans for 2022/23

- ◆ Extend our volunteer roles and opportunities to offer a wider choice of activities
- ◆ Introduce an online payment system for carers and families
- ◆ Increase the number of student placement opportunities
- ◆ Development of our communications to keep carers informed and updated on the service and their loved ones



Impact - Story 03

FS is a 49-year-old woman who lives with her mother and son. Her mother is her main carer, supported by paid carers who provide personal care. FS was born with learning disabilities, and she has also had a stroke which has affected her right side and her speech. Due to the stroke her mobility is reduced, and she also suffers from bronchitis which means she is prone to infections.

When FS first started to attend the day care service, she was very reserved and quiet and did not interact with anyone, she would only reply to people with a yes or no or reply by nodding or shaking her head. This was a response to the Covid

restrictions which meant that she had not been out of the house for over two years. FS would not participate in any of the activities on offer and would also shy away when other service users would try to interact with her. FS would only communicate her needs when she required to use the toilet or when she required her medication. FS got visibly upset when trying to talk as often she couldn't pronounce the words correctly due to her speech.

With dedicated support and encouragement from the staff team, after a few weeks of attending the service FS showed great improvement and began interacting with other service

users, she now laughs more and greets everyone when they arrive, she also participates in most of the activities that are on offer. FS get very excited when going on trips and particularly loves going to the park, she has also become more open about how she is feeling and lets us help her feel better about herself. Her mobility has also improved, and she can walk about without being in pain. Her mother says that she really enjoys attending the centre and that she has seen a great improvement in her since she started to attend and is keen to increase the number of days she attends.

Impact - Story 04

MC is an 89 year old woman who lives on her own, she has carers to provide some support, and also has support from her neighbour and her sister. MC also has a son who supports with managing her finances. MC was feeling isolated and lonely and wanted the opportunity to get out and meet new friends. She has reduced mobility which affects her mood and confidence.

MC was allocated a place at day care. When she first arrived, she was a little quiet and reserved, which was quite normal due to being in new surroundings, how

ever over a few weeks, although she participated in activities, she appeared unsettled and felt a little out of place. The team worked with MC to understand how she was feeling and to develop a plan to support her to settle into day care and benefit from the service.

With dedicated support MC began to enjoy attending day care and we noticed a big change with her looking and seeming happy, participating in activities and socialising with peers and staff.

On one occasion MC told us *"what a lovely day I have had, all the staff are ever so caring and loving."*

Over a period of 2 months of attending day care we saw a significant change in MC, her confidence levels and mobility have improved a lot and she always looks forward to attending and now has made many friends.

Health & Wellbeing Service

The Health & Wellbeing service brings together our Active Ageing, Befriending, Digital Inclusion, Integrated Care, Nail Care and Social Inclusion provision under one umbrella. This year we also continued to deliver targeted support in response to the Covid pandemic and recovery through the Covid Wellbeing Service that we established in March 2020.

Throughout the year **1622** older people accessed services, received support or attended activities, a **17%** increase on the previous year, with some people accessing more than one offer.

Through our programmes we provide a range of support, friendship, activities and services to improve wellbeing, prevent a decline in health, promote independent living and reduce social isolation. Throughout our services we use a strength-based approach to prevent dependency on support services and increase resilience. During the year we resumed delivery of all of our face-to-face delivery models, following the lifting of various restrictions, but have also retained an online activity offer and telephone delivery where appropriate.

During the year we have developed a new service for people with memory problems, the Memory Makers Service, which provides a broad range of therapeutic, physical and cognitive activities, based on the recognised Maintenance Cognitive Stimulation Therapy (MCST) approach.

The Active Ageing service offers a range of activities from walking groups to ballroom dancing at a range of venues across Blackburn with Darwen. In total **320** people accessed activities during the year.

Our Befriending service provides home visiting and a 'Phonelink' for housebound and isolated people, as well as supporting people with early-stage dementia to attend community activities through our Dementia Buddies Scheme. In addition, the Stepping Stones befriending offer provides short term support at a time of transition such as bereavement or relocation, to enable people to re-engage in community life. During the year we supported **272** of the most isolated and vulnerable people.

Through our Digital Inclusion service, we offer one-to-one support to help increase people's skills, knowledge and confidence to use digital technology. We also run a 'Try Before You Buy' scheme whereby people are able to borrow a tablet free of charge. In total **122** were supported through this service.

All new people coming into the organisation also have a digital diagnostic conversation to identify level of digital skills and any support that may be required.

Here to Help is part of the Integrated Neighbourhood Team provision, working closely with GP surgeries across the borough and alongside health, social and voluntary sector colleagues to provide support for older people who have long term conditions.

Our key role is to provide holistic assessments and coordinate packages of environmental and social support for people most at risk of hospital admission. This year we have provided support and made onward referrals for **421** older people.

Working in partnership with Lancashire and South Cumbria Foundation Trust, through our Nail Care service we offer a toe-nail cutting service for people no longer able to care for their feet and who are not eligible for NHS Podiatry. **200** people received treatment during the year.

The Social Inclusion programme provides a varied programme of activities to reduce social isolation and help to maintain and improve people's wellbeing such as Men's Groups, the Talk and Tunes group and "Remember the Rovers". The programme also includes linking in with other services and referring and supporting clients to attend non-Age UK social inclusion activities. During the year **150** people were supported through the programme.

Through this programme we also work in close partnership with Lancashire Mind to deliver the Flourishing Minds project into which people can be referred for more specialist one to one or group mental health support.

The Covid Wellbeing service offered a range of practical support for the frailest older people along with regular wellbeing calls. We also provided transport to covid vaccination appointments and supported the local covid engagement programme to increase the uptake of vaccinations. We produced and distributed a range of newsletters and information packs including a Winter Wellbeing pack which provided information, hints and tips on staying well in winter. In total **245** people were provided with some support during the year and we distributed in excess of **600** winter packs to older people with the most needs and as such at higher risk of deterioration in health.

The Nail Care service is paid for through customer fees. The remainder of the Health & Wellbeing services are funded directly by the Blackburn with Darwen Borough Council through the Helping People to Stay Happy, Healthy & Well commission and through a range of small grants. The Memory Makers service is grant funded through the national Age UK charity. We currently have no dedicated digital inclusion funding and this is a priority for further development.

Active Ageing

Achievements

- ◆ Established the Time for Me project aimed at women experiencing the menopause
- ◆ Delivered **339** classes online and face to face
- ◆ Set up a Walking Football group in Darwen
- ◆ Launched the Stepping Out

project to support people to become more active post-Covid

Key Plans for 2022/23

- ◆ Further develop the Walking Football programme
- ◆ Increase the number of people attending the activities and develop programmes for specific target communities
- ◆ Increase the range of activities for menopausal women through the Time for Me project
- ◆ Further develop a range of self-led and peer support groups

Befriending

Achievements

- ◆ Continued to provide regular calls to service users throughout the pandemic
- ◆ Resumed home visits with our most vulnerable and isolated service users
- ◆ Review of assessment and criteria to ensure people can access the right support they need
- ◆ Large number of additional people referred into the service and supported
- ◆ Service reorganisation became embedded within part of the wider integrated service team

Key Plans for 2022/23

- ◆ Implement a new streamlined system for volunteers to report into
- ◆ Further embed the new service model



Impact Story 05

P lives in a supported housing scheme in Blackburn. She is 82 years old and has one son whom she sees regularly. She also has a good friend who also lives in the supported housing scheme who supports her with shopping. Already registered with the Active Ageing service, she had not participated in any activities since before the beginning of the pandemic.

She was initially referred through to the Integrated Care service from staff at the housing scheme, after an initial triage it was identified she would be best supported through the Active Ageing service.

During the follow up assessment, the lady explained that throughout the pandemic, she became very isolated and lonely. She really struggled to deal with lockdowns and totally lost her confidence to go out alone.

When she did manage to venture outside again, she froze whilst crossing the road at a zebra crossing. This caused her so much distress, she worried she wouldn't go out again. In her own words, she became *"a bit of a recluse,"* suffering with a range of conditions including anxiety and vertigo.

P told us *"Because of the vertigo stepping off a kerb is like stepping off a cliff."* Using a strength based, person centred approach, we agreed a plan with P, that aimed to build up her confidence week by week. Stepping outside for a short walk the first time was a massive achievement, previously, she had gone to the door, but the path appeared to *"zoom out like a football pitch"* and she could not face going out.

Each visit was led by P following the action plan, but occasionally this was adapted depending on

how P was feeling. We adopted several techniques to help her overcome some of her anxieties about going out. After several weeks, P's confidence gradually began to increase meaning she felt she was able to go out independently once again.

P said *"I'm so very grateful for all the help, I feel I have found a new lease of life and regained the confidence I'd lost. I now think I can face the future with a much more positive outlook. It has made a huge difference to me, and I am proud of what I have accomplished."*

P was so happy and grateful following the support received at the last session she hugged the staff member, she said it was the first proper hug in such a long time and she really needed it. She never thought she would *"get back to normal,"* but with the service she has received, she is now well on her way.

- ◆ Source and secure more funding to further enhance the service offer
- ◆ Recruit more volunteers to support delivery of the service

- ◆ Facilitated access to free internet in partnership with 6g
- ◆ Partnered with Santander to provide its staff to deliver one to one lessons

Digital Inclusion

Achievements

- ◆ Carried out a Digital Diagnostic with all new people coming into the organisation
- ◆ Offered a 'Try Before You Buy' scheme, loaning out tablets
- ◆ Secured funding to carry out a feasibility study to increase digital skills whilst also reducing loneliness

Key Plans for 2022/23

- ◆ Continue to develop and deliver the digital programme to reduce digital isolation
- ◆ Recruit additional volunteers to provide tuition
- ◆ Participate and support digital health developments with partners
- ◆ Secure funding to continue our digital inclusion work



Impact Story 06

John is a 69-year-old widow who was referred to Age UK during the pandemic. John had recently lost his wife and was struggling with his mental health. In addition to this, John had been a victim of fraud, along with 36 other elderly people within the Blackburn area. He had been deceived into handing over thousands of pounds which again took a huge toll on John's mental health. (Happily the perpetrators of this fraud have since been arrested and charged and John has had his money returned).

When John first engaged with services he would often be in a low mood and felt as though the bad things in life always happened to him. John would get upset when talking about what had happened to him and how he missed his wife dearly.

John received regular calls and over the weeks built up a good relationship so that he felt more comfortable talking to staff about what was happening in his day to day life. John has a granddaughter

who he loves going to visit and this really cheers him up. John also shared many stories about his wife and was able to laugh about the character that she was.

In the New Year John decided that he was going to make it his goal to try and get out walking more. We told him about Age UK's walking group on a Wednesday which he now attends every week. John likes the walking group as he says that everyone in the park is so friendly and will always say hello when passing. He told us a stranger even approached him for a chat whilst he was sat on a bench having a rest. John attends the group no matter what the weather as he enjoys socialising, change of scenery and the fresh air so much, as well as being able to watch all of the dogs playing too.

John's walking has improved no end over the last couple of months and he can now walk the whole way without stopping, which he couldn't do when he first joined. He has made lots of new friends on the walk, he helps the ladies who attend

over the patches of mud when it's wet and now they say "it's wet today but I will come if John is coming". His confidence has improved, and he chats to the other walkers the whole way round. John said he really enjoys coming to the walk and how he feels much better when he has attended. We have seen a huge difference in John, his confidence, physical health and stamina have all improved and he has also lost a little bit of weight. John still receives regular calls which says he looks forward to and does not know where he would be without the help of Age UK. He is always so thankful for all the help which has given him a new lease of life.

John told us *"Age UK have made a big difference with what I have been through, when my wife passed away I was lost. I was referred to Age UK and ever since then it has made me feel better in myself. If I am feeling down, they give me advice on the best things to do to help. If they didn't call me every week nobody would call me and now, I feel so much better."*

Here to Help

Achievements

- ◆ Continued to be a key partner within the health and social care structures
- ◆ Service re-organisation and incorporated into the wider integrated service
- ◆ Established closer working links with hospital discharge services
- ◆ Facilitated a Social Work Student placement
- ◆ Established a Practical Support service to prevent hospital admission/readmission for more vulnerable people

Key Plans for 2022/23

- ◆ Strengthen relationships to enhance referral pathways between hospital discharge and intermediate care services
- ◆ Continue to play a key role and strengthen relationships within the Integrated Neighbourhood Teams
- ◆ Develop a volunteer model to support delivery of the integrated service offer
- ◆ Further develop the practical support service
- ◆ Explore opportunities to provide end of life support



Impact Story 07

Connie and her husband Fred live in Blackburn they are both in their 90s. They have 2 sons one who lives in Germany and one who lives in Australia, they have no family in this country that they are in contact with. They both have ongoing medical conditions with Fred being in poorer health than Connie.

We received an email from their son Duncan in Australia asking us if we were able to help as his parent's laptop was broken and they used this to communicate with their sons abroad as phone calls were very costly, so have to be quite short and only occasionally. Duncan told us not having a laptop would result in a

drastic drop in contact between the couple and their only family. When we contacted Connie to speak to her about the problem she was very upset on the phone and said she tries her best to care for her husband despite her own health issues. She also said they rely on Skype to communicate with her two sons. We arranged for one of our digital volunteers to go to Connie and Fred's home to look at the laptop, and they were able to fix the problem. The main issue was a connection between the Wi-fi and the laptop; it also needed updates and other bits doing too. The volunteer spent two hours with the couple fixing the issues and talking Connie through how to

keep on top of it in the future. With their laptop fixed they are now able to speak to both their sons anytime they wish. Their sons can check on them and help with anything they need sorting. We talked too about any other support or assistance Connie may need in particular with her husband's declining health. Although Connie feels they are managing fine at present they now have the links with us to be able to access any support needed in the future. Duncan their son said *"We are very grateful for your help in sorting out our parents laptop. We use this as our method of communication with them, so it is vital. Thank You Very Much!"*

Nail Care

Achievements

- ◆ Relocated the Darwen clinic to Darwen Health Centre
- ◆ Recruited a Nail Cutter volunteer to increase capacity within the service
- ◆ Streamlined assessment and treatment systems
- ◆ Established a new clinic at Albion Mill

Key Plans for 2022/23

- ◆ Extend the number of clinics across the borough
- ◆ Recruit additional volunteer nail cutters to support the delivery of the service
- ◆ Explore and relocate the Blackburn town centre clinic to a clinical based venue
- ◆ Establish placement opportunities for Podiatry students

Social Inclusion

Achievements

- ◆ Restarted all the groups face to face
- ◆ Established a new Talk & Tunes session at Albion Mill
- ◆ Continued to strengthen existing and develop new partnerships and relationships
- ◆ Worked with Blackburn Rovers Community Trust to deliver the Remember the Rovers session face to face and online
- ◆ Established the Memory Makers programme for people with early-stage dementia or with memory problems

Key Plans for 2022/23

- ◆ Engage more people into mental wellbeing programmes
- ◆ Complete a gap analysis to inform future developments

- ◆ Carry out the feasibility study to reduce loneliness and increase digital skills
- ◆ Develop a range of self-led and peer support activities

Impact Story 08

Lilian was referred to Age UK by her GP who was concerned that she was struggling to manage and the deterioration of her health that was having an impact on her relationship with her husband. Lilian lives with her husband, they have 2 children and have been married for 50 years. Their son lives close by but doesn't visit regularly and their daughter, who lives in the south of England, rings them daily.

Lilian's husband was becoming frustrated with the deterioration in her memory. He was struggling to understand the change in her behaviour. Lilian was very confused about what was going on with her own health and stated she gets extra upset when her husband shouts at her.

We explained to them both that everyone going through memory issues have different symptoms and no person is the same.

Following our reassurance and conversations, Lilian's husband felt more at ease.

Lilian used to be a teacher and her husband was an IT technician. He travelled the whole country for his work. He now teaches woodwork. Lilian used to attend the woodwork classes with him, but she stopped due to low mood and depression. We encouraged her to attend, and they both felt it would help their relationship.

The property was cluttered, so Lilian was feeling in a low mood about this, again through encouragement we suggested she slowly begins to declutter and ask her daughter for help as she was finding the task overwhelming. Both Lilian and her husband were struggling with cleaning and keeping on top of the garden. We discussed a referral to Care Network.

Lilian used to be very outgoing and would socialise but due to

deterioration in her health her confidence had become very low. We discussed our Memory Makers group, which offers a range of activities for people experiencing memory problems in a safe environment, and she was very excited about being able to attend the sessions.

Lilian and her husband were very happy with the interventions that were discussed and then put in place. The Fire Service have been and fitted 2 smoke alarms. The cleaner and gardener have been to visit and given quotes for doing jobs.

Their daughter has been up to visit and has started to help them declutter their property. Lilian is now attending Memory Maker sessions.

Lilian and her husband were very grateful for the support that was provided and said *"we feel more at ease now and are enjoying doing more things."*

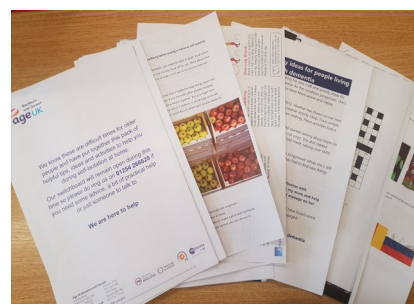
Covid Wellbeing Service

Achievements

- ◆ Supported the local response programme including providing transport to vaccinations and cascading information through the organisation's staff teams
- ◆ Established a practical support service including emergency shopping for those most at risk
- ◆ Secured funding to support older people in the borough to stay healthy, safe and independent over the winter through the distribution of essential household goods
- ◆ Produced and distributed over 600 winter wellbeing packs through GP surgeries, Intermediate Care and social work teams
- ◆ Secured additional funds to support our Covid response and recovery
- ◆ Used a strength-based approach to promote independence and self-resilience

Key Plans for 2022/23

- ◆ Deliver programmes that support people's recovery from Covid
- ◆ Support local and national response and vaccination programmes



Impact Story 10

Marlene is 74 years old and lives with her husband Brian. She likes going shopping and meeting friends. She has been attending our Nail Care service for 4 years as she struggled to cut her own toenails. Marlene is very sociable and enjoys attending her appointments as she loves to chat.

During one of her appointments, the Nail care technician noticed her big toe had an infection in the nail, Marlene was due her re-assessment, so it was agreed to book her in to see the podiatrist earlier.

The podiatrist recommended that Marlene visited her GP, which she did and was put on a course of tablets to treat fungal infection, however the tablets

made Marlene ill and she had to stop taking them. Marlene started using other methods to treat the fungal nail with advice from our staff and the NHS Podiatrist including salt foot baths.

The nail now looks so much better and is greatly improving, we are able to continue to monitor this whenever she attends her appointment.

Whilst at another appointment with the service, Marlene said she was having problems with her foot and said it was sore, again, a referral was made to NHS Podiatry who then followed up with an appointment. It was then identified there was a problem with Marlene's hip, she received insoles for her shoes to help her and had an appointment with a consultant.

Marlene has now been discharged and advised to contact if she encounters any more problems. We also recommended some better support shoes for Marlene and she is now apparently *"walking on air."*

The service has made Marlene's feet so much better since she joined the Nail Care service and she takes more care of them at home.

Marlene said: *"I feel I can talk to you, I've been to other services and they just complete the treatment and that's it, I feel like we're on the same level and it's so nice I can talk to you, I'm really grateful for the referrals to NHS and you keeping a check on my feet."*

Impact Story 9

Bernard and his wife Eileen have been married for 69 years and at Christmas 2020 were both admitted to hospital. Bernard was Eileen's main carer but when Eileen was discharged, she was too ill to return to the family home so now lives in a residential care home.

As Bernard now lives alone he feels lonely and isolated and he has not been able to visit Eileen due to Covid restrictions, and he misses her very much.

Bernard and Eileen only had one child a son who unfortunately passed away many years ago. The only family Bernard has is Eileen's cousin who telephones Bernard every other day to

make sure he's ok and from time to time does some shopping. Bernard has a very good neighbour, Tom, who cooks him a warm meal every night and does his shopping for him. Bernard is a very proud man and has no other care support in place.

Bernard was referred to us by his GP due to his frailty and being lonely and feeling isolated. He suffers from COPD so is unable to go out as he gets short of breath and during Covid he felt worried about leaving the house. We agreed on a weekly wellbeing call and to support with shopping when needed.

Bernard looks forward to our weekly calls and is very chatty. He feels supported and looked after and knowing someone cares about him has removed that loneliness feeling. We have also visited Bernard a couple of times to support him with completing paperwork.

Bernard was originally referred to Age UK BwD in 2014 and has used many different services. He feels we have done a lot for him and calls us his extended family. *"I can't thank you enough for all the help and support over the years - both to myself and Eileen and we are very grateful."*

Impact Story 11

JC is 74 years old, lives on her own in Blackburn and has a dog who she loves and takes on walks around her local area. She has a lovely family who live locally and offer support.

JC experiences some memory loss and has anxiety but loves being social however she struggles to engage since the loss of her husband. JC's son looks out for groups that she may be interested in but due to Covid many groups weren't operating.

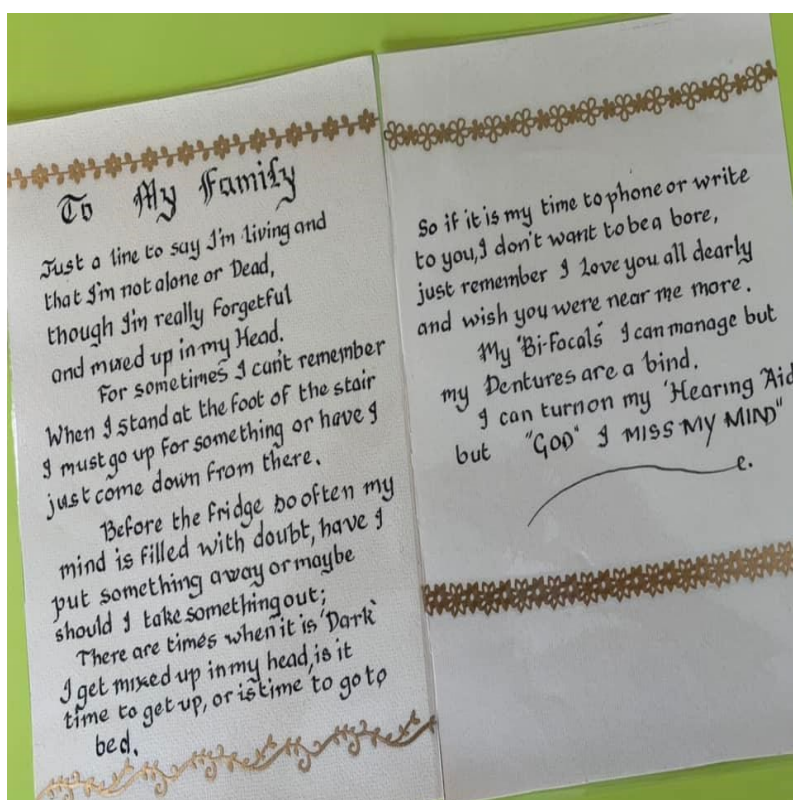
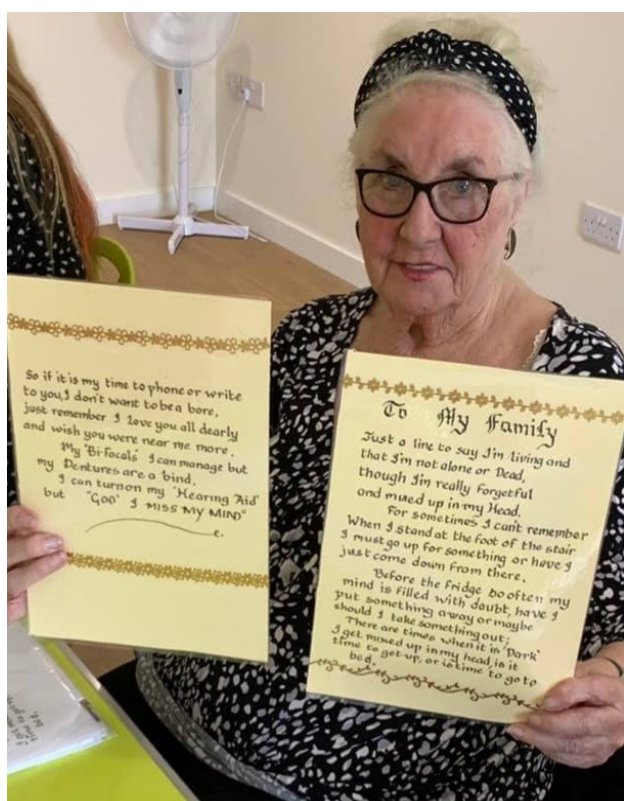
JC's son heard about our Social Inclusion and Active Ageing activities and made contact. She started attending one of the organized walks and was then referred internally to our Memory Makers sessions. One of the Memory Makers staff went to her house to assess her for the project and found that she met the criteria and was

really looking forward to attending. She has been on the Memory Makers project since July 2021 and engages enthusiastically in all the weekly sessions.

As JC lives alone and despite engaging in these activities was still experiencing loneliness and wanted to engage in more activities. We recommended JC attend some new activities that had just started at the recently opened Albion Mill Community Hub which is within walking distance of where she lives. She first started attending the Coffee Mornings with a friend which she really enjoys and is now attending 'Talk and Tunes' together with one of the new friends she has made at Memory Makers. She has become a regular and really enjoys singing along to the songs and joins willingly in the group discussions.

JC's anxiety appears to have lessened since attending the activities and she seems more relaxed and happier. She has broadened her social circle, has a range of activities that she now engages in during the week and has formed new friendships.

JC said: *"Meeting new people in a safe environment and doing interesting activities. I am very happy with the group as it is. The people running it are very good at finding interesting activities to do. I live alone and getting out and meeting people has increased my confidence and self-worth. The activities we do are interesting and enjoyable, and I have never felt pressured to do them."*



Influencing Policy and Practice

Our range of campaigning, influencing and partnership activities play a key role in contributing towards us accomplishing our mission to enable the voices and views of older people to be heard. In light of the impact on the health and wellbeing of older people from the ongoing, longer term consequences of the Covid pandemic and the need to support recovery from these; along with system changes within health and care, continued pressures on public sector services and now the cost of living crisis we continue to spend a significant amount of time influencing policy and service planning, commissioning and delivery. We aim to ensure the needs of older people are taken into account, and support good practice development. We participate in a range of Boards, networks and groups on a wide range of issues both within Blackburn with Darwen and across Pennine Lancashire. We also work with our colleagues at Age UK Lancashire to contribute to the wider Lancashire and South Cumbria Integrated Care System (ICS) including this year, participating in the consultations for the Health Equity Commission. We also play an active role within the local voluntary sector providing representation on the Health and Wellbeing, Local Adult Safeguarding Boards and Eat Well, Move More steering group on promotion of physical activity and healthy diet.

Age Well Partnership

During 2021/22 we continued to co-ordinate the Blackburn with Darwen Age Well Partnership which is a strategic body with membership from all the main local service commissioning and provider organisations in the borough; and its sub group, the Dementia Action Alliance. The partnership is the lead body for the development and implementation of 'Age Well' priorities within the Blackburn with Darwen Health and Wellbeing Strategy. The partnership's key priorities are:- living well with dementia, increasing digital inclusion, reducing social isolation, reducing poverty, supporting active healthy ageing along with supporting Covid recovery activity. As the older population of the borough increases the work of the partnership has never been more important to support older people to age well and the Partnership is sponsoring the delivery of the Living Longer Better Programme which aims to spread and embed positive attitudes to ageing and improve recognition that physical and cognitive activity adds healthier years to life. It is also overseeing the development of the Positive Ageing Framework for the borough which we are delivering in 2022/23.

Campaigning

During the year we worked with our national Age UK partners to raise awareness of the impact of Covid on older people and the need to support recovery from that. We also support the campaign to ask the Government to develop a solution to the challenges with the social care and, going forward, to raise awareness of the impact of the cost of living crisis on older people.

Age UK Structures

During the year we have been active members of the Age England Association (AEA), the membership organisation for local Age UK Brand Partners, and have continued to participate in a range of partnership and shared strategic developments. The Chief Executive is also Chair of the national Services for Older People Committee working with Age UK on services development. We work closely with our colleagues at Age UK Lancashire including through our jointly owned community interest company, Age UK Greater Lancashire.

Quality, Management and Generating Funds

In order to achieve our priorities, we need to ensure the organisation is organisationally and financially sound and that it meets the requirements of Brand Partnership with Age UK and other relevant quality standards.

Quality

We recognise the importance of supporting and developing our workforce, both paid and unpaid, through training, coaching and skill sharing, and we have continued to prioritise this during the year. Along with the mandatory training programme of e-learning we have been exploring opportunities to broaden the development training that is available to staff. We have also continued to enhance our workforce wellbeing offer for staff and volunteers. During 2021 we were successfully re-accredited for a further three years for the ISO9001:15 standard, the Investor in People award, and the Age UK Information & Advice Quality Programme and we have maintained our continuous improvement approach to service development.

We also delivered a refreshed Equality, Diversity and Inclusion Action plan including being awarded the Lancashire LGBT Quality Mark which is awarded to organisations which demonstrate a commitment to improving services for LGBT people.



Generating Funds

As an independent charity Age UK Blackburn with Darwen must raise funds from a variety of sources in order to sustain our services and core functions and meet increasing demand. This year has again been a challenging and uncertain period with income from services, fundraising and our shop all continuing to be reduced by the impact of Covid along with increased competition for grant funding. We have retained our core commissioned contracts for the health and wellbeing and day care services and have been able to secure grant income to support our advice provision and other service development programmes. However, with increasing demand along with increasing complexity of need for some of those we support we continue to need to increase the amount of unrestricted funds we can raise to meet these demands and to support our unfunded work, including campaigning and influencing activities; volunteering support; and our core business support functions.

Charity Shop

In common with many high street retailers 2021/22 was another difficult trading year for our charity shop, which was closed in line with national regulations until mid-April 2021, with customer confidence and footfall continuing to be impacted by ongoing Covid guidance and restrictions for most of the year. The closures also impacted on donation levels, which have only gradually returned to usual levels. We are grateful to all our donors who have continued to bring us quality stock to sell.

During the year our staff participated in the eBay Charity Connect training scheme and we also increased the range of online sales platforms we use, all resulting in increased online sales and income. We remain part of the [#shopdarwen](#) initiative which has also helped to raise our profile.

During the year the shop hosted two employees through the Kickstart programme, providing valuable increased staff capacity along with retail experience for those individuals to take with them.

Key plans for 2022/23 include further increasing the income generated from online selling, growing awareness of the shop through promotions, increasing our social media following, and identifying a suitable additional retail outlet.

Fundraising

Whilst the impact of Covid continued to influence face-to-face fundraising throughout much of the year, our key sponsored fundraisers and annual Jail and Bail event were able to take place. In addition, our focus was on increasing donations from both service users and the public and we were pleased to both retain the support of our regular donors and increase the number who donate this way. Thanks to the support of Blackburn Road Runners we had 6 runners in the Great North Run in September 2021. The Club also kindly donated Christmas hampers for older people. Our Jail and Bail event in March 2022 was a great success and we are grateful to all the participants along with Lancashire Police, Blackburn Bid and Blackburn Mall for helping us facilitate and promote the event.

Intergenerational activity is a key priority for us, and a number of schools supported us financially with fundraising and also in kind with donations of gifts and treats for service users.

Key plans for 2022/23 include maximising income from donations, legacies and donations in memory, increasing participation in sponsored activities and delivering new community fundraising initiatives.



Financial Review

In the year to 31 March 2022 the Charity reported a deficit of £16,336 from an income of £965,738. This was made up of a surplus of £11,281 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) which will be carried forward for expenditure in the next financial year, and a deficit of £27,617 on unrestricted funds (income received or generated and available for general use).

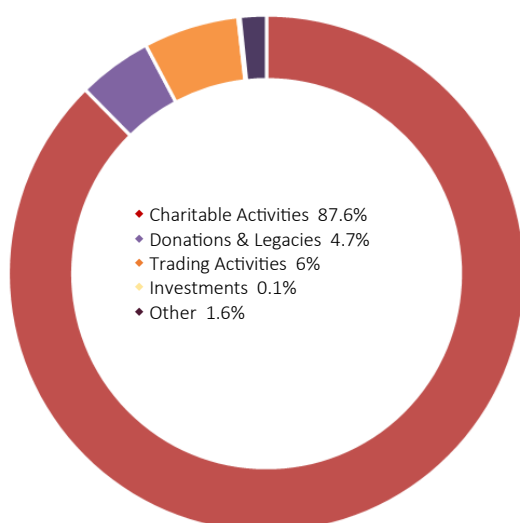
85% of the organisation's annual income came from grants and service contracts from a variety of sources. This is a decrease of 6% from the previous year with a corresponding increase in the proportion of income from fundraising, shop and services.

The organisation continues to operate in challenging times and started the 2022/23 financial year with a deficit budget due to increased operating costs and uncertainty around some income streams. In response increased focus is on generating income from a range of grant sources, and donations from individuals and fundraising along with careful cost control wherever possible without compromising the quality of our services.

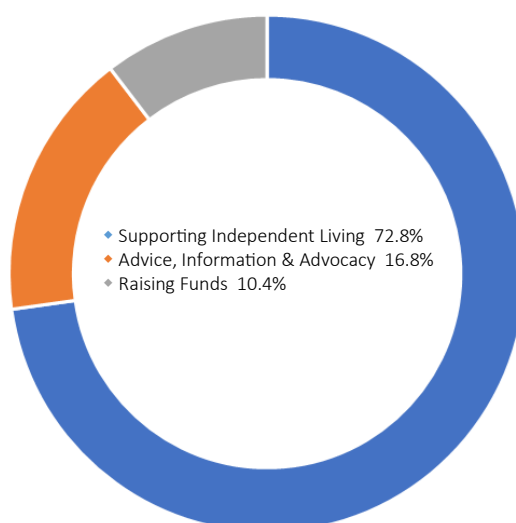
Total reserves at 31st March 2022 amounted to £694,793 including restricted and designated funds. The level of unrestricted, undesignated reserves held at 31st March 2022 is in line with the organisation's reserves policy that

the greater of either six months unrestricted running costs or three months running costs plus the cost of all liabilities will be maintained as reserves.

Where our income came from
Total income £965,738



How we spent our income
£982,074



Thank You

We would like to thank the following organisations and individuals for their support over the last year, along with all those who donated online, those who made donations to our charity shop and those who gave anonymously.

Companies, organisations & community groups

Age UK, The Big Knit
Albion Mill
Al Islah Girls' High School
Amazing Nails
Asda Foundation
Blackburn Road Runners
Blackburn Rovers Football and Athletic Ltd
Blackburn with Darwen Borough Council
Central Ladies Fellowship Group,
Central United Reformed Church, Darwen
Computers 4 Charity
Cosatto Limited
Darwen Probus Club
Darwen Resource Centre
Darwen FC
East Lancashire Medical Services Ltd

Grays Schoolwear
Hartlands
Home First and Hospital Discharge Teams BwD Borough Council
Kingdom Outreach Churches
Kingsfold Pharmacy
Lancashire Constabulary
Lesley's News
Lidl Darwen
Mayer's Fishmongers
MD Business Supplies
Meeting Places, Darwen
Middleforth Pharmacy
Morrisons Blackburn
NCS
Olly's Kitchen
Revidge Fold United Reformed Church
Residents of Lingfield Court

Rocket's Car Repairs
Roe Lee Park Primary School
Roe Lee Residents Association
Sainsburys Darwen
Santander Blackburn
Shh Bar
Sky UK Ltd Time to Care
Soroptimist International, Blackburn
St Paul's Primary School, Huddlesden
Ten Pin
The Mall, Blackburn
The Observatory Pub
The Olive School
Valetech Solutions Limited
Westbury Gardens United Reformed Church
WHN Solicitors
Yorkshire Building Society



Individuals

D Ainsworth	S Dundon	R Jenkin	A Patel	C Tattersall
M Ainsworth	R & MJ Edwards	M Jennings	J Pearson	L Thompson
P Anderton	G Eggleston	B Johnson	C Porter	J Towers
R Atherton	J & S Elliott	J & J Kemp	J Pritt	I Townsend
D Bagnall	E Emmett	G Lambert	M Ramsbottom	M Vause
L Baldwin	A Fay	K Lang	M Renwick	J Verity
A Barnes	A Fenton	R Lawes	G Roberts	T Walsh
J Barnes	J Fletcher	H Linaker	S Roberts	S Ward
J Baron	J Floyd	L & R Loft	E Rogers	J Waring
P Bates	I Ford	A Lonsdale	M Rushton	A Watson
R Battersby	A Fray	R MacFarlane	K Ryan	F Watson
E Bean	I Goodliffe	M Mahon	S Shah	K Wheatley
C Berry	I Gormy	E Maloney	E Sharples	J White
J Boffy	C Greenwood	F Marriott MBE	V Sharples	W Whitlock
J Bogg	S Gregson	T McKenna	B Shepherd	A Wiggans
J Braithwaite	H Hacking	L Melody	J Shorrock	P Wilding
J Brannighan	W Hailstone	E Monk	B Skelton	I Williams
M Browne	B Hartland	R Moorby	L Skupski	R Wilson
A Caratella	C Heyes	S Morris	A Smith	T Wilson
T Clark	J Hope	M Mukadam	K Smith	B Wogden
J Clarke	B Houghton	S Murphy	R Smith	R Woodburn
R Cox	L Houghton	A Nelson	M Stevens	M Wood
A Coward	K Humphreys	R O'Keefe	A Sturgess	J Woods
W Cowell	D Hunt	S O'Malley	A Sutton	J Woods
D De-La-Rue	G Hutchinson	S Packer	J Sykes	WI Woolley
L Dearden	D Irving	N Palmer	F Szandurski	A Wright
J Duckworth	M Ivers	L Park	H Talbot	

Donations in memory

Alan Cooper
Brian Fray
Jean Hartley
Jean Hindle

Christine Muldoon
Jack and Lillian Verity

Legacies

Herbert Brown
Audrey May Dawson

Funders

Age UK
Age UK and ABI Dementia MCST Programme
Age UK and EON Warm Homes Programme
Age UK and Masonic Charitable Foundation Later Life Goals
Age UK and Santander UK PLC Think Digital
Age UK and Sport England Tackling Inequalities Fund
Age UK and Sport England Walking Football Programme
Age UK and Yorkshire Building Society Building Better Lives
Age UK Friends and Forums
Age UK Greater Lancashire CIC
Age UK NHS Winter Support Programme
Age UK Winter Health Campaign

Arnold Clark Community Fund
Blackburn with Darwen Borough Council
Blackburn with Darwen Community CVS
Brian Mercer Charitable Trust
Care Network Covid Community Champions
Department of Transport
DWP Kickstart Scheme
Garfield Weston Foundation
Lancashire and South Cumbria ICS
Lancashire Mind
National Lottery Community Support Fund
Sport England This Girl Can Programme
The Eric Wright Charitable Trust
The Henry Smith Charity
WM & BW Lloyd Charity

About us

Age UK Blackburn with Darwen is an independent registered charity (number 1143809) and a charitable company that exists to support local older people. As an incorporated body Age UK Blackburn with Darwen is governed by a Memorandum and Articles of Association. Within these the object of the organisation is to promote the wellbeing of older people in any

manner which now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen. Our services and activities are available to older people in Blackburn with Darwen and our charitable services are provided either free of charge or charged by us at a reasonable cost, based on the cost of delivery.

The charity own a subsidiary company Age UK Blackburn with Darwen Trading Ltd (registered company number 2965744) which was dormant during the year. The charity also owns a 50% shareholding of Age UK Greater Lancashire CIC (registered company number 10086085).

This Annual Review of the Trustees should be read in conjunction with the full Trustees Report and Financial Statements to provide a complete picture of the organisation's financial activity and governance.

Board of Trustees

The board of trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive and senior staff management team on strategic and organisational development. Decisions about day-to-day operation are taken by the Chief Executive and senior

management team; and decisions on matters with significant implications are brought to the board of trustees. The trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation and for risk management. The trustees

confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Officers and Trustees of Age UK Blackburn with Darwen 2021/22

Chairman

Anthony Hedley

Vice Chairman

John Thomas

Honorary Financial Advisor

Vacant

Trustees

Fran Breckell (appointed 24th November 2021)

Pamela Holgate (appointed 24th November 2021)

Judith Isherwood

Faith Marriott MBE

Faizal Patel

Christopher Porter

Peter Watkins (resigned 23rd September 2021)

W Ian Woolley (resigned 21st July 2021)

Local authority representative

CLlr Mustafa Desai

Chief Executive

Vicky Shepherd

Registered Office

4 King Street, Blackburn, BB2 2DH

Auditors

Beever and Struthers, Suite 9b, The Beehive, Lions Drive, Shadsworth Business Park, Blackburn BB1 2QS

For more information contact us at:

Age UK Blackburn with Darwen
4 King Street, Blackburn, BB2 2DH
t: 01254 266620

e: enquiries@ageukbwd.org.uk

w: www.ageukbwd.org.uk



Age UK Blackburn with Darwen is a Registered Charity No 1143809 and a Company limited by guarantee registered in England and Wales No 7728630
Age UK Blackburn with Darwen Trading Ltd is registered in England and Wales No. 2965744
Registered Offices 4 King Street, Blackburn BB2 2DH

Directors Report and Consolidated Financial Statements for the year ended 31 March 2022

Registered charity no 1143809

Registered company no 7728630

Your local charity for older people



AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2022.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. The company is currently dormant.

2021/22 was another busy and challenging year for the organisation, which saw us continue to respond to the ever changing circumstances and needs related to Covid, whilst also resuming our core service offer and developing new offers to respond to new needs and support even more local older people. We learnt a lot during the pandemic about how to deliver services differently to be more efficient and to broaden our reach and we have continued to develop this during the year. We have also continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate. Financially we have continued to feel the impact of the pandemic which has particularly affected income levels from our charity shop, community fundraising activity and service income. However, we have been fortunate to successfully secure additional grant income to develop our service offer from a range of local and national funders. We are grateful to these funder and to our local commissioners who have supported us to flex our service offer to meet the evolving needs of older people as we come out of the pandemic.

FINANCIAL REVIEW

In the year to 31 March 2022 the Charity reported a deficit of £16,336 from an income of £965,738. This was made up of a surplus of £11,281 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) which will be carried forward for expenditure in the next financial year, and a deficit of £27,617 on unrestricted funds (income received or generated and available for general use)

The deficit on unrestricted funds is made up primarily of funds which the trustees have designated for a particular purpose with £25,063 being spent of supporting service continuity and the development of the organisations IT and data management systems. The Trustees have also agreed to designate further £57,000 of unrestricted funds to support business and service continuity in light of the increasing cost pressures.

The appendices on pages 39 and 40 also show the Charity's income and expenditure for the 2021/2022 financial year together with the 2020/2021 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers of the Annual Report with a clearer financial picture.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

58% of the organisation's annual income came from contract income including service contracts with Blackburn with Darwen Borough Council and from national Age UK through the EON Warm Homes programme and for winter support activity. There was also a contract from Lancashire & South Cumbria ICS for Living Longer Better.

27% of the organisation's annual income came from grants from a variety of sources, which is a decrease of 8% on the previous year but is in line with pre-Covid levels.

15% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income and investment income which is a 6% increase on the previous year.

During the financial year the organisation received a total of £44,936 from donations and legacy income which was an increase of almost £7000 on the previous year. This income was made up of unrestricted cash donations amounting to £21,531, unrestricted legacy income of £8,375 and £15,030 in restricted donations of which £14,236 represented the value of donated facilities and equipment.

Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

We saw a reduction in expenditure compared to 2020/21. In particular, expenditure on wages and salaries was reduced through reduced hours for some roles and a reduction in roles overall. Expenditure on repairs and renewals was lower as the previous year costs had been unusually high due to repairs following a significant leak at our charity shop. Expenditure on service supplies was also reduced which relates to increased project specific expenditure in the previous year. Expenditure on office costs and staff travel have increased largely returning to pre-Covid levels as our full operating models have resumed.

Investment Policy

During the year the charity retained investments in short or medium term low risk, easily redeemable investments in the form of bank deposits. In early 2022/23 the investment policy was updated to also include investment of some funds into longer term, higher yielding investments in order to maximise the organisation's assets.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities was already challenging and has been further exacerbated by the pandemic and its ongoing effects. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding remains uncertain; and we have seen only a gradual return to income levels from service and shop takings and fundraising activity during the year.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

In addition we are seeing increasing demand and therefore capacity demands across our service provision. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2022/23 and beyond.

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2022 amounted to £694,793 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £442,432 this figure includes tangible fixed assets of £10,447.

Designated funds at 31st March 2022 amounted to £205,432. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2022 and it was decided that no changes were needed.

Restricted funds at 31st March 2022 amounted £47,124. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income pending already in 2022/23 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £1,616 (2021: £3,227) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were donations, including gift aid, made by Trustees of £475 (2021: £1,040)

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2022/23 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people, including a continued focus on support to recover from the impacts of the pandemic
- Securing additional funding from a range of sources, particularly grant funding, to maintain and develop our service offer and to support sustainable service models
- Developing a robust business case to maximise our chance of successfully securing the future day care contract through the forthcoming tender process
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing, recruitment and retention

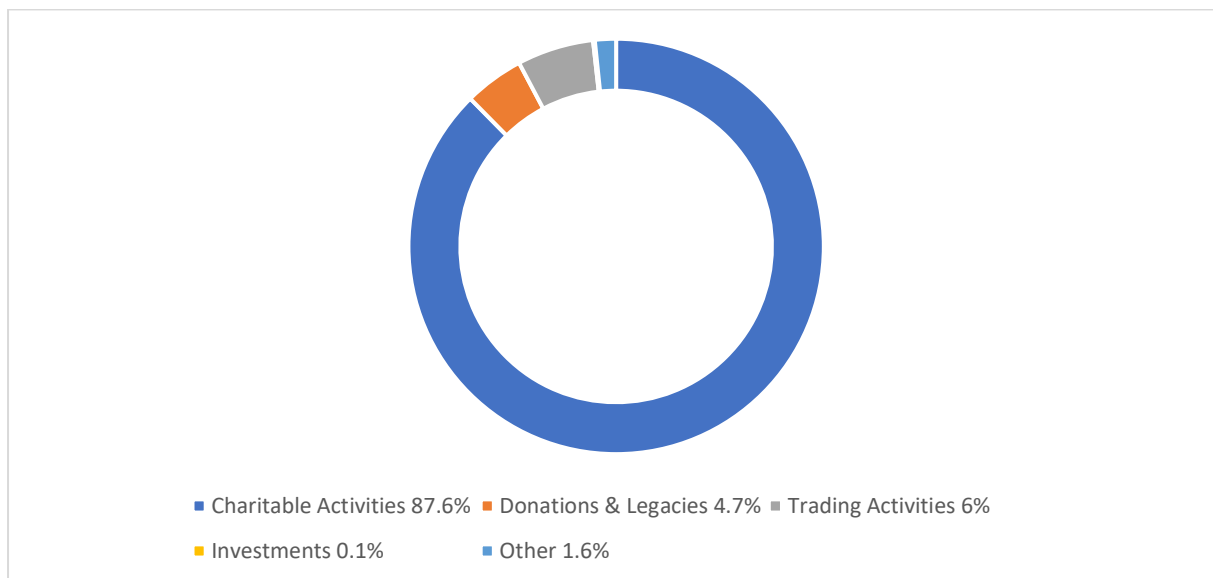
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Where our income came from:

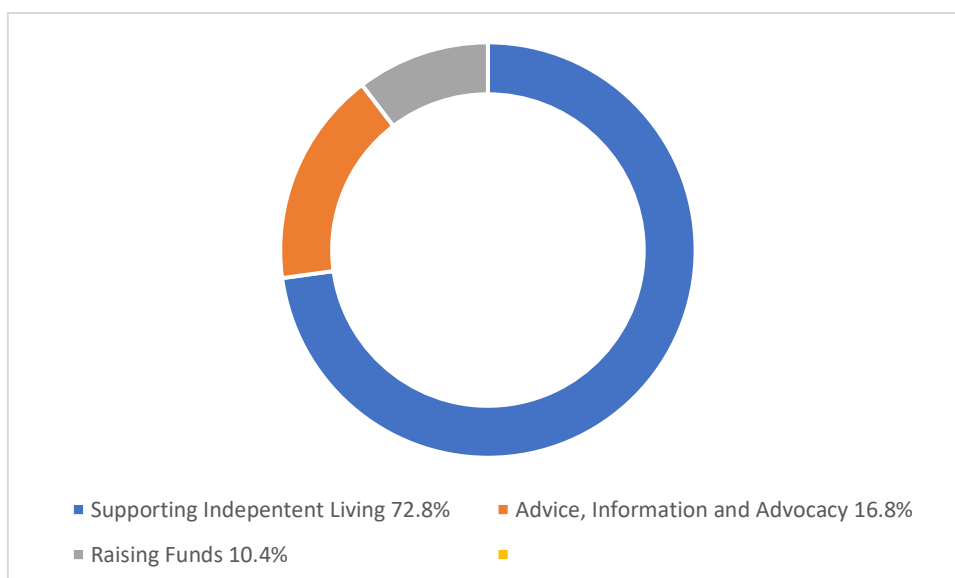
Total Income:

£ 965,738



How we spent our income:

Total Expenditure: £982,074



AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation and our Privacy Notices.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2021/22 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association and also follows the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

- Identification and management of risk
- Written financial procedures which are subject to regular review.
- Both planned and unannounced checks in all service areas.
- Annual discussion between the Trustees and auditor without management being present
- External review of financial controls every 3 years which is due and scheduled for 2022
- The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation which need to be managed are financial; the loss of key personnel; the changing commissioning landscape; and increased demand for services. In terms of financial risk the current primary risks are associated with increasing costs due to the current UK financial situation, the upcoming tendering of the day care contract, and funding the Advice & Information service and essential core costs. In the longer term the organisation is operating in an environment where local contract opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2021/22 the total employee benefits of key management personnel of the Charity were £57,385 including employer pension contribution.

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2021/22

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Honorary Financial Adviser	Vacant
Trustees	Fran Breckell (appointed 24th November 2021)
	Pamela Holgate (appointed 24th November 2021)
	Judith Isherwood
	Faith Marriott
	Faizal Patel

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Christopher Porter
Peter Watkins (resigned 23rd September 2021)
W Ian Woolley (resigned 21st July 2021)

Local authority representative Cllr Mustafa Desai

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A proposal regarding the appointment of auditors of the charity will be considered at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2022 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records 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.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

They are also responsible for safeguarding the assets of the charitable company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board



Anthony Hedley
Trustee

28th September 2022

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen for the year ended 31 March 2022 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Activities (including the Income & Expenditure Account), the Balance Sheets, the Cash Flow Statement and the related notes on pages 18 to 38. 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) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

Conclusions relating to going concern

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 charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report therein. The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. Our opinion on the

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

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

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

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report (which includes the Directors' Report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report (included within the Trustees' Report) 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 directors' report included within the trustees' report.

We have nothing to report in respect of the following 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

Responsibilities of Directors

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, 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.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of laws and regulations that affect the charity, focusing on those that has a direct effect on the financial statements or that has a fundamental effect on its operations. Key laws and regulations that were identified included the UK Companies Act, Charity Commission requirements, Safeguarding, Health and Safety, Data Protection, Equality and Diversity, and Fundraising regulations.

We enquired of the Trustees and reviewed the Trustee's meeting minutes for evidence of non-compliance with relevant laws and regulations.

We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.

The risk of fraud and non-compliance with laws and regulations and fraud was discussed within the audit team and tests were planned and performed to address these risks. We identified the potential for fraud in the following areas: misappropriation of cash and other assets.

We reviewed the financial statements disclosures and tested to supporting documentation to assess the compliance with relevant laws and regulations discussed above.

We enquired of the Trustees about actual and potential litigation and claims.

We performed analytical procedures to identify and unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.

In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

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

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Use of our report

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

S Lomax

**S Lomax FCA (Senior Statutory Auditor)
For and on behalf of Beever and Struthers**

Chartered Accountants and Statutory Auditors
Suite 9b
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Date: 28th September 2022

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	29,906	15,030	44,936	37,963
<i>Other trading activities</i>					
Shop income		57,575	498	58,073	17,406
Fundraising activities		12,773	-	12,773	9,369
Reimbursed costs		3,088	-	3,088	27,460
<i>Income from investments</i>					
Interest on short term deposits		1,329	-	1,329	1,262
<i>Charitable activities</i>					
Supporting Independent Living	3	626,053	73,861	699,914	816,205
Advice, Information & Advocacy	4	2,696	133,755	136,451	130,373
Influencing Policy & Practice	5	-	-	-	-
<i>Other income</i>					
Other income		9,174	-	9,174	37,243
Total income		742,594	223,144	965,738	1,077,281
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Cost of generating voluntary income		-	-	-	313
Shop operating costs		90,862	1,275	92,137	105,701
Fundraising		9,661	-	9,661	10,387
<i>Charitable activities</i>	6				
Supporting Independent Living		634,332	81,053	715,385	744,982
Advice, Information & Advocacy		35,356	129,535	164,891	154,634
Influencing Policy & Practice		-	-	-	26,455
Total expenditure		770,211	211,863	982,074	1,042,472
Net (expenditure)/income	9a	(27,617)	11,281	(16,336)	34,809
Transfers between funds	16,17	-	-	-	-
Net movement in funds		(27,617)	11,281	(16,336)	34,809
Reconciliation of funds					
Total funds brought forward	16,17	675,285	35,843	711,127	676,318
Total funds carried forward	16,17	647,670	47,124	694,793	711,127

All incoming resources and resources expended derive from continuing activities

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2022

	Note	Charity 2022 £	Charity 2021 £
Fixed Assets			
Tangible fixed assets	10	10,447	6,503
Investments	11	8	8
		<u>10,455</u>	<u>6,511</u>
Current Assets			
Stocks	12	958	265
Debtors	13	46,303	36,316
Cash at bank and in hand		823,479	754,729
		<u>870,740</u>	<u>791,310</u>
Creditors			
Amounts falling due within one year	14	(186,402)	(86,693)
Net Current Assets		<u>684,338</u>	<u>704,616</u>
Net Assets		<u><u>694,793</u></u>	<u><u>711,127</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	442,237	495,962
- Designated funds	16	205,432	179,323
		<u>647,669</u>	<u>675,285</u>
Restricted funds	17	47,124	35,842
		<u><u>694,793</u></u>	<u><u>711,127</u></u>

Approved by the trustees on 28th September 2022 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2022

	Note	Charity 2022 £	Charity 2021 £
Cash flows from operating activities:			
Net cash used by operating activities	24	77,442	106,749
Cash flows from investing activities:			
Interest income		1,329	1,262
Purchase of tangible fixed assets		(10,022)	-
Net cash provided by /(used in) investing activities		(8,693)	1,262
Change in cash and cash equivalents in the reporting period		68,750	108,011
Cash and cash equivalents at the beginning of the reporting period		754,729	646,718
Cash and cash equivalents at the end of the reporting period	25	823,479	754,729

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

Basis of Consolidation

The Charity has one dormant subsidiary which is not material, see note 11 of the accounts. Therefore, these accounts are not consolidated accounts and comprise the accounts of the parent charitable company only.

Investments in Joint Ventures

Investments in joint ventures are included at cost.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes, due to rounding adjustments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2022 Total £
	Unrestricted Donations and legacies for the general use of the Charity	29,906	-	29,906
	Restricted donations			
	- Supporting Independent Living	-	195	195
	- Advice, Information & Advocacy	-	599	599
	- Donated facilities and equipment including rate relief	-	14,236	14,236
		<u>29,906</u>	<u>15,030</u>	<u>44,936</u>

2021 COMPARATIVE

Donations and legacies	Unrestricted Funds £	Restricted Funds £	2021 Total £
Unrestricted donations and legacies for the general use of the Charity	19,896	-	19,896
Restricted donations			
- Supporting Independent Living	-	639	639
- Advice, Information & Advocacy	-	2,080	2,080
- Donated facilities and equipment including rate relief	-	15,348	15,348
	<u>19,896</u>	<u>18,067</u>	<u>37,963</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2022 Total £
	Contracts and Service Level Agreements:			
	Blackburn with Darwen Borough Council	499,961	-	499,961
	Lancs Care Living Longer Better	30,000	-	30,000
	AgeUK Winter Support	15,492	-	15,492
				-
	Grants:			-
	Age UK			-
				-
	- Brand Partner	10,000	-	10,000
	- Winter Health	-	1,070	1,070
	- Friends & Forums	750	-	750
	- MCST	-	19,993	19,993
	- Tackling Inequalities	-	3,323	3,323
	- Think Digital	-	8,758	8,758
	- Walking Football	-	5,000	5,000
	BwD CVS Population Health Grant	4,700	-	4,700
	Dept of Transport	1,333	-	1,333
	BwDBC Smoking Cessation	4,000	-	4,000
	Care Network - Covid Community Champions	2,500	-	2,500
	BwDBC Vaccination Engagement	2,000	-	2,000
	BwD Activity Buddies	8,334	-	8,334
	Lancashire Mind	-	5,762	5,762
	Garfield Weston	-	20,000	20,000
	ESC Lottery Fund Sport England	-	9,955	9,955
	BwDBC Our community our future	1,850	-	1,850
	BwDBC Winter Wellbeing Packs	2,448	-	2,448
	BwDBC Housing Support Fund	3,300	-	3,300
	Kickstart programme	8,167	-	8,167
	Uclan Student Placement	1,400	-	1,400
	Service Income	29,818	-	29,818
		<u>626,053</u>	<u>73,861</u>	<u>699,914</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Supporting Independent Living

	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2021 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	537,973	-	537,973
<i>Grants:</i>			
<i>Age UK</i>			
<i>- Brand Partner</i>	15,000	-	15,000
<i>-Covid 19 Emergency Appeal</i>	27,277	-	27,277
<i>- Friends & Forums</i>	750	-	750
<i>- Think Digital</i>	-	57,653	57,653
<i>- Malnutrition Taskforce</i>	-	500	500
<i>- NHSE Winter Support Programme</i>	-	25,949	25,949
<i>Active Lancashire Tackling Inequalities Fund</i>	-	2,825	2,825
<i>Big Lottery Fund Building Connections Fund</i>	-	15,366	15,366
<i>Clothworkers Foundation</i>	-	3,700	3,700
<i>Co-op Community Fund</i>	-	2,387	2,387
<i>Community Foundations</i>	-	438	438
<i>British Muslim Covid 19 Fund</i>	-	250	250
<i>Duchy of Lancaster Fund</i>	-	500	500
<i>Furlough Grant</i>	9,650	-	9,650
<i>Dept of Transport</i>	-	1,333	1,333
<i>Julia And Hans Rausing Trust</i>			
<i>Charity Survival Fund</i>	-	44,101	44,101
<i>National Lottery Community support Fund</i>	-	26,990	26,990
<i>Sir Jules Thorn Charitable Trust(Ann Rylands small donations scheme)</i>	-	1,500	1,500
<i>Sport England</i>	-	300	300
<i>Tesco Bags of Help</i>	-	500	500
<i>Lancashire Mind</i>	-	5,762	5,762
<i>Service Income</i>	35,501	-	35,501
	626,151	190,054	816,205

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

4	Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2022 Total £
	Contracts and Service Level Agreements:			
	- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	12,400	12,400
	Grants:			
	Age UK			
	- Later Life Goals	-	10,500	10,500
	- Building Better Lives	-	30,000	30,000
	Age UK Greater Lancashire CIC	1,616	-	1,616
	Eric Wright Charitable Trust	-	27,500	27,500
	Brian Mercer	-	10,000	10,000
	Arnold Clark Community Fund	-	1,000	1,000
	The Henry Smith Charity	-	42,355	42,355
	Service Income	1,080	-	1,080
		<u>2,696</u>	<u>133,755</u>	<u>136,451</u>

2021 COMPARATIVE

Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2021 Total £
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	21,448	21,448
Grants:			
Age UK			
- Later Life Goals	-	21,000	21,000
- Covid 19 Emergency Appeal	-	10,457	10,457
Age UK Greater Lancashire CIC	3,227	-	3,227
Brian Mercer Charitable Trust	-	10,000	10,000
Charities Aid Foundation Covid Survival Fund	-	17,335	17,335
Community Foundations Lancashire Covid 19 Communit	-	4,403	4,403
The Henry Smith Charity	-	41,423	41,423
Service Income	1,080	-	1,080
	<u>4,307</u>	<u>126,066</u>	<u>130,373</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2022 Total £
	Contracts and Service Level Agreements:	-	-	-
		-	-	-

2021 COMPARATIVE

<i>Influencing Policy & Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2021 Total £</i>
Contracts and Service Level Agreements:	-	-	-
	-	-	-

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2022 Total £
Direct Costs				
Staff Costs	510,521	92,765	-	603,286
Premises Costs	4,730	1,801	-	6,531
Office Costs	9,360	829	-	10,189
Vehicle Costs	8,574	-	-	8,574
Service Supplies	19,558	1,783	-	21,341
Professional Fees	2,435	26	-	2,461
Bank Charges	250	-	-	250
Depreciation	2,642	1,362	-	4,004
	<u>558,070</u>	<u>98,566</u>	<u>-</u>	<u>656,636</u>
Support Costs (basis for allocation)				
Staff Costs (time)	81,705	33,288	-	114,993
Premises (space)	26,023	7,838	-	33,861
Office (usage)	23,309	12,888	-	36,197
Service Supplies	-	-	-	-
Professional Fees (usage)	4,062	2,015	-	6,077
Bank Charges (usage)	961	162	-	1,123
Depreciation (usage)	-	-	-	-
Governance costs	21,255	10,134	-	31,389
Total Support Costs	<u>157,315</u>	<u>66,325</u>	<u>-</u>	<u>223,640</u>
Total Costs	<u>715,385</u>	<u>164,891</u>	<u>-</u>	<u>880,276</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living</i>	<i>Advice Information & Advocacy</i>	<i>Influencing Policy & Practice</i>	<i>2021 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs				
Staff Costs	449,881	81,812	14,977	546,670
Premises Costs	32,837	2,632	2,735	38,204
Office Costs	10,940	739	-	11,679
Vehicle Costs	8,821	-	-	8,821
Service Supplies	49,057	1,326	-	50,383
Professional Fees	112	35	-	147
Bank Charges	426	-	-	426
Depreciation	1,828	-	-	1,828
	<u>553,902</u>	<u>86,544</u>	<u>17,712</u>	<u>658,158</u>
Support Costs (basis for allocation)				
Staff Costs (time)	127,006	47,415	4,350	178,771
Premises (space)	11,900	7,133	-	19,033
Office (usage)	23,924	2,827	465	27,216
Service Supplies	-	2,430	-	2,430
Professional Fees (usage)	2,280	1,150	13	3,443
Bank Charges (usage)	921	156	-	1,077
Depreciation (usage)	2,216	1,108	-	3,324
Governance costs	22,833	5,871	3,915	32,619
Total Support Costs	<u>191,080</u>	<u>68,090</u>	<u>8,743</u>	<u>267,913</u>
Total Costs	<u>744,982</u>	<u>154,634</u>	<u>26,455</u>	<u>926,071</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

7 Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2022 Total £
Direct Costs				
Staff Costs	-	56,581	6,321	62,902
Premises Costs	-	16,970	-	16,970
Office Costs	-	1,747	-	1,747
Service Supplies	-	1,292	-	1,292
Professional Fees	-	1,078	-	1,078
Bank charges	-	773	-	773
Depreciation (usage)	-	2,701	-	2,701
	-	81,142	6,321	87,463
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,212	111	7,323
Premises (space)	-	2,315	1,748	4,063
Office (usage)	-	746	795	1,541
Service Supplies	-	-	-	-
Professional Fees (usage)	-	627	672	1,299
Bank charges (usage)	-	95	14	109
Total Support Costs	-	10,995	3,340	14,335
Total Costs	-	92,137	9,661	101,798

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Expenditure on Raising Funds

	<i>Generating Voluntary Income</i>	<i>Shop Operating Costs</i>	<i>Fundraising</i>	<i>2021 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs				
Staff Costs	-	57,529	9,688	67,217
Premises Costs	-	30,878	(1,004)	29,874
Office Costs	-	609	-	609
Vehicle Costs	-	-	-	-
Service Supplies	-	1,371	-	1,371
Professional Fees	-	2,221	-	2,221
Bank charges	-	397	-	397
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>95,707</u>	<u>8,684</u>	<u>104,391</u>
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,153	53	7,206
Premises (space)	313	1,869	984	3,166
Office (usage)	-	440	492	932
Service Supplies	-	-	-	-
Professional Fees (usage)	-	441	158	599
Bank charges (usage)	-	91	16	107
Depreciation	-	-	-	-
Total Support Costs	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
Total Costs	<u>313</u>	<u>105,701</u>	<u>10,387</u>	<u>116,401</u>

8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

9a Net income/expenditure for the year

This is stated after charging:

	2022	2021
	£	£
Operating leases - Land & Buildings	24,924	12,900
Operating leases - Equipment	20,612	16,612
Depreciation	6,078	5,152

9b Auditors' remuneration

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2022	2021
	£	£
Audit services		
Charity	9,750	9,668
	<u>9,750</u>	<u>9,668</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2021	42,899	140,188	31,350	214,437
Additions	-	10,022	-	10,022
Disposals	-	-	-	-
Balance at 31 March 2022	<u>42,899</u>	<u>150,210</u>	<u>31,350</u>	<u>224,459</u>
Depreciation				
Balance at 1 April 2021	40,198	138,740	28,996	207,934
Charge for the period	2,701	2,759	618	6,078
Disposals	-	-	-	-
Balance at 31 March 2022	<u>42,899</u>	<u>141,499</u>	<u>29,614</u>	<u>214,012</u>
Net book value				
31 March 2022	<u>-</u>	<u>8,711</u>	<u>1,736</u>	<u>10,447</u>
31 March 2021	<u>2,701</u>	<u>1,448</u>	<u>2,354</u>	<u>6,503</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

11	Fixed Asset Investment	2022	2021
		£	£
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2022	<u>8</u>	<u>8</u>

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2022	2021
	£	£
Assets	2	2
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

12	Stocks	2022	2021
		£	£
	Finished goods and goods for resale	<u>958</u>	<u>265</u>

13	Debtors	2022	2021
		£	£
	Grants receivable	24,835	14,257
	Tax recoverable including VAT	3,446	-
	Prepayments and accrued income	18,022	22,059
		<u>46,303</u>	<u>36,316</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

14 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Taxation including VAT	14,101	18,646
Accruals	34,464	32,671
Deferred income	137,837	35,377
	<u>186,402</u>	<u>86,693</u>

15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2021	35,377
Amount released to incoming resources	(35,377)
Amount deferred in period	137,837
	<u>137,837</u>
Balance at 31 March 2022	<u>137,837</u>

2021 COMPARATIVE

Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2020	20,377
Amount released to incoming resources	(20,377)
Amount deferred in period	35,377
	<u>35,377</u>
Balance at 31 March 2021	<u>35,377</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

16	Unrestricted funds	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
	Designated funds	179,323	-	(25,063)	51,172	205,432
	Undesignated funds	495,962	742,594	(745,147)	(51,172)	442,237
	Charity	<u>675,285</u>	<u>742,594</u>	<u>(770,211)</u>	<u>-</u>	<u>647,669</u>

Funds are designated for the following purposes

Name

Business Continuity & Development

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

**31 March
2022**

£

205,432

2021

	Unrestricted funds	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
	Designated funds	155,152	-	(5,829)	30,000	179,323
	Undesignated funds	482,306	743,094	(699,439)	(30,000)	495,962
	Charity	<u>637,458</u>	<u>743,094</u>	<u>(705,268)</u>	<u>-</u>	<u>675,285</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

17 Restricted funds

Description of Fund	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	12,400	(12,400)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
- Later Life Goals	-	10,500	(10,500)	-	-
Eric Wright Charitable Trust	-	27,500	(27,500)	-	-
Donations	-	599	(599)	-	-
The Henry Smith Charity	1,715	42,355	(42,264)	-	1,806
Brian Mercer	-	10,000	(10,000)	-	-
Other	-	1,000	(1,000)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Get Active, Feel Great Project	1,336	-	(1,336)	-	-
- Think Digital	1,911	8,758	(10,669)	-	-
- MCST	-	19,993	(17,820)		2,173
- Tackling Inequalities	-	3,323	(3,323)	-	-
- Walking Football	-	5,000	(2,967)		2,033
- Winter Health	-	1,070	(1,070)	-	-
-NHSE Winter support Programme	1,921	-	(1,921)		
Other	23,945	29,955	(16,053)	-	37,847
Social Inclusion					
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	935	-	(935)	-	-
Santander Discovery Days	100	-	(100)	-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP					
OTHER					
Fixed Assets funded by grants & donations	62	693	(755)	-	-
Donated facilities & equipment	-	14,236	(14,236)	-	-
Other	653	-	(653)	-	-
Restricted funds - Charity	35,843	223,144	(211,863)	-	47,124

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Restricted funds

	1 April 2020	Incoming	Outgoing	Transfers	31 March 2021
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	21,448	(21,448)	-	-
- Later Life Goals	-	21,000	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Age UK Covid Appeal	-	10,457	(10,457)	-	-
Donations	-	2,080	(2,080)	-	-
The Henry Smith Charity	2,852	41,423	(42,560)	-	1,715
Other	-	21,738	(21,738)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	988	-	-	(988)	-
- Get Active, Feel Great Project	1,336	-	-	-	1,336
- Think Digital	-	57,653	(56,730)	988	1,911
-NHSE Winter support Programme	-	25,949	(24,029)	-	1,921
Other	24,389	21,918	(22,362)	-	23,945
Social Inclusion					
Dept of Transport	-	1,333	(1,333)	-	-
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fur	-	26,990	(26,055)	-	935
Clothworkers Foundation	-	3,700	(3,700)	-	-
Rylands Small Donations)	-	1,500	(1,500)	-	-
Santander Discovery Days	100	-	-	-	100
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP					
	5,455	-	(5,455)	-	-
OTHER					
donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
Restricted funds	<u>38,860</u>	<u>334,187</u>	<u>(337,206)</u>	<u>-</u>	<u>35,843</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

18 Information regarding employees and trustees

	2022	2021
Average number of employees in the period		
- Full time employees	15	19
- Part time employees	18	17
	<u>33</u>	<u>35</u>
Average number of employees	11.72	11.16
The full time equivalent of the part time staff is		
Staff costs comprise:	£	£
- Wages and salaries	706,700	733,332
- Social security costs	59,930	55,654
- Recruitment	721	300
- Pension contributions	25,205	24,570
	<u>792,556</u>	<u>813,856</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2021 : Nil).

The charity purchased insurance costing £548 (2021: £516) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £57,385 (2021: £54,921) in addition employer pension contributions of £2,235(2021: £2,197) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. The charge for the year is £25,205. (2021 : £24,570)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

20 Analysis of Charity assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	8,352	1,739	356	10,447
Current assets:				-
- Investment in joint venture	-	8	-	8
- Stocks	-	958	-	958
- Debtors	-	46,291	12	46,303
- Cash at bank and in hand	197,080	576,804	49,594	823,478
Creditors	-	(183,563)	(2,838)	(186,402)
Total	205,432	442,237	47,124	694,792

2021 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	1,209	5,294	-	6,503
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	265	-	265
- Debtors	-	36,315	-	36,316
- Cash at bank and in hand	178,114	537,787	38,828	754,729
Creditors	-	(83,706)	(2,988)	(86,693)
Total	179,324	495,963	35,843	711,127

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	26,109	(53,725)	11,281	(16,335)
Net Increase in tangible assets	(7,143)	2,665	534	(3,944)
Net movement in funds available for future activities	18,966	(51,060)	11,815	(20,278)

2021 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	24,171	13,655	(3,017)	34,809
Net decrease in tangible assets	5,213	410	(472)	5,151
Net movement in funds available for future activities	29,384	14,065	(3,489)	39,960

22 Financial commitments and operating leases

At 31 March 2022 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2022	2021	2022	2021
	£	£	£	£
Operating leases which expire:				
Within one year	9,503	17,753	18,692	14,269
Within two to five years	3,800	3,800	24,222	25,903
	13,303	21,553	42,914	40,172

23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £475 (2021: £1,040)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £1,616 (2021: £3,227) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2022 £	Charity 2021 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	(16,336)	34,809
Adjustments for:		
Depreciation charges	6,078	5,152
Bank interest	(1,329)	(1,262)
(Increase)/decrease in stocks	(693)	68
(Increase)/decrease in debtors	(9,987)	33,144
Increase/(decrease) in creditors	99,709	34,838
Net cash provided by (used by) operating activities	77,442	106,749

25 Analysis of net funds	1 April 2021 £	Cash Flow £	31 March 2022 £
Cash at bank and in hand	754,729	68,750	823,479

2021 COMPARATIVE

<i>Analysis of net funds</i>	<i>1 April 2020 £</i>	<i>Cash Flow £</i>	<i>31 March 2021 £</i>
<i>Cash at bank and in hand</i>	<i>646,718</i>	<i>108,011</i>	<i>754,729</i>

26 Government Grants - Charity Funder

	Description/Nature	2022 £	2021 £
Department of Transport	Day Services transport provision	1,333	1,333
Her Majesty's Revenue and Customs	Coronavirus Job Retention Scheme	1,490	17,441
Her Majesty's Revenue and Customs	SSP Grant	1,195	-
Blackburn with Darwen Borough Council	Covid Relief Grants	2,667	19,669

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief.

There were no unfulfilled conditions or other contingencies attached to grants recognised in income.

AGE UK BLACKBURN WITH DARWEN

Appendix 1

STATEMENT OF FINANCIAL ACTIVITIES
COVERING THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2022	Total Funds 31 March 2021
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	499,961	-	499,961	537,973
- E.ON Energy Solutions Limited - Benefits	-	12,400	12,400	21,448
Lancashire & South Cumbria ICS Living Longer Better	30,000	-	30,000	-
AgeUK Winter Support	15,492	-	15,492	-
	<u>545,453</u>	<u>12,400</u>	<u>557,853</u>	<u>559,421</u>
Grants				
Age UK	-	-	-	-
- Brand Partner	10,000	-	10,000	15,000
- Building Better Lives	-	30,000	30,000	-
- Covid 19 Emergency Appeal	-	-	-	37,734
- Friends & Forums	750	-	750	750
- Later Life Goals	-	10,500	10,500	21,000
- Malnutrition Taskforce	-	-	-	500
- MCST	-	19,993	19,993	-
- NHSE Winter Support Programme	-	-	-	25,949
- Tackling Inequalities	-	3,323	3,323	-
- Think Digital	-	8,758	8,758	57,653
- Walking Football	-	5,000	5,000	-
- Winter Health	-	1,070	1,070	-
Active Lancashire Tackling Inequalities Fund	-	-	-	2,825
Age UK Greater Lancashire CIC	1,616	-	1,616	3,227
Arnold Clark Community Fund	-	1,000	1,000	-
Big Lottery Fund Building Connections Fund	-	-	-	15,366
Blackburn with Darwen Borough Council Refunds	2,667	-	2,667	19,669
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
British Muslim Covid 19 Fund	-	-	-	250
BwD Activity Buddies	8,334	-	8,334	-
BwD BC Smoking Cessation	4,000	-	4,000	-
BwD CVS Population Health Grant	4,700	-	4,700	-
BwDBC Housing Support Fund	3,300	-	3,300	-
BwDBC Our Community Our Future	1,850	-	1,850	-
BwDBC Vaccination Engagement	2,000	-	2,000	-
BwDBC Winter Wellbeing Packs	2,448	-	2,448	-
Care Network - Covid Community Champions	2,500	-	2,500	-
Charities Aid Foundation Covid Survival Fund	-	-	-	17,335
Clothworkers Foundation	-	-	-	3,700
Community Foundations Lancashire Covid 19 Communit	-	-	-	4,841
Co-op Community Fund	-	-	-	2,387
Dept of Transport	1,333	-	1,333	1,333
Duchy Of Lancaster Fund	-	-	-	500
ECS Lottery Fund Sport England	-	9,955	9,955	-
Garfield Weston	-	20,000	20,000	-
Jules and Hans Rausing Trust Charity Survival Fund	-	-	-	44,101
KickStart Programme	14,674	-	14,674	-
Lancashire Mind	-	5,762	5,762	5,762
National Lottery Community Support Fund	-	-	-	26,990
Sir Jules Thorn Charitable Trust (Ann Rylands Small Dona	-	-	-	1,500
Sport England	-	-	-	300
Tesco Bags of Help	-	-	-	500
The Eric Wright Charitable Trust	-	27,500	27,500	-
The Henry Smith Charity	-	42,355	42,355	41,423
Uclan Student Placement	1,400	-	1,400	-
Wm &BW Lloyd Chatity Trust	-	498	498	-
	<u>61,572</u>	<u>195,714</u>	<u>257,286</u>	<u>360,595</u>
Donations and fundraising				
Miscellaneous donations	21,531	794	22,325	17,449
Legacies	8,375	-	8,375	5,165
Donated facilities & equipment	-	14,236	14,236	15,348
Fundraising activities & events	12,773	-	12,773	9,369
Sale of goods	57,448	-	57,448	17,406
Gift Aid Administration Fee	127	-	127	-
	<u>100,254</u>	<u>15,030</u>	<u>115,284</u>	<u>64,737</u>
Service income				
Service charges	30,898	-	30,898	36,581
	<u>30,898</u>	<u>-</u>	<u>30,898</u>	<u>36,581</u>
Other income				
Bank and building society interest	1,329	-	1,329	1,262
Insurance Claim	-	-	-	37,243
HMRC SSP Grant - Covid	1,195	-	1,195	-
Coronavirus Job Retention Scheme	1,490	-	1,490	17,441
Other	403	-	403	-
	<u>4,417</u>	<u>-</u>	<u>4,417</u>	<u>55,947</u>
Total income	<u>742,594</u>	<u>223,144</u>	<u>965,738</u>	<u>1,077,281</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

**STATEMENT OF FINANCIAL ACTIVITIES
COVERING THE YEAR ENDED 31 MARCH 2022**

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2022	Total Funds 31 March 2021
	£	£	£	£
EXPENDITURE				
Wages, salaries and staff recruitment	625,516	160,040	785,556	813,856
Rent, rates & insurance	28,426	17,571	45,997	46,034
Heat and light	4,089	1,003	5,092	6,821
Repairs, renewals & alterations	8,381	1,032	9,413	30,818
Printing, stationery & office expenses	27,660	11,689	39,349	29,080
Post & telephone	12,959	5,110	18,069	18,423
Travel	1,282	1,830	3,112	1,219
Service supplies	17,758	5,854	23,612	43,955
Volunteers expenses	1,244	639	1,883	1,033
Advertising, promotion & events	(237)	70	(167)	513
Training & conferences	4,822	926	5,748	6,846
Vehicle expenditure	8,574	-	8,574	8,835
Audit fee	7,521	3,396	10,917	11,601
Professional fees	12,261	1,821	14,082	9,639
Bank charges	2,248	190	2,438	2,113
Provision for depreciation	5,357	692	6,049	5,152
Fees to Voluntary Organisations	2,350	-	2,350	6,534
Total expenditure	770,211	211,863	982,074	1,042,472
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	(27,617)	11,281	(16,336)	34,809

The Trustees
Age UK Blackburn with Darwen
4 King Street
Blackburn
Lancashire
BB2 2DH

Dear Sirs

AGE UK BLACKBURN WITH DARWEN

FINDINGS FROM THE AUDIT

Under International Standards on Auditing (UK and Ireland) we are required to communicate in writing with those charged with governance regarding the findings from the audit.

QUALITATIVE ASPECTS OF YOUR ACCOUNTING PRACTICES AND FINANCIAL REPORTING

In our view the accounting policies adopted and the accounting estimates and judgements are appropriate. The financial statements have not been affected by any unusual transactions.

REPRESENTATION LETTER

Please find attached the final draft of the representation letter.

MODIFICATIONS TO THE AUDIT REPORT

None are expected.

SIGNIFICANT DEFICIENCIES IN INTERNAL CONTROL

No significant deficiencies were identified during the audit.

Yours faithfully

Beever and Struthers

Beever and Struthers

Accounts

Annual Review 2020-21

Your local charity for older people



Welcome to our
Annual Review

Chairman's Message

It is my pleasure to introduce this year's Annual Review and report that under the most difficult and demanding of years the organisation and it's staff and volunteers have worked tirelessly to provide charitable services to the older people of Blackburn with Darwen.

Despite the organisation having to adapt and comply with changing rules and directives we have been able to continue to provide quality services to support increasing numbers of older people, to maintain and improve their health and wellbeing, including those living with dementia.

Our Advice & Information Service, Day Care provision and health and wellbeing offer continue to be highly regarded by older people and local partners.

We are extremely grateful for all the financial support from many donors and benefactors as well as Blackburn with Darwen

Borough Council with whom we have important contracts providing invaluable levels of financial assistance. Every penny is used locally for the benefit of people in Blackburn with Darwen.

Volunteers continue to be a vital asset to the organisation and are very much valued by the Trustees. Their individual and collective contributions are immense and should be widely recognised as key to our continued positive impact on the lives of local older people.

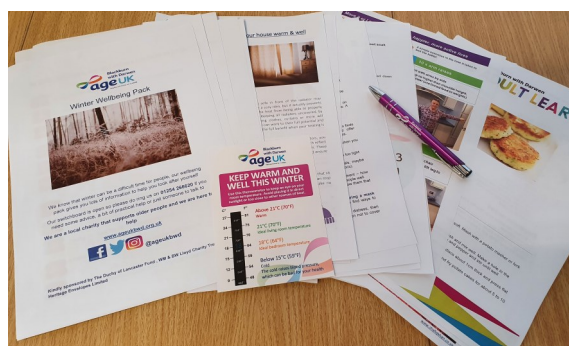
The board would also like to congratulate the staff and volunteers for their dedication and desire to continue to

support older people in the borough during this pandemic, and their willingness to provide and maintain such high quality services.

Best wishes



Tony Hedley
Chairman



Chief Executive's Message

Welcome to our Annual Review for 2020/21 which aims to provide a summary of the work the charity has done during the year and the impact that this has on local older people. If you would like to know more about our work or services I would be pleased to talk to you.

The past 18 months have been like no other experienced by local older people or by organisation's such as ours, who have been working with them.

The beginning of the Covid-19 pandemic in March 2020 brought with it a need to rapidly change our service delivery models to minimise face-to-face contact whilst continuing to meet existing and new needs. Along with moving much of our provision to telephone or online delivery, we also developed and launched our Covid Wellbeing Service providing practical, emotional and social support to existing service users and more than 800 people newly referred to us. As Blackburn with Darwen has experienced the highest enduring rates of Covid infections, along with almost continual additional local restrictions and lockdowns throughout the year, we have had to be agile and flexible to continue to respond to evolving needs of local older people.

Throughout, we have maintained our focus on using strength-based approaches to support people to remain as independent and resilient as possible, despite the circumstances. We have also remained focussed on delivery of our core aims and objectives, albeit through revised models.

Despite the significant and ongoing impact on our local population we have been able to maximise some positive opportunities which will benefit the organisation going forward. We have advanced our use of digital technologies and platforms both for service delivery and to improve 'back house' functions, far faster than we otherwise would have.

We have developed new approaches to volunteering creating new roles and utilising new 'pools' of volunteers. We have had the opportunity to increase our engagement with some parts of the older communities to inform our future service development. And we have strengthened existing and developed new partnerships across the borough.

We are grateful to our funders, both new and existing, for their support and flexibility in allowing us to do what we needed to, to support older people. We particularly thank Blackburn with Darwen Borough Council and the national Age UK charity for their partnership and support.

I must take this opportunity to pay tribute to our team at Age UK Blackburn with Darwen. Throughout some very

challenging times they have, without exception, worked tirelessly and flexibly to ensure all older people who needed our support got it, and have developed some really innovative approaches along the way. I thank every one of our staff for their vital and valuable contributions.

We are also grateful for the support of our volunteers, those who have changed roles to provide different support and those who have 'stuck with us' and been keen to get back to their roles as we have gradually resumed our usual service offers. This year has shown more than ever, that we are nothing without our people and we have done everything we can to support their wellbeing too.

As we move into the next phase of the Covid experience, supporting older people to recover from the impact of the pandemic, we will continue to be responsive, innovative and effective, finding resourceful ways of meeting the needs of the growing numbers of older people.

Best wishes



Vicky Shepherd
Chief Executive

Our Vision

For all older people in Blackburn with Darwen to have the opportunity to live the life they choose

Our Mission

To listen to the diverse voices and views of local older people and use these to influence both our own and others priorities. To deliver quality, person centred services which meet local needs and maximise independence.

Introduction

To deliver our vision and mission, and our business plan priorities, the organisation delivers a range of services to improve the health and wellbeing of older people; to support people to remain independent as long as possible; and to be able to continue contributing to their community.

We also work to influence the development of services for older people through a variety of mechanisms including

delivery of the Age Well Partnership and sitting on a number of key strategic boards and groups, and through supporting national campaigns.

As a local, independent charity we have an increasing need to raise funds from a diverse range of sources to support our work that is not funded through grants and contracts, including engagement and marketing and our campaigning and influencing work, along with core functions that ensure the quality of our

provision. We are pleased to be a Brand Partner of Age UK, and we play an active role in the Age UK network, sub-regionally, regionally and nationally – this has been particularly important in supporting our response to the pandemic.

This review provides an overview of our activity during 2020/21, including our response to the Covid-19 pandemic, and seeks to illustrate the impact of our services on the lives of older people and the benefit to the community that we provide.

Facts & Figures



3433 hours
volunteers
contributed
during the year

1421

people supported through our range of Health and Wellbeing services

4411

contacts for Advice and Information

1382

people supported through our Covid Wellbeing Service

97

volunteers were giving us their time at 31st March

295

recorded compliments from our service users and supporters

2

complaints

Volunteers

During the year volunteers have continued to be a vital resource to the organisation enabling us to extend the support we have been able to provide, with many changing their role to support our Covid response. Over 40 of our volunteers have provided regular wellbeing calls throughout the year and more have provided digital skills support.

As we have gradually resumed face-to-face activities our volunteer teams have been keen to resume their usual roles, providing vital capacity for us to reopen the shop in Darwen, resume the Nail Care service on additional days and increase our telephone advice and information provision. All returning volunteers have been provided with a Welcome Back pack and have undertaken

mandatory infection control training.

At the end of March 2021 we had 97 volunteers, a reduction on the previous year. We lost some volunteers due to personal circumstances and also took the decision to not actively recruit new long term volunteers due to the uncertainty created by Covid. We did however successfully recruit a number of short term volunteers to support our Covid Wellbeing Service during in 2020. Across the year volunteers contributed **3433 hours** of time which equates to £38,861 (based on average North West earning rates).

During the year we have also been able to provide placements to two post graduate students, one to

support our marketing and promotion and the other to undertake a specific dementia research project. In addition, we were able to accommodate a work experience student in the shop.

As part of our digital development plans during the year the volunteer recruitment processes have been moved fully online and we also have plans to implement an online communication platform during 2021. Other plans for 2021/22 include developing new volunteering roles to offer more opportunities and to meet new delivery needs and to expand the range of services utilising student placements to increase capacity along with continuing to look for apprenticeship opportunities.

Impact - Story 01

Ms M suffers from severe depression and anxiety, often experiencing suicidal thoughts. She has a network of friends who support her and also attends counselling. She has recently reached state pension age, which was a big worry for her in respect of her benefit entitlements.

Ms M was in receipt of working age benefits and was very anxious about the transition and how to go about it. An adviser supported her by carrying out a

benefit check to establish her new entitlements and assisted her with applications for both Housing Benefit and Council Tax Support. She found the situation very stressful but the adviser was able to reassure her and take everything at her pace, with as many sessions as needed.

We contacted her throughout the process to make sure everything was going okay and to allay any fears she had. Ms M is now in receipt of the correct

benefits and is financially better off. This has helped her greatly as it is one less thing for her to worry about and she reports an improvement in her mental health and general wellbeing. She is taking more control of her situation and dealing with things better.

Ms M was extremely grateful for our help, saying *"I didn't know who to turn to, you have been fantastic in everything you have done for me."*

Our Services

All our services are based on the principles of working with individuals to provide person-centred, tailored support which builds on their own strengths and networks and enabling them to do as much as they are able. Our aim is to improve and maintain health and wellbeing and to enable people to remain independent for as long as possible. Despite the pandemic this approach has continued to be central to the services and support we have provided.

Advice and Information Services

The provision of free, independent advice and information is one of our core functions and through this activity we offer older people and their carers holistic advice to enable them to make their own decisions based on timely and accurate information, and ultimately to improve their quality of life and wellbeing.

The service is usually provided at offices in Blackburn and Darwen and home visits, however due to the pandemic throughout the year it was provided via telephone and digital platforms with face-to-face provision resuming on a phased basis from April 2021. The service has adapted to providing the full range of advice and assistance remotely,

developing new approaches and assurance processes to ensure continued quality of service. In addition to the core service, providing advice on welfare benefits, financial matters, housing and care issues the team have ensured that they had access to relevant resources to be able to respond to a wide range of Covid related enquiries. The service has supported people with multiple and increasingly complex issues, with a 10% increase in demand for casework. In 2020/21 the Advice and Information service was funded from a range of sources including The Henry Smith Charity, Age UK for specific delivery programmes, the Brian Mercer Trust, a number of other charitable trusts, and from reserves, and we continue to seek sustainable and diverse sources of funding.

Achievements

- ◆ **4411** enquiries responded to
- ◆ Local older people assisted to claim **£787,678** in additional entitlements and income, bringing extra resource into the borough and supporting people to be able to buy the goods and services they need
- ◆ Successful delivery of all targets for funded programmes including the Eon Benefit Take Up programme and the Masonic

Charitable Foundation funded Later Life Goals programme

- ◆ **£22,926** secured from Covid specific grant schemes to support continuation of the service

Key Plans for 2021/22

- ◆ Secure funding from a variety of sources to sustain and develop the service to meet future demand
- ◆ Successful completion of reaccreditation for the Age UK Information & Advice Quality Programme
- ◆ Review and continue to develop service models including utilising digital platforms
- ◆ Deliver a programme of neighbourhood based promotion to increase our reach to those older people who could benefit from the service
- ◆ Ensure all targets for funded programmes are met



Impact - Story 02

J and C are aged 73 and 69 and live together in their own house. They have good support from their family including a nephew. They are both retired but C lives with ill-health. Their nephew contacted us by email as he could see they were struggling with various things including C's declining health and her mobility when moving around. She had several appointments and was struggling walking from the car park to the appointment which was causing frustration.

An advisor carried out a benefit check and identified Council tax Support, probable eligibility for Attendance Allowance and a Blue badge. The Blue badge was approved enabling them to park nearer the door of the many appointments, Attendance Allowance was awarded at high rate and as J was a carer for C the additional underlying entitlement to Carers Allowance gained them some help with their council tax as well.

In total they were better off to the tune of around £100 per week easing the burden of their increasing costs and now able to afford a home help to help around the house/garden where needed.

J told us *"I didn't even know Age UK helped with this, we are so very grateful as the additional help we can afford has been invaluable to help us retain some independence."*

Community Day Care Service

This year has seen further development of the community day care service we have been developing since February 2020, which involves developing and delivering a service model from three community centres across Blackburn with Darwen.

Following Local Authority guidance the service was temporarily closed from March to July 2020, which has impacted on progress with developing the new model. On re-opening the service we operated from only one of the community centres, Accrington Road, with reduced numbers in order to offer a Covid safe service for the most vulnerable and frail older people; and have phased resumption at the other venues.

Despite the delay, the community model has been developed to include provision for adults with a learning disability or difficulty who have care and support needs that can be met in an appropriate setting

within local communities. The service offers a range of support including personal care, transport and support with nutrition and is available for those who meet the Adult Services eligibility criteria.

We work with individuals and their carers to develop tailored support and care plans that aim to prevent a further deterioration in health, along with a range of person centred activities. We also provide support and respite for the carers of day care users and offer regular calls to ensure they have the right support in order to maintain good health and wellbeing and to prevent carer breakdown.

The community model aims to extend our range of activities to reach isolated older people within the community as well as support our service users to access additional activities within their local area, in order for them to build up more social connections to further reduce

the risk of isolation.

We work alongside the community centre volunteers to integrate into the wider programme of activities on offer locally to prevent duplication of services. Our dedicated team of volunteers also enable us to provide individual support for a range of different activities to enhance the offer available.

For 2020/21 the day care service was funded through a contract with Blackburn with Darwen Borough Council.

Achievements

- ◆ Supported and cared for **34** of the frailest older people and adults with a learning disability or difficulty
- ◆ Supported the organisation's Covid response including delivering an emergency shopping service, weekly wellbeing calls, meal deliveries for the most frail people and supporting people to access Covid vaccinations

- ◆ Successful integration of service users with learning disabilities/ difficulties
- ◆ Resumption of a Covid safe service across community venues

Key Plans for 2020/21

- ◆ Embed the community model of support
- ◆ Extend our offer to provide more flexible packages of support
- ◆ Develop our volunteer roles and opportunities to offer a wider choice of activities
- ◆ Increase our offer of activities to reach more people who are or at risk of social isolation to prevent a decline to prevent a decline in health
- ◆ Continue to work within local areas to build community cohesion by bringing more people together from the neighbourhood, including through delivery of a 'Better Together' social and learning programme

Impact - Story 03

S is a man that lives on his own in supported living with help provided by carers and a personal assistant. He is wheelchair bound and has cerebral palsy along with a learning disability. His vocabulary is limited but can point and say "yes" or "no".

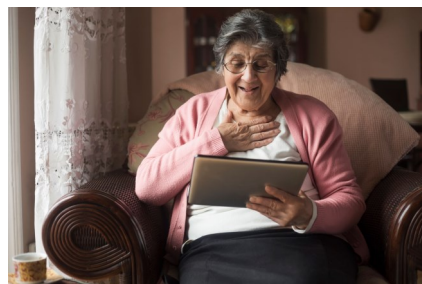
S attends day care three times a week and at first he was very quiet and reserved, however over the period of six months he has been encouraged and supported to take part in a range of activities including building models, baking, cake decorating, painting and music. As he has attended regularly we have seen his personality shine through and he mixes extremely well with other service users irrespective of age or disability.

The carers where S lives have expressed how much he delights coming to day care. He arrives with a smile on his face and leaves with a "*beaming smile*" to show he has enjoyed his day. He especially enjoys

making a lot of noise whether this is by musical instruments or joining in singing. After lunch S likes to help with drying the dishes and thoroughly enjoys mixing cake mixture and getting messy.

He communicates well with staff and loves to tease them by hiding objects and turning chairs around - this is a tremendous change from needing one to one support with everything when he first arrived. Mixing with different groups has also built S's confidence and this is evident to see with his strength-based approach to activities. The improvement to his health and wellbeing has been quite dramatic.

It's a pleasure to see S blossom and is a testament to show that no matter the need we are able to help improve independence and wellbeing. S's father has expressed what a notable change there has been, which has also been observed at the supported accommodation where he lives.



Credit for image to the Centre for Ageing Better

Impact - Story 04

J is an older gentleman who initially attended the day care service one day per week, however due to a change in his circumstances this was increased to two days per week. J, who has dementia and other health issues lives alone in sheltered accommodation and has help from his daughter.

On J's first days attending day care he appeared quiet, however we soon found this to be a façade as he has a cheeky persona, loves to have a laugh and is incredibly funny. He likes to reminisce about his time in the Parachute Regiment and his time spent in Singapore and Asia.

Although when asked, J says he doesn't want to take part in activities he has baked, joined in quizzes, plays board games, and socialises with other service users and he is actually always willing to give any

activity a go. His smile is clearly infectious and staff and service users have come to appreciate his comedic personality. His daughter has also recognised that when he arrives at the centre he may show that he's in pain and a little down, but it's a complete opposite when he's leaving at the end of the day as he has a big smile on his face due to his enjoyment of being in day care.

J's daughter has fed back the impact on her and her dad telling us that *"the pressure on my wellbeing has been released due to the fact Dad is able to attend day care and I'm not getting constant phone calls. I've also noticed how much happier he is in his own health and wellbeing."* She also reported that on a recent occasion when he was feeling unwell and had to be taken for a check-up at the hospital he asked if she was taking him back to day care as that is where he wanted to go.

Health & Wellbeing Service

The Health & Wellbeing service brings together our Active Ageing, Befriending, Digital Inclusion, Integrated Care, Nail Care and Social Inclusion provision under one umbrella.

Throughout the year **1387** older people accessed services, received support or attended activities. Through our programmes we provide a range of support, friendship, activities and services to improve wellbeing, prevent a decline in health, promote independent living and reduce social isolation and these priorities have continued during the Covid-19 pandemic. In addition, during 2020/21 we have offered a Covid Wellbeing Service, established in response to the pandemic, delivered by staff from across our services. This offer supported **1382** people and included emergency shopping, meal deliveries for the most frail, regular wellbeing calls and

latterly support to attend Covid vaccination appointments; and we developed referral pathways with the Local Authority's Help Hub as well as from other partners, families and individuals themselves.

The Active Ageing and Social Inclusion services provided some of their activities online to ensure people could continue to stay connected and keep active. We also implemented a digital diagnostic tool which was completed with all existing and new people to ensure they had the equipment, connectivity and skills to access activities and stay in touch digitally. Throughout our services we use a strength-based approach to prevent dependency on support services and increase resilience.

The Active Ageing Service offers a range of activities from walking groups to ballroom dancing at a range of venues across

Blackburn with Darwen. In total **388** people accessed activities during the year, which included both online sessions and face-to-face delivery when permitted by the regulations.

Our usual Befriending Service offer provides home visiting and a Phonenumber for housebound and isolated people, as well as supporting people with early stage dementia to attend community activities through our Dementia Buddies scheme. In addition, the Stepping Stones befriending offer provides short-term support at a time of transition such as bereavement or relocation, to enable people to re-engage in community life. During the year we supported **216** of the most isolated and vulnerable people through telephone and digital support and are now resuming face-to-face contacts.

Digital Inclusion has once again been a key priority for the charity and we have been providing support and tuition throughout the pandemic both remotely and when possible through face-to-face sessions.

We also developed an equipment loan scheme providing tablets for people to 'Try Before You Buy' and facilitated access to free internet connection through an arrangement with 6G. In total **252** were supported to increase digital skills.

All new people coming into the organisation are also offered the digital diagnostic to identify level of digital skills and any support that may be required. The dedicated funding for this programme ceased in April 2021 and securing additional funds is a key priority.

Here to Help is part of the Integrated Neighbourhood Team provision, working closely with GP surgeries across the borough and alongside health, social and voluntary sector colleagues to provide support for older people who have long term conditions. Our key role is to provide holistic assessments and coordinate packages of environmental and social support for people most at risk of hospital admission. This year we have provided support and made onward referrals for **364** older people. In November 2020 we were successful in accessing NHS England funding, via Age UK national to provide winter pressures support targeted at those recently discharged from hospital or at risk of admission. This enabled us to develop the Winter Support Programme as a bolt on

to the Here to Help offer, providing additional practical, social and emotional support and advice, during Winter 2020.

Working in partnership with Lancashire and South Cumbria NHS Foundation Trust, through our Nail Care Service we offer a toe nail cutting service for people no longer able to care for their feet and who are not eligible for NHS Podiatry. Although this service was paused in the first quarter of the year it resumed, at our King Street base, in July 2020 as an essential health service. 146 people are registered on the service, with **74** people actually accessing the service during the year.

The Social Inclusion Programme provides a varied programme of activities, events and workshops to reduce social isolation and help to maintain and improve people's physical and mental wellbeing. This year the majority of activities have been delivered online including the Men's Groups, Joyful Noise music sessions, Art & Craft activities and the "Remember the Rovers" group in partnership with Blackburn Rovers Community Trust. The programme also includes linking in with other services and referring and supporting clients to attend non Age UK social inclusion activities.

During the year **93** people were supported through the programme. Through this programme we also work in close partnership with Lancashire Mind to deliver the Flourishing Minds project, which provides access to more specialist one to one or group mental health support.

The Nail Care Service is paid for through customer fees. The Digital Inclusion programme was funded by Age UK and Santander until April 2021. The 'Keeping People Happy, Healthy and Well' contract with the Blackburn with Darwen Borough Council and a subcontract with Lancashire Mind fund the core health and wellbeing offer, with additional activity and development funded by a range of grants.

Active Ageing

Achievements

- ◆ Adapted the service to deliver activities online and resumed face-to-face delivery when permitted
- ◆ Provided **139** classes in total
- ◆ Produced a range of physical activity videos for people to do at home
- ◆ Carried out a consultation with people aged over 70 to inform our support for people to become more active post Covid
- ◆ Worked in partnership with Blackburn College to deliver online classes

Key Plans for 2021/22

- ◆ Resume our full programme of face-to-face activities, whilst still offering some online provision
- ◆ Increase the number of people attending the activities and continue to work harder to engage with older men and older people from local BAME communities
- ◆ Develop and deliver programmes specifically for menopausal women

Impact Story 05

Tom is 70 years old and served in the army for many years. He lives alone in a flat in Darwen since losing his wife in 2011 and has little family support. Tom has COPD and was advised to shield during the pandemic. He was out having a short walk in April 2020 when he saw a member of Age UK staff delivering some shopping to a neighbour and asked if he could get his shopping done as he was shielding. Tom was referred into the emergency shopping service and was registered for a weekly shop to be delivered.

Through the contact we established with Tom it became obvious that he was very lonely and the member of staff began to stay and chat to him on the door step when they delivered his shopping. We also arranged a weekly wellbeing call from one of our volunteers to provide extra support for him. Tom told us that the member of staff who delivered his shopping was the only person he saw that week. Tom was very grateful for all we had done for him and requested a collection box from us so he could start to put loose change in to donate to us. Tom loves to chat and talks about everything

from his late wife to his time in the army. Over time with regular contact and support Tom was able to talk through things that bothered him which helped him feel better and gave him a big boost. He also started to fill his time by working on his gardens, which also helped his mood.

Once the first lockdown ended we encouraged Tom to start to do his own shopping again to get him out of the house and meet and chat to other people, however we continued to do a weekly wellbeing visit to keep in touch and continue to keep a look out for him. Tom's mood improved and he began telling jokes again.

However, in December 2020 we noticed a significant decline in Tom's mood, which although this had fluctuated a little since the start of the pandemic he was usually quite resilient so this appeared to be a drastic change. He became withdrawn and nervous about going out and told us he didn't even feel like going for a walk and asked if we would do his shopping for him again. We supported him with

his shopping again but encouraged him to start to do it himself, which is now happening.

We continued with our weekly visits and talked to him about things that would make him feel better. We also arranged for one of our Digital Champions to fix his computer so he can now play games online again, which he enjoys doing.

Tom then contacted us to say he had got an appointment for his Covid vaccine but was very apprehensive about going as he didn't feel safe and was initially insistent that he would not go for the appointment. We were able to offer to accompany Tom for the appointment and persuaded him to attend.

Tom's mood has since improved and we continue to be in regular contact with him to provide ongoing support and encouragement.

Tom told us *"I cannot thank Age UK enough for everything you have done for me. I am going to fundraise for you properly when all this is over"*.

- ◆ Develop programmes to support people's Covid recovery
- ◆ Further develop a range of self-led groups with volunteers

Befriending Achievements

- ◆ Stayed in regular telephone contact with all service users throughout the pandemic

- ◆ Recruited additional short term volunteers to provide wellbeing calls
- ◆ Secured additional funding to continue the Stepping Stones programme
- ◆ Successful in recruiting a new Befriending Services Manager

Key Plans for 2021/22

- ◆ Review and develop the

- befriending model to best meet demand and the needs of older people including digital options
- ◆ Support people's Covid recovery through the Stepping Stones service
- ◆ Resume face-to-face delivery including home visits

- ◆ Recruit additional volunteers to support delivery of the service and streamline service processes
- ◆ Broaden contact within local communities to reach more diverse groups

Digital Inclusion

Achievements

- ◆ Supported **242** people to learn new digital skills
- ◆ Developed and implemented a digital diagnostic to better understand skills and needs
- ◆ Established a 'Try Before You Buy' scheme and loaned out **38** devices since November 2020
- ◆ Facilitated access to free internet in partnership with 6G
- ◆ Produced and distributed a range of 'How to' guides to use at home
- ◆ Recruited **23** Digital Champions

Key Plans for 2021/22

- ◆ Secure funding to continue our digital inclusion work
- ◆ Continue to develop and deliver the digital programme to reduce digital exclusion
- ◆ Participate and support the digital health developments with partners
- ◆ Further develop online activities and support for people to stay connected

Here to Help

Achievements

- ◆ Continued to be a key partner within the local health and social care structures
- ◆ **364** people supported through holistic assessments and the coordination of services
- ◆ Acted as first point of contact and triaged people referred through the Covid Wellbeing Service
- ◆ Retained an excellent

reputation in delivering a fast, effective and efficient service

- ◆ Secured funding and successfully delivered the Winter Support Programme, providing practical support for **74** people

Key Plans for 2021/22

- ◆ Review and redesign the service model to support developing local structures including the Neighbourhood Accelerator programmes
- ◆ Continue to play a key role and strengthen relationships within the Integrated Neighbourhood Teams
- ◆ Strengthen partnerships between hospital discharge and intermediate care services
- ◆ Secure funding to further develop and enhance the service offer
- ◆ Develop a volunteer model to support delivery

Impact Story 06

Joyce is 63, lives alone and has no family and few friends. She suffers from severe depression, which has been exacerbated by the Covid pandemic. Joyce sometimes finds the world just too difficult to cope with and shuts down completely and won't engage with anyone during these periods.

Joyce's mental health support worker encouraged her to contact the Befriending Service for Phonelink contact to try to help alleviate the depression a little. Initially Joyce would only agree to a call every two weeks but as the weeks went on Joyce asked for a weekly call. She also said she would like to try some of the Zoom chats and activities we had set up but only had a phone and the screen

was too small for her to do this. Joyce's befriender liaised with our Digital Inclusion programme and it was organised for her to borrow one of the tablets we were loaning out to people.

Joyce has told us that she can't quite believe how much has changed for her since being in contact with us. She feels as though people really care about her and loves her weekly phone call and the chats she has online. Joyce is very proud of herself for learning how to use Zoom and is now joining in more Zoom activities.

Joyce mentioned in one of the calls that she doesn't do any cooking as a result of her illness and lives mainly on soup, sandwiches and snacks.

As it was near to Christmas we talked to Joyce about other things that were happening in the borough for people in similar situations, and the help they were receiving and she agreed we could put her name forward for some treats. Joyce was overwhelmed by everyone's kindness and loved the hamper from Blackburn Road Runners group and a hot Christmas meal on Christmas Eve from Ivy Street Community Centre. Joyce has said *"I feel like my luck has changed since finding Age UK and that people care about me and not just my medical situation"*.

Impact Story 07

Blodwen is 84 years old, she is an active and creative person who lives alone. She has a good friendship circle, although contact with them has been limited recently due to the pandemic restrictions. She first became aware of the Digital Inclusion project when she responded to a digital survey during a regular lockdown wellbeing call. In her response to the questionnaire Blodwen indicated that she would like to learn more about using technology.

When the Digital Champion initially contacted Blodwen she

was reluctant to take part in lessons over the telephone, however following some reflection and discussion with her family she decided to give it a go. Blodwen did have access to a computer but had not used it very much, she also had been on websites such as Pinterest but didn't know what to do other than look at images and was a little nervous about making mistakes. Following the sessions Blodwen can now view, download, save and find pictures and images again and she has learnt how to confidently delete items no longer wanted on her computer.

She has also learnt how to create and rename folders and move files around in other folders. Blodwen is now less nervous about using technology and is able to arrange her files and folders following the sessions. This enables her to use technology to create craft materials.

Blodwen said *"Usman, my Digital Champion is very polite, very helpful and very patient, he is a good teacher. The print outs that he has sent to me after the lessons have been very good. Overall very good"*.

Impact Story 08

M's son made contact with Age UK as he was struggling with his mum following hospital discharge. M is 90 years old and lives with her son who is her main carer.

She has multiple health issues including kidney disease, arthritis, glaucoma and asthma. She also has mobility issues and was struggling with daily living tasks without equipment and required increased support from her son. She had no walking aids and she was finding it very difficult to mobilize as she is also quite frail.

M was also struggling with her hearing, she had hearing aids but felt they were not working and also had issues with her dentures because she had lost a

lot of weight and they were troubling her, affecting her eating.

It was agreed with M and her son that a referral would be made to Rapid Assessment Team to visit the property to assess what equipment could be provided to support in the home. We also liaised with the GP surgery for a referral to the Wheelchair Service. A referral to Audiology was completed along with a dental referral.

The Rapid Assessment Team completed an assessment within a few days and provided equipment including a high back chair and footstool and a toilet frame to increase her independence. A voucher was received within two weeks for a

wheelchair and this supported her to attend appointments with ease, enabling her to access the Audiology appointment for her hearing aids. The dentist visited and provided a set of new dentures which really helped with managing food and improved her nutrition.

M told us *"I appreciate it so much. I did not realise how much there was available. I feel more independent and less reliant on my family"*.

M's son said *"Thank you so much. You really eased a lot of the pressure I had on my head and everything has been a god send"*.

Nail Care

Achievements

- ◆ Successfully resumed clinics during the pandemic
- ◆ Recruited a Nail Cutter volunteer to increase capacity within the service
- ◆ Implemented a new card payment system

Key Plans for 2021/22

- ◆ Further increase the number of older people accessing the service through targeted marketing campaign and pathways from the Podiatry Service
- ◆ Recruit additional volunteer nail cutters to support the delivery of the service
- ◆ Increase the number of clinics available in venues across the borough

- ◆ Establish the use of placements to deliver clinics.
- ◆ Introduce a paperless system to increase efficiency

Social Inclusion

Achievements

- ◆ Responded to the pandemic by moving sessions online
- ◆ Worked in partnership with Blackburn Rovers Community Trust to deliver Remember the Rovers weekly online session attracting high profile past and present players
- ◆ Continued to strengthen existing and develop new partnerships and relationships
- ◆ Supported people to access other organisations online activities

Key Plans for 2021/22

- ◆ Continue to increase the number and range of activities available across the borough
- ◆ Resume face-to-face activities, whilst continuing to offer some online provision
- ◆ Recruit additional volunteers to support the delivery of the programme
- ◆ Develop a range of self-led groups within neighbourhoods
- ◆ Strengthen existing and develop new partnerships to promote the service and support referral pathways
- ◆ Work with partners to increase access to the Flourishing Minds mental wellbeing programme

Impact Story 09

Sandra is 78 years old, lives with her grandson and enjoys gardening. She has been a Nail Care service customer since 2017 and really enjoyed the service at her local clinic.

When she arrived at one of her regular appointments Sandra said that she had a problem with her right foot and in particular her big toe nail, which was irritating the toe next to it when she was walking. She had to use cotton wool to protect the skin due to it hurting, but she also said that her feet felt numb. The Nail Care Manager felt a referral to NHS Podiatry was required, which Sandra agreed to. She received an appointment with the NHS and a toe mould was made to protect her skin. At the NHS assessment they picked up

from a test that she could be borderline diabetic and may have to be put on tablets. Due to this increased risk NHS Podiatry decided to put Sandra on their appointment list and so she unfortunately had to leave our Nailcare service.

Sandra said *"I honestly can't thank you enough for what you have done for my problem toe. You kindly made the referral for me and I have now been sorted and I am pain free due to NHS making me a toe mould! I'm sad that I have to leave Nail Care as NHS are now taking me on due to medical issues. I have zero pain since you referred me! You have done so much for me Emma, you have been fantastic"*.



Covid Wellbeing Service

Achievements

- ♦ Rapid response to establishing a new service in March 2020 supported by all personnel within the organisation
- ♦ Distributed **1260** wellbeing and winter packs and **661** newsletters with a range of hints, tips, information and advice, promoting self care
- ♦ Received referrals for an additional **826** people into the service
- ♦ **20,978** wellbeing calls made by staff and volunteers
- ♦ Completed an evaluation on the organisation's response to the pandemic with people who has accessed support with **97%** reporting that they were satisfied or very satisfied with the support received
- ♦ Secured additional funds to support our Covid response and recovery
- ♦ Used a strength based approach to promote independence
- ♦ All staff recruited as Covid Community Champions

Key Plans for 2021/22

- ♦ Deliver new social and physical activity programmes that support people's recovery from the impact of the pandemic
- ♦ Support local and national response programmes



Impact Story 10

SK lives alone with her two teenage children. She has had progressive MS since the age of 24 which also causes seizures and has limited what she is able to do. She has a history of falls, including when transferring to the wheelchair she uses to get around. She also has depression.

SK was regularly attending Age UK's Artful Minds group up until Covid-19 lockdown restrictions. At this time, she found herself cut off from her social circle as she was on the shielding list, which left her feeling isolated, depressed, with no purpose and no hope. She found she was sleeping for long periods of time and had little contact with other people. We began providing regular wellbeing calls and encouraged SK to engage in the Artful Minds online sessions where she could renew contacts with her friends in the group. This gave her something to "*get up for*" and helped her reconnect socially. SK particularly enjoys the quizzes which she feels challenges her and "*gets the grey matter working*." She has since joined in the online Connect over Coffee group, which has given her another activity to engage in and broadened her social circle making new friends within the group.

We were also able to introduce SK to Mind2Muscle a local charity that specializes in using boxing and exercise to increase mobility and improve quality of life in people with neurological conditions. SK is now attending two sessions per week and also

goes for a coffee or lunch with others after the session providing much needed social interaction. The sessions have improved SK's mobility now so much that she is rarely using her wheelchair, instead using her walking sticks and rollator. Her mood has also greatly improved and she says she now has hope and a much more positive outlook towards the future. She has now gained the confidence to join Mind2Muscle as a volunteer for her MS Group Sessions.

"The Zoom meetings are a reason to get up and get dressed and work my brain as there is always a quiz. The interaction between us as a group is the most enjoyable time I have. Thanks to Mark (Age UK) I have got through all the lock downs that I have had to deal with mentally. I would have gone insane without them. Thank you so much!"

"For the first time in years I feel there is light at the end of the tunnel. I have hope; something I had completely given up on. I have been given any and every kind of medication but after just 4 weeks at the gym sessions I am walking with my 2 sticks. I am now determined to climb stairs so I can visit my mother at home who lives a matter of minutes away, but I have not been able to see. My family have commented on how they no longer see me using my wheelchair which I have now parked as I now use my sticks or my rollator to get about."

Impact Story 11

L is a 71 year old lady who lives alone in a flat. She was referred initially through one of the Local Authority Community Connectors after she had contacted the Help Hub to say she hadn't eaten for 3 days. They had arranged for an emergency food parcel to be sent out to her but were concerned that she had no ongoing support.

We called L and spoke at length with her. It was identified that she had a number of health conditions including depression and was very low in mood, reporting that she was in a great deal of pain and discomfort. She was in contact with her GP and awaiting a visit. It was discussed whether she needed

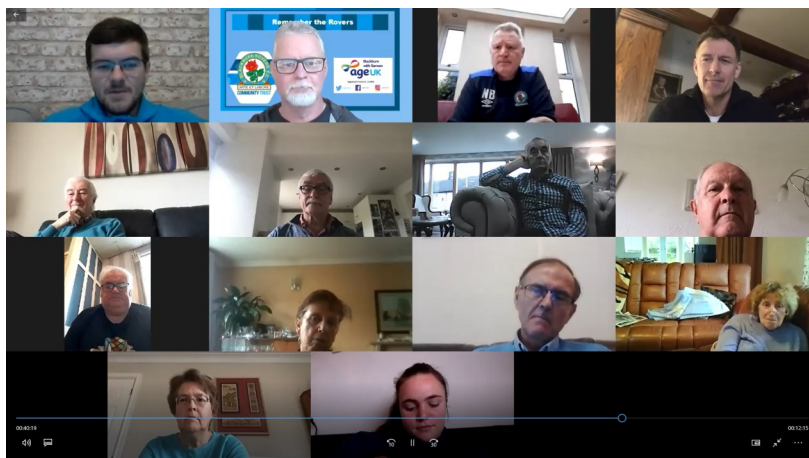
any support from Adult Social Services but declined any input from them. She said she kept in contact with her sister by phone and she does have a son but couldn't see him at the time due to shielding.

L agreed to have weekly calls from us to check on her health and general wellbeing. She also agreed to delivery of a weekly food parcel.

Over the coming months L opened up greatly to the member of staff calling her. Her general health has improved although she does have some long term conditions that won't change but she is now able to identify when she needs extra medical support.

Since the food parcels stopped and the lockdown has been lifted, she gets support from a neighbour with shopping or from Age UK if he is unable to help. Her diet has improved and she has reduced her alcohol intake, which has reduced the number of calls to the ambulance service to help her get up or take her to hospital. L is very grateful for everything the organisation has done for her in general – especially the shopping when she has no-one else, and the calls.

"Being able to talk to you has pulled me from a very dark place! When this is all over, I'm really going to miss talking to you!"



Influencing Policy and Practice

Our range of campaigning, influencing and partnership activities play a key role in contributing towards us accomplishing our mission to enable the voices and views of older people to be heard. In light of the significant impact of the Covid pandemic on older people and the focus needed on supporting recovery from this; along with system changes with health and care and continued pressures on public sector services we continue to spend a significant amount of time influencing policy and service planning, commissioning and delivery. We aim to ensure the needs of older people are taken into account, and support good practice development. We participate in a range of Boards, networks and groups on a wide range of issues both within Blackburn with Darwen and across Pennine Lancashire and the wider Lancashire and South Cumbria Integrated Care System (ICS). We also play an active role within the local voluntary sector providing representation on the Health and Wellbeing and Local Adult Safeguarding Boards. Particularly, this year we have been instrumental in developing a new Digital Inclusion Network for the Borough and have also participated in a number of pandemic specific groups.

Age Well Partnership

During 2020/21 we continued to co-ordinate the Blackburn with Darwen Age Well Partnership which is a strategic body with membership from all the main local service commissioning and provider organisations in the

Borough; and it's sub group the Dementia Action Alliance. The partnership is the lead body for the development and implementation of 'Age Well' priorities within the Blackburn with Darwen Health and Wellbeing Strategy. The partnership retained a focus on its key priorities of dementia, digital inclusion and reducing social isolation as part of its Covid response work. The work of the partnership has never been more important to support older people to age well as we move forward and our plans include ensuring that older people are included in any long Covid support, respond to the impact of the pandemic on those living with dementia, build on work in the community to reduce social isolation, utilise the digital learning from the pandemic to increase digital inclusion, maintain a focus on the effects of poverty and poor housing amongst older people and ensure that health inequalities are mitigated through active ageing and other health initiatives. The Partnership has also recently agreed to sponsor and oversee the development of an ICS supported Living Longer, Better Ageing Well Programme which aims to spread and embed positive attitudes to ageing and improve recognition that physical and cognitive activity adds healthier years to life.

Campaigning

During the year we worked with our national Age UK partners to raise awareness of the impact of Covid on older people and the need to support recovery from that. We also support the campaign to ask the Government to develop a solution to the challenges with the social care.

Age UK Structures

During the year we have been active members of the Age England Association (AEA), the membership organisation for local Age UK Brand Partners, and have continued to participate in the Network Development Programme and development of a new shared strategy for the Age UK network in advance of the new brand partner agreement which will be agreed in 2022. The Chief Executive is also Chair of the national Services for Older People Committee working with Age UK on services development. We work closely with our colleagues at Age UK Lancashire, including through our jointly owned community interest company, Age UK Greater Lancashire, which has until September 2021 been a delivery partner in a pan-Lancashire programme to support people aged over 50 to get back into employment.

Quality, Management and Generating Funds

In order to achieve our priorities, we need to ensure the organisation is organisationally and financially sound and that it meets the requirements of Brand Partnership with Age UK and other relevant quality standards.

Quality

We recognise the importance of supporting and developing our workforce, both paid and unpaid, through training, coaching and skill sharing, and we have continued to prioritise this during the year. Along with the mandatory training programme of e-learning, all service staff have undertaken training in supporting people with learning disabilities and autism, Making Every Contact Count training and gambling awareness. We have also continued our workforce wellbeing plan with a particular focus this year on mental health and wellbeing and access to support to deal with the impact of the pandemic. In the period March to June 2021 we have successfully been through the three yearly re-accreditation process for both the ISO9001:15 standard and the Investor in People award, along with the Information & Advice Quality Programme.



In early 2021 we developed a refreshed Equality, Diversity and Inclusion Action plan which will be delivered during 2021/22 with a key focus on engaging with and developing appropriate support offers for the diverse older communities in the Borough.

Generating Funds

As an independent charity Age UK Blackburn with Darwen must raise funds from a variety of sources in order to sustain our services and core functions and meet increasing demand. This year has been a particularly challenging and uncertain period. We have been fortunate to receive support from our main commissioner, Blackburn with Darwen Borough Council to be able to flex our delivery to meet need in the pandemic. We have also been successful in securing increased grant income from both general and Covid specific funding programmes which have supported service continuity and enabled us to meet the increased demand. However, there are ongoing and increased challenges with public sector funding; along with increased competition for grant funding resulting in the need to continue to increase the amount of unrestricted funds we can raise to support our unfunded work,

including campaigning and influencing activities; volunteering support; and our core business support functions.

Charity Shop

2020/21 has been a challenging year for our retail operation. In March 2020 our shop experienced significant damage to both its structure and stock from a leak through the roof. The regulation that non-essential retail should close, along with delays to getting repairs done caused by the first lockdown meant that the shop was closed until July 2020. This along with the two further lockdowns enforced closure periods has hugely affected both stock quantities and income over the year. In order to maximise income the shop has increased its online presence, through both social media and online selling platforms. The shop is proud to be part of the #shopDarwen initiative which is helping to increase trade for independent retailers within the town. Plans for 2021/22 include maximising income from gift aid, increasing the online selling capacity, relaunching our Kids Korner, increased marketing and recruiting more volunteers. We also continue to look for suitable premises to expand our retail operation.

Fundraising

Our face-to-face community fundraising has also been significantly impacted by the pandemic restrictions, as our biggest fundraising activities such as the Great North Run, Jail and Bail event and store collections were unable to take place. We have, however, been fortunate to receive an increased number of donations

from service users, customers and members of the public to support our Covid response which, along with two legacies have helped to mitigate the position. We have increased the number of regular donors by 80%. We were also grateful to receive support from local businesses along with the Olive School who held fundraising

events for us in the run up to Christmas. A number of businesses also supported us with goods such as paper and envelopes to provide the wellbeing packs. Our key plans for 2021/22 are to continue to maximise donations from individuals, businesses and supporters and to resume our community fundraising activities in Autumn/Winter 2021.

Financial Review

In the year to 31 March 2021 the charity reported a surplus of £34,809 from an income of £1,077,281. This was made up of a deficit of £3,018 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) due to the agreed spending of funds received in prior years, and a surplus of £37,827 on unrestricted funds (income received or generated and available for general use).

91% of the organisation's annual income came from grants and service contracts from a variety of sources. This is an increase of 15%

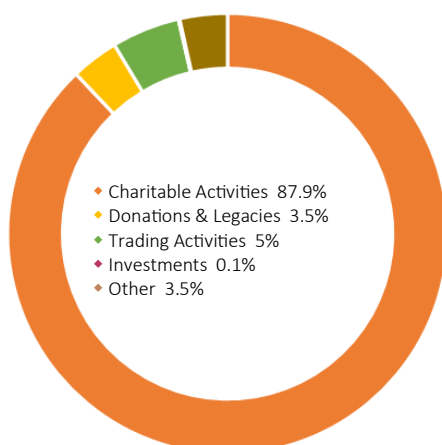
from the previous year due to the impact of the Covid-19 pandemic which also saw income from fundraising, shop and services decrease to 9% of the total.

The organisation continues to operate in challenging times and started the 2021/22 financial year with a deficit budget due to anticipated ongoing reduced levels of income from fundraising, shop and services as a result of the ongoing pandemic restrictions and impact. In response increased focus is on generating income from a range of grant sources, and donations from individuals and

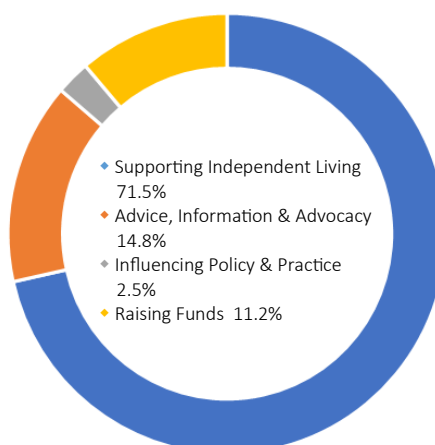
businesses and a reduction in expenditure where it is possible to do so without compromising the quality of our services.

Total reserves at 31st March 2021 amounted to £711,127 including restricted and designated funds. The level of unrestricted, undesignated reserves held at 31st March 2021 is in line with the organisation's reserves policy that the greater of either six months unrestricted running costs or three months running costs plus the cost of all liabilities will be maintained as reserves.

Where our income came from
Total income £1,077,281



How we spent our income
£1,042,472



Thank You

We would like to thank the following organisations and individuals for their support over the last year, along with all those who donated online, those who made donations to our charity shop and those who gave anonymously.

Companies, organisations & community groups

Age UK, The Big Knit
Asda Foundation
Blackburn College
Blackburn Empire Theatre
Blackburn Road Runners
Blackburn Rovers Football and Athletic Ltd
Blackburn with Darwen Borough Council
Castle Industrial Supplies Ltd
Choice Mobility
Creative Football
Darwen Food Share
Darwen Resource Centre
Derwent Hall
Finch Bakery
Heritage Envelopes
HSBC, Blackburn
John's Hardware

Kingdom Outreach Churches
Kingsfold Pharmacy
Kingsway
Lesley's News
Mayer's Fishmongers
MD Business Supplies
Middleforth Pharmacy
Morrisons, Blackburn
Olly's Kitchen
Nationwide Building Society
Radio Lancashire
Reedley Primary School
Revidge Fold URC Church
Riverside Heights
Santander, Blackburn
Santander, Darwen
Scott Stewart's Fruit and Veg
Soroptimist international, Blackburn

St Peter & St Paul's Parish Church
Ten Pin
The Olive School
The Sacred Heart Parish, Darwen
Thomas Franks
Valetech Solutions Limited
Westholme Schools
What More UK Ltd
WHN Solicitors
WM & BW Lloyd Charity Trust
Woods Fruit and Veg
Yorkshire Building Society Charitable Trust



Individuals

M Ainsworth	D Elliott	M Hughes	D & T Norris	R Smith
T Ainsworth	S Elliott	E Hulton	N Olander	M Spencer
J Allen	A Fay	D Hunt	N Panwaskar	J Stopporth
L Baldwin	A Fenton	J Hunt	L Parry	D Sumner
J Barnes	N Ferdinand	D Irving	A Patel	W Sutherland
J Baron	J Fletcher	J Isherwood	K Patel	C Tattersall
R Battersby	K Gaffney	L Jackson	S Patel	J Taylor
E Bean	I Gascoigne	R Jenkin	J Pearson	M Umar
M Bentley	M Gavan	O Jennings	J Pemberton	Dr S Waghray
J Birkett	A Geddes	R Jones	M Peutherer	J Waite
J Boffy	M Geddes	C Kemp	J Pickin	A Walsh
M Bogg	W Graham	J & J Kemp	G Pickup	T Walsh
J Braithwaite	H Hacking	R & J Landau	M Qureshi	S Warbrick
V Bunn	S Hacking	K Lang	M Ramsbottom	P Watkins
T Clark	F Hafiz	R Lawes	O Reah	R West
B Clarke	S Hafiz	B Leigh	S Reeves	R Wilson
E Cruikshanks	D Harrison	L Littler	G Roberts	J Woods
J Curley	A Hedley	M Longworth	S Roberts	W I Woolley
D De La Rue	J Hindle	J Lucas	M Rushton	
L Dearden	K Holroyd	E Maloney	E Sharples	
M Dennett	S Holt	K Marsh	O Sharrock	
S Dickinson	J Hope	M McClure	D Simpson	
S Dickinson	B Hornby	C McIntyre	L Skupski	
M & R Edwards	L Houghton	R Moorby	D Smith	

Donations in memory

Craig Hope
Patricia Moralee
Jennifer Suggitt
Pat Walton

Legacies

Elizabeth Howe
Marjorie Kenyon MBE

Funders

Age UK	Community Support Fund
Age UK Active Lancashire Tackling Inequalities Fund	Co-op Community Fund
Age UK Big Lottery Fund Building Connections Fund	Coronavirus Retention Scheme
Age UK Covid-19 Emergency Appeal	Department of Transport
Age UK Friends and Forums	Duchy of Lancaster Benevolent Fund
Age UK Greater Lancashire CIC	Julia and Hans Rausing Trust Charity Survival Fund
Age UK Later Life Goals	Lancashire Mind
Age UK Malnutrition Taskforce	National Lottery Community Support Fund
Age UK NHSE Winter Support Programme	Sir Jules Thorn Charitable Trust (Ann Rylands Small Donations Scheme)
Age UK Think Digital	Sport England
Brian Mercer Charitable Trust	Tesco Bags of Help
British Muslim Covid-19 Fund	The Henry Smith Charity
Charities Aid Foundation Covid Survival Fund	
Clothworkers Foundation	
Community Foundations Lancashire - Covid-19	

About us

Age UK Blackburn with Darwen is an independent registered charity (number 1143809) and a charitable company that exists to support local older people. As an incorporated body Age UK Blackburn with Darwen is governed by a Memorandum and Articles of Association. Within these the object of the organisation is to promote the wellbeing of older people in any

manner which now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen. Our services and activities are available to older people in Blackburn with Darwen and our charitable services are provided either free of charge or charged by us at a reasonable cost, based on the cost of delivery.

The charity own a subsidiary company Age UK Blackburn with Darwen Trading Ltd (registered company number 2965744) which was dormant during the year. The charity also owns a 50% shareholding of Age UK Greater Lancashire CIC (registered company number 10086085).

This Annual Review of the Trustees should be read in conjunction with the full Trustees Report and Financial Statements to provide a complete picture of the organisation's financial activity and governance.

Board of Trustees

The board of trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive and senior staff management team on strategic and organisational development. Decisions about day-to-day operation are taken by the Chief Executive and senior

management team; and decisions on matters with significant implications are brought to the board of trustees. The trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation and for risk management. The trustees

confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Officers and Trustees of Age UK Blackburn with Darwen 2020/21

Chairman

Anthony Hedley

Vice Chairman

John Thomas

Honorary Financial Advisor

Vacant

Trustees

Judith Isherwood

Faith Marriott MBE (appointed 10th February 2021)

Faizal Patel

Chris Porter

Peter Watkins

W Ian Woolley (resigned 21st July 2021)

Local authority representative

CLlr Mustafa Desai

Chief Executive

Vicky Shepherd

Registered Office

4 King Street, Blackburn, BB2 2DH

Auditors

Beever and Struthers, Suite 9b, The Beehive, Lions Drive, Shadsworth Business Park, Blackburn BB1 2QS

For more information contact us at:

Age UK Blackburn with Darwen
4 King Street, Blackburn, BB2 2DH
t: 01254 266620



e: enquiries@ageukbwd.org.uk
w: www.ageukbwd.org.uk

Age UK Blackburn with Darwen is a Registered Charity No 1143809 and a Company limited by guarantee registered in England and Wales No 7728630
Age UK Blackburn with Darwen Trading Ltd is registered in England and Wales No. 2965744
Registered Offices 4 King Street, Blackburn BB2 2DH

Directors Report and Consolidated Financial Statements for the year ended 31 March 2021

Registered charity no 1143809

Registered company no 7728630



Your local charity for older people

AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2021.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. There has been no activity or income during the current or prior year and the company is currently dormant.

The financial year 2020/21 has been a challenging one due to the Covid-19 pandemic and the resultant lockdowns and restrictions and the severe impact of this on older people and consequential increase in demand for support from the organisation. This required a change to our operating models with many staff working primarily from home and the delivery of much of our service provision by telephone and digital means; along with the rapid development of a new Covid Wellbeing support service. Some face to face provision has been operational since July 2020 and we are now gradually resuming all other provision in line with Government guidelines. Financially the pandemic generated a significant amount of uncertainty during the year. Our income from fundraising activity, our shop and service income was significantly reduced by our inability to deliver face to face activity for long periods during the year. However, we have been fortunate to successfully secure an increased amount of grant income from both Covid specific and general funding programmes from a range of funders. We are also grateful to our commissioners who maintained the level of contract income whilst allowing flexibility for our service offer.

FINANCIAL REVIEW

In the year to 31 March 2021 the Charity reported a surplus of £34,809 from an income of £1,077,281. This was made up of a deficit of £3,018 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) due to the agreed spending of funds received in prior years, and a surplus of £37,827 on unrestricted funds (income received or generated and available for general use)

The surplus on unrestricted funds is made up of both funds which the trustees have designated for a particular purpose and undesignated general funds. In the year £5,829 of designated funds were spent on supporting service continuity. The Trustees have also agreed to designate further £30,000 of unrestricted funds to support the continued upgrade of the organisation's IT and digital infrastructure.

The appendices on pages 39 and 40 show the Charity's income and expenditure for the 2020/2021 financial year together with the 2019/2020 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers of the Annual Report with a clearer financial picture.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

52% of the organisation's annual income came from contract income including service contracts with Blackburn with Darwen Borough Council and from E.ON through national Age UK.

35% of the organisation's annual income came from grants from a variety of sources, which is a 10% increase on the previous year.

9% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income, investment income, and contributions to costs which is a 15% decrease on the previous year.

The remainder of the income came from an insurance claim due to the shop flooding.

During the financial year the organisation received a total of £37,963 from donations and legacy income which was a decrease on the previous year. This income was made up of unrestricted cash donations amounting to £14,731, unrestricted legacy income of £5,165 and £18,067 in restricted donations of which £15,348 represented the value of donated facilities and equipment.

Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

We saw a reduction in expenditure compared to 2019/20. In particular, expenditure on wages and salaries was reduced through reduced hours for some roles, limited recruitment, and utilisation of the Government Job Retention Scheme. Expenditure on staff travel, volunteer expenses and vehicle costs were all reduced due to the change in operating models in response to the Covid pandemic. Increased expenditure on rent and rates relates to the delivery of the new day care service model and is funded through that contract and the increase in repairs and renewals costs relate to repair work at our Darwen shop following a significant leak in March 2020, the majority of which were reimbursed via insurance claims.

Investment Policy

The charity retains investments in short or medium term low risk, easily redeemable investments in the form of bank deposits because of the uncertainty in its business sector.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities was already challenging and has been further exacerbated by the pandemic and its ongoing effects in all areas of income generation. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding is increasingly uncertain; and we are forecasting only a gradual return to income levels from service and shop takings

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

and fundraising activity during 2021/22 which could still be further impacted by any future restrictions. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2021/22 and beyond.

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2021 amounted to £711,127 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £495,962 this figure includes tangible fixed assets of £5,294.

Designated funds at 31st March 2021 amounted to £179,323 including tangible fixed assets of £61. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2021 and it was decided that no changes were needed.

Restricted funds at 31st March 2021 amounted £35,840. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income brought in to date in 2021/22 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £3,227 (2020: £3,416) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were donations, including gift aid, made by Trustees of £1,040 (2019: £1,090)

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2021/22 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people, including a specific focus on support to recover from the impacts of the pandemic
- Securing additional funding from a range of sources, particularly grant funding, to maintain and develop our service offer and to support sustainable service models
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing in response to the impacts of the pandemic

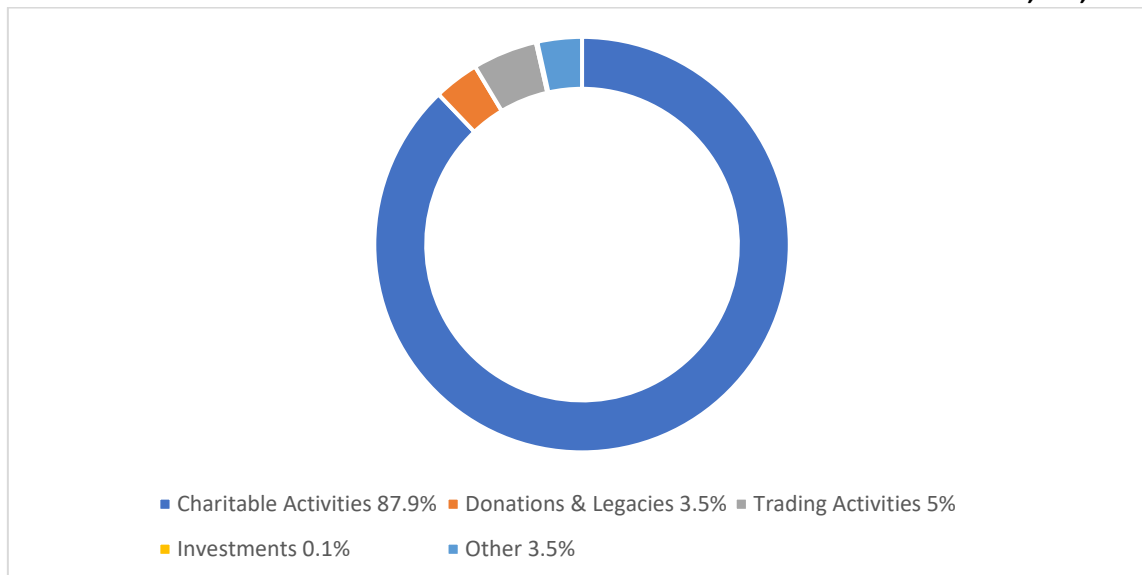
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Where our income came from:

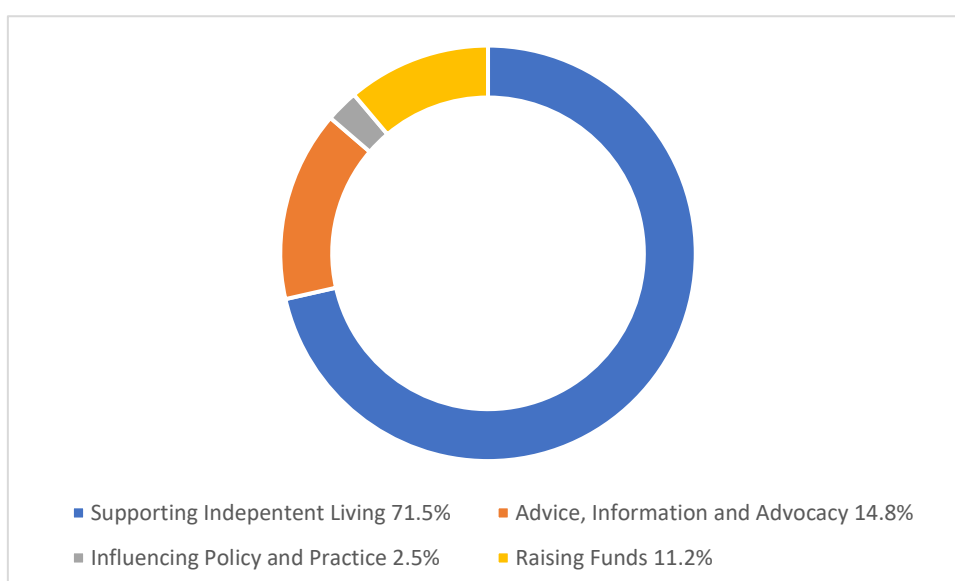
Total Income:

£ 1,077,281



How we spent our income:

Total Expenditure: £1,042,472



Our Approach to Fundraising

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2020/21 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association which were reviewed and updated in 2019. The charity has also carried out a review against the updated 2020 version of the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties
- Identification and management of risk
- Written financial procedures which are subject to regular review.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

-
- Both planned and unannounced checks in all service areas.
 - Annual discussion between the Trustees and auditor without management being present
 - External review of financial controls every 3 years which most recently took place in 2019
 - The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation are financial, however the ongoing impact and uncertainty created by the Covid pandemic, the loss of key personnel, the changing commissioning landscape to cover larger delivery areas and increased demand for services are also risks that must be actively managed, along with being able to respond to changes to Government policy. In terms of financial risk the current primary risks are associated with the ongoing impact of the Covid pandemic, the day care transformation programme, and funding the Advice & Information service and essential core costs. In the longer term the organisation is operating in an environment where local contract opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2020/21 the total employee benefits of key management personnel of the Charity were £57,118 including employer pension contribution.

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2020/21

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Trustees	Judith Isherwood
	Faith Marriott (appointed 10 th February 2021)
	Faizal Patel
	Christopher Porter
	Peter Watkins

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Local authority representative	W Ian Woolley (resigned 21st July 2021) Cllr Mustafa Desai

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A resolution proposing that Beever and Struthers be re-appointed as auditors of the charity will be put at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2021 are to be read along with the organisation's Annual Review which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records 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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board



Anthony Hedley
Trustee

22nd September 2021

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen for the year ended 31 March 2021 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Activities (including the Income & Expenditure Account), the Balance Sheets, the C Cash Flow Statement and the related notes on pages 18 to 38. 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) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of the charity's 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 auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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 Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report therein. The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. Our opinion on the

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

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

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

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report (which includes the Directors' Report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report (included within the Trustees' Report) 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 directors' report included within the trustees' report.

We have nothing to report in respect of the following 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

Responsibilities of Directors

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, 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

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

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.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of laws and regulations that affect the Charity, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws and regulations that we identified included the UK Companies Act, Charity Commission requirements, Safeguarding, Health and safety, Data Protection, Equality and Diversity, and Fundraising regulations.

We enquired of the Trustees and reviewed Trustee's meeting minutes for evidence of non-compliance with relevant laws and regulations.

We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.

The risk of fraud and non-compliance with laws and regulations and fraud was discussed within the audit team and tests were planned and performed to address these risks. We identified the potential for fraud in the following areas: misappropriation of cash and other assets.

We reviewed financial statements disclosures and tested to supporting documentation to assess compliance with relevant laws and regulations discussed above.

We enquired of the Trustees about actual and potential litigation and claims.

We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.

In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

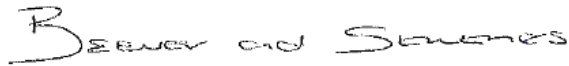
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's web-site at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

Use of our report

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



S Lomax FCA (Senior Statutory Auditor)
For and on behalf of Beever and Struthers

Chartered Accountants and Statutory Auditors
Suite 9b
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Date: 22 September 2021

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	19,896	18,067	37,963	92,035
<i>Other trading activities</i>					
Shop income		17,406	-	17,406	66,338
Fundraising activities		9,369	-	9,369	6,375
Reimbursed costs		27,460	-	27,460	-
<i>Income from investments</i>					
Interest on short term deposits		1,262	-	1,262	1,388
<i>Charitable activities</i>					
Supporting Independent Living	3	626,151	190,054	816,205	769,939
Advice, Information & Advocacy	4	4,307	126,066	130,373	123,404
Influencing Policy & Practice	5	-	-	-	16,280
<i>Other income</i>					
Other income		37,243		37,243	6,375
Total income		743,094	334,187	1,077,281	1,082,134
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Cost of generating voluntary income		313	-	313	306
Shop operating costs		105,701	-	105,701	74,470
Fundraising		10,387	-	10,387	15,278
<i>Charitable activities</i>	6				
Supporting Independent Living		546,902	198,080	744,982	815,270
Advice, Information & Advocacy		23,080	131,554	154,634	153,642
Influencing Policy & Practice		18,884	7,571	26,455	40,440
Total expenditure		705,267	337,205	1,042,472	1,099,406
Net (expenditure)/income	9a	37,827	(3,018)	34,809	(17,272)
Transfers between funds	16,17	-	-	-	-
Net movement in funds		37,827	(3,018)	34,809	(17,272)
Reconciliation of funds					
Total funds brought forward	16,17	637,458	38,860	676,318	693,590
Total funds carried forward	16,17	675,285	35,843	711,127	676,318

All incoming resources and resources expended derive from continuing activities

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2021

	Note	Charity 2021 £	Charity 2020 £
Fixed Assets			
Tangible fixed assets	10	6,503	11,655
Investments	11	8	8
		<u>6,511</u>	<u>11,663</u>
Current Assets			
Stocks	12	265	333
Debtors	13	36,316	69,460
Cash at bank and in hand		754,729	646,718
		<u>791,310</u>	<u>716,511</u>
Creditors			
Amounts falling due within one year	14	(86,693)	(51,856)
Net Current Assets		<u>704,616</u>	<u>664,655</u>
Net Assets		<u><u>711,127</u></u>	<u><u>676,318</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	495,962	482,306
- Designated funds	16	179,323	155,152
		<u>675,285</u>	<u>637,458</u>
Restricted funds	17	35,842	38,860
		<u><u>711,127</u></u>	<u><u>676,318</u></u>

Approved by the trustees on 22nd September 2021 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2021

	Note	Charity 2021 £	Charity 2020 £
Cash flows from operating activities:			
Net cash used by operating activities	24	106,749	(30,503)
Cash flows from investing activities:			
Interest income		1,262	1,388
Purchase of tangible fixed assets		-	(1,428)
Net cash provided by /(used in) investing activities		<u>1,262</u>	<u>(40)</u>
Change in cash and cash equivalents in the reporting period		108,011	(30,543)
Cash and cash equivalents at the beginning of the reporting period		646,718	677,261
Cash and cash equivalents at the end of the reporting period	25	<u><u>754,729</u></u>	<u><u>646,718</u></u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The following exemptions available under FRS102 in respect of certain disclosures for the parent company financial statements have been applied.

- key management personnel compensation
- cashflow statement

Basis of Consolidation

The Charity has one subsidiary company. However, as this subsidiary is not considered to be material to the group the results of the subsidiary undertaking has been excluded from these consolidated accounts. See note 11 to the financial statements. The consolidated accounts, comprise of the accounts of the parent charitable company.

Investments in Joint Ventures

Investments in joint ventures are accounted for under the equity method of accounting, with the Group's share of net income or net expenditure being recognised in the Statement of Financial Activities and the net carrying amount shown on the balance sheet.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Unrestricted Donations and legacies for the general use of the Charity	19,896	-	19,896
	Restricted donations			
	- Supporting Independent Living	-	639	639
	- Advice, Information & Advocacy	-	2,080	2,080
	- Donated facilities and equipment including rate relief		15,348	15,348
		<u>19,896</u>	<u>18,067</u>	<u>37,963</u>

2020 COMPARATIVE

Donations and legacies	Unrestricted Funds £	Restricted Funds £	2020 Total £
Unrestricted donations and legacies for the general use of the Charity	60,596	-	60,596
Restricted donations			
- Supporting Independent Living	-	200	200
- Advice, Information & Advocacy	-	13,797	13,797
- Donated facilities and equipment including rate relief	-	17,442	17,442
	<u>60,596</u>	<u>31,439</u>	<u>92,035</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements: Blackburn with Darwen Borough Council	537,973	-	537,973
	Grants: Age UK			
	- Brand Partner	15,000	-	15,000
	-Covid 19 Emergency Appeal	27,277	-	27,277
	- Friends & Forums	750	-	750
	- Think Digital	-	57,653	57,653
	- Malnutrition Taskforce	-	500	500
	- NHSE Winter Support Programme	-	25,949	25,949
	Active Lancashire Tackling Inequalities Fund	-	2,825	2,825
	Big Lottery Fund Building Connections Fund	-	15,366	15,366
	Clothworkers Foundation	-	3,700	3,700
	Co-op Community Fund	-	2,387	2,387
	Community Foundations Lancashire Covid 19 Community Support Fund	-	438	438
	British Muslim Covid 19 Fund	-	250	250
	Duchy of Lancaster Fund	-	500	500
	Furlough Grant	9,650	-	9,650
	Dept of Transport	-	1,333	1,333
	Julia And Hans Rausing Trust Charity Survival Fund	-	44,101	44,101
	National Lottery Community support Fund	-	26,990	26,990
	Sir Jules Thorn Charitable Trust(Ann Rylands small donations scheme)	-	1,500	1,500
	Sport England	-	300	300
	Tesco Bags of Help	-	500	500
	Lancashire Mind	-	5,762	5,762
	Service Income	35,501	-	35,501
		<u>626,151</u>	<u>190,054</u>	<u>816,205</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

<i>Supporting Independent Living</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2020 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	452,408	-	452,408
<i>Families Health & Wellbeing Consortium - IAG</i>	71,290	-	71,290
<i>Grants:</i>			
<i>Age UK</i>			
- <i>Big Lottery Fund-One Digital Project</i>	-	17,800	17,800
- <i>Get Active, Feel Great Project</i>	-	2,000	2,000
- <i>Brand Partner</i>	15,000	-	15,000
- <i>Big Lottery Fund Stepping Stones</i>	-	35,798	35,798
- <i>Think Digital</i>	-	1,255	1,255
<i>Blackburn with Darwen Borough Council & Blackburn with Darwen CCG</i>	-	62,837	62,837
<i>Friends & Forums</i>	750	-	750
<i>National Lottery Community Fund</i>	-	996	996
<i>Morrisons Partner Portal</i>	-	1,000	1,000
<i>Morrisons Foundation</i>	-	14,780	14,780
<i>One Digital Volunteers event</i>	-	500	500
<i>Swim England</i>	-	2,465	2,465
<i>Dept of Transport</i>	-	703	703
<i>WG Edwards Charitable Foundation</i>	-	1,500	1,500
<i>Santander Discovery Days</i>	-	250	250
<i>Service Income</i>	87,949	658	88,607
	<u>627,397</u>	<u>142,542</u>	<u>769,939</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

4	Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements:			
	- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	21,448	21,448
	Grants:			
	Age UK			
	- Later Life Goals	-	21,000	21,000
	- Covid 19 Emergency Appeal	-	10,457	10,457
	Age UK Greater Lancashire CIC	3,227	-	3,227
	Brian Mercer Charitable Trust	-	10,000	10,000
	Charities Aid Foundation Covid Survival Fund	-	17,335	17,335
	Community Foundations Lancashire Covid 19 Commun	-	4,403	4,403
	The Henry Smith Charity	-	41,423	41,423
	Service Income	1,080	-	1,080
		<u>4,307</u>	<u>126,066</u>	<u>130,373</u>

2020 COMPARATIVE

Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2020 Total £
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	26,040	26,040
Families Health & Wellbeing Consortium - IAG	7,543	-	7,543
Grants:			
Age UK			
- Later Life Goals	-	20,500	20,500
Age UK Greater Lancashire Community Interest Co	-	3,416	3,416
Brian Mercer Charitable Trust	-	10,000	10,000
The Eric Wright Charitable Trust	-	17,500	17,500
The Henry Smith Charity	-	37,325	37,325
Service Income	1,080	-	1,080
	<u>8,623</u>	<u>114,781</u>	<u>123,404</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements:		-	-
		-	-	-

2020 COMPARATIVE

<i>Influencing Policy & Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2020 Total £</i>
Contracts and Service Level Agreements:			
Families Health & Wellbeing Consortium - IAG	16,280	-	16,280
	16,280	-	16,280

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2021 Total £
Direct Costs				
Staff Costs	449,881	81,812	14,977	546,670
Premises Costs	32,837	2,632	2,735	38,204
Office Costs	10,940	739	-	11,679
Vehicle Costs	8,821	-	-	8,821
Service Supplies	49,057	1,326	-	50,383
Professional Fees	112	35	-	147
Bank Charges	426	-	-	426
Depreciation	1,828	-	-	1,828
	<u>553,902</u>	<u>86,544</u>	<u>17,712</u>	<u>658,158</u>
Support Costs (basis for allocation)				
Staff Costs (time)	127,006	47,415	4,350	178,771
Premises (space)	11,900	7,133	-	19,033
Office (usage)	23,924	2,827	465	27,216
Service Supplies	-	2,430	-	2,430
Professional Fees (usage)	2,280	1,150	13	3,443
Bank Charges (usage)	921	156	-	1,077
Depreciation (usage)	2,216	1,108	-	3,324
Governance costs	22,833	5,871	3,915	32,619
Total Support Costs	<u>191,080</u>	<u>68,090</u>	<u>8,743</u>	<u>267,913</u>
Total Costs	<u>744,982</u>	<u>154,634</u>	<u>26,455</u>	<u>926,071</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living</i>	<i>Advice Information & Advocacy</i>	<i>Influencing Policy & Practice</i>	<i>2020 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
<i>Direct Costs</i>				
<i>Staff Costs</i>	490,978	77,408	13,575	581,961
<i>Premises Costs</i>	3,696	(511)	(914)	2,271
<i>Office Costs</i>	6,515	885	101	7,501
<i>Vehicle Costs</i>	30,643	-	-	30,643
<i>Service Supplies</i>	52,458	1,284	719	54,461
<i>Professional Fees</i>	2,295	-	-	2,295
<i>Bank Charges</i>	2	-	-	2
<i>Depreciation</i>	(271)	1,405	(269)	865
	<u>586,316</u>	<u>80,471</u>	<u>13,212</u>	<u>679,999</u>
<i>Support Costs (basis for allocation)</i>				
<i>Staff Costs (time)</i>	153,550	48,266	15,053	216,869
<i>Premises (space)</i>	18,933	6,640	3,356	28,929
<i>Office (usage)</i>	20,891	9,621	3,752	34,264
<i>Service Supplies</i>	2,851	-	-	2,851
<i>Professional Fees (usage)</i>	5,250	1,509	349	7,108
<i>Bank Charges (usage)</i>	1,367	221	19	1,607
<i>Depreciation (usage)</i>	269	269	269	807
<i>Governance costs</i>	25,843	6,645	4,430	36,918
<i>Total Support Costs</i>	<u>228,954</u>	<u>73,171</u>	<u>27,228</u>	<u>329,353</u>
<i>Total Costs</i>	<u>815,270</u>	<u>153,642</u>	<u>40,440</u>	<u>1,009,352</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

7 Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2021 Total £
Direct Costs				
Staff Costs	-	57,529	9,688	67,217
Premises Costs	-	30,878	(1,004)	29,874
Office Costs	-	609	-	609
Service Supplies	-	1,371	-	1,371
Professional Fees	-	2,221	-	2,221
Bank charges	-	397	-	397
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>95,707</u>	<u>8,684</u>	<u>104,391</u>
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,153	53	7,206
Premises (space)	313	1,869	984	3,166
Office (usage)	-	440	492	932
Service Supplies	-	-	-	-
Professional Fees (usage)	-	441	158	599
Bank charges (usage)	-	91	16	107
Total Support Costs	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
Total Costs	<u>313</u>	<u>105,701</u>	<u>10,387</u>	<u>116,401</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2020 Total £
Direct Costs				
Staff Costs	(135)	43,200	10,211	53,276
Premises Costs	-	16,131	(448)	15,683
Office Costs	135	1,007	1,668	2,810
Vehicle Costs	-	-	-	-
Service Supplies	-	1,450	(235)	1,215
Professional Fees	-	-	48	48
Bank charges	-	582	19	601
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>65,072</u>	<u>11,263</u>	<u>76,335</u>
Support Costs (basis for allocation)				
Staff Costs (time)	306	7,014	45	7,365
Premises (space)	-	1,206	1,014	2,220
Office (usage)	-	484	535	1,019
Service Supplies	-	-	2,015	2,015
Professional Fees (usage)	-	566	384	950
Bank charges (usage)	-	128	22	150
Depreciation	-	-	-	-
Total Support Costs	<u>306</u>	<u>9,398</u>	<u>4,015</u>	<u>13,719</u>
Total Costs	<u>306</u>	<u>74,470</u>	<u>15,278</u>	<u>90,054</u>

8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

9a Net income/expenditure for the year

This is stated after charging:

	2021	2020
	£	£
Operating leases - Land & Buildings	12,900	12,900
Operating leases - Equipment	16,612	15,489
Depreciation	5,152	5,057

9b Auditors' remuneration

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2021	2020
	£	£
Audit services		
Charity	11,602	10,911
	<u>11,602</u>	<u>10,911</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2020	42,899	140,188	31,350	214,437
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 March 2021	<u>42,899</u>	<u>140,188</u>	<u>31,350</u>	<u>214,437</u>
Depreciation				
Balance at 1 April 2020	37,496	137,074	28,212	202,782
Charge for the period	2,702	1,666	784	5,152
Disposals	-	-	-	-
Balance at 31 March 2021	<u>40,198</u>	<u>138,740</u>	<u>28,996</u>	<u>207,934</u>
Net book value				
31 March 2021	<u>2,701</u>	<u>1,448</u>	<u>2,355</u>	<u>6,503</u>
31 March 2020	<u>5,403</u>	<u>3,114</u>	<u>3,138</u>	<u>11,655</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

11	Fixed Asset Investment	2021	2020
		£	£
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2021	8	8

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2021	2020
	£	£
Assets	2	2
Liabilities	-	-
Total reserves	2	2

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

12	Stocks	2021	2020
		£	£
	Finished goods and goods for resale	265	333

13	Debtors	2021	2020
		£	£
	Grants receivable	14,257	45,820
	Tax recoverable including VAT	-	3,006
	Prepayments and accrued income	22,059	20,634
		36,316	69,460

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

14 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Taxation including VAT	18,646	733
Accruals	32,671	30,746
Deferred income	35,377	20,377
	<u>86,693</u>	<u>51,856</u>

15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2020	20,377
Amount released to incoming resources	(20,377)
Amount deferred in period	35,377
Balance at 31 March 2021	<u>35,377</u>

2020 COMPARATIVE

Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2019	9,925
Amount released to incoming resources	(9,925)
Amount deferred in period	20,377
Balance at 31 March 2020	<u>20,377</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

16	Unrestricted funds	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
	Designated funds	155,152	-	(5,829)	30,000	179,323
	Undesignated funds	482,306	743,094	(699,439)	(30,000)	495,962
	Charity	<u>637,458</u>	<u>743,094</u>	<u>(705,268)</u>	<u>-</u>	<u>675,285</u>

Funds are designated for the following purposes

31 March
2021

Name

Business Continuity & Development

£

179,323

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

2020

	Unrestricted funds	1 April 2019 £	Incoming £	Outgoing £	Transfers £	31 March 2020 £
	Designated funds	184,564	129	(10,353)	(19,188)	155,152
	Undesignated funds	472,840	795,694	(805,416)	19,188	482,306
	Charity	<u>657,404</u>	<u>795,823</u>	<u>(815,769)</u>	<u>-</u>	<u>637,458</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

17 Restricted funds

Description of Fund	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited Benefits Take Up Programme	-	21,448	(21,448)	-	-
- Later Life Goals	-	21,000	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Age UK Covid Appeal	-	10,457	(10,457)	-	-
Donations	-	2,080	(2,080)	-	-
The Henry Smith Charity	2,852	41,423	(42,560)	-	1,715
Other	-	21,738	(21,738)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	988	-	-	(988)	-
- Get Active, Feel Great Project	1,336	-	-	-	1,336
- Think Digital	-	57,653	(56,730)	988	1,911
-NHSE Winter support Programme	-	25,949	(24,029)	-	1,921
Other	24,389	21,918	(22,362)	-	23,945
Social Inclusion					
Dept of Transport	-	1,333	(1,333)	-	-
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	-	26,990	(26,055)	-	935
Clothworkers Foundation	-	3,700	(3,700)	-	-
Sir Jules Thorn Charitable Trust (Ann Rylands Small Donations)	-	1,500	(1,500)	-	-
Santander Discovery Days	100	-	-	-	100
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP	5,455	-	(5,455)	-	-
OTHER					
Fixed Assets funded by grants & donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
Restricted funds - Charity	38,860	334,187	(337,207)	-	35,843

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Restricted funds

	1 April 2019	Incoming	Outgoing	Transfers	31 March 2020
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	26,040	(26,040)	-	-
- Later Life Goals	500	20,500	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
The Eric Wright Charitable Trust	-	17,500	(17,500)	-	-
Donations	-	2,000	(2,000)	-	-
The Henry Smith Charity	1,138	37,325	(35,611)	-	2,852
Other					
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	4,252	17,800	(21,064)	-	988
- Get Active, Feel Great Project	-	2,000	(665)	-	1,336
- Think Digital	-	1,255	(1,255)	-	-
ROSPA	630	-	(630)	-	-
Other	6,929	71,310	(53,850)	-	24,389
Social Inclusion					
Befriending Scheme					-
Blackburn with Darwen Borough					
Council - Connected Healthy Communities					-
Co-op Local Community Fund	80	-	(80)	-	-
Families, Health & Wellbeing					
Consortium	1,835	-	(1,835)	-	-
Santander Discovery Days	-	250	(150)	-	100
Integrated Care					
Age UK	3,368	62,839	(62,943)	-	3,264
Blackburn with Darwen CCG &					
Council	14	-	(14)	-	-
AGE WELL PARTNERSHIP	13,633	-	-	-	5,455
OTHER					
donations	785	-	(363)	-	422
Donated facilities & equipment	-	17,442	(17,442)	-	-
Other	3,022	50	(3,018)	-	54
Restricted funds	<u>36,186</u>	<u>286,311</u>	<u>(275,460)</u>	<u>-</u>	<u>38,860</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

18 Information regarding employees and trustees

	2021	2020
Average number of employees in the period		
- Full time employees	19	22
- Part time employees	17	18
Average number of employees	<u>35</u>	<u>40</u>
The full time equivalent of the part time staff is	11.16	10.9
Staff costs comprise:	£	£
- Wages and salaries	733,332	766,764
- Social security costs	55,654	58,962
- Recruitment	300	8,562
- Pension contributions	24,570	24,798
	<u>813,856</u>	<u>859,086</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2020 : Nil).

The charity purchased insurance costing £516 (2020: £517) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £54,921 (2020: £53,536) in addition employer pension contributions of £2,197(2020: £2,138) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. The charge for the year is £24,570. (2020 : £24,798)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

20 Analysis of Group assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Tangible fixed assets	1,209	5,294	-	6,503
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	265	-	265
- Debtors	-	36,315	-	36,316
- Cash at bank and in hand	178,114	537,787	38,828	754,729
Creditors	-	(83,706)	(2,988)	(86,693)
Total	179,324	495,963	35,843	711,127

2020 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
<i>Tangible fixed assets</i>	<i>3,112</i>	<i>8,543</i>		<i>11,655</i>
<i>Current assets:</i>				<i>-</i>
- <i>Investment in joint venture</i>	<i>-</i>	<i>8</i>	<i>-</i>	<i>8</i>
- <i>Stocks</i>	<i>-</i>	<i>333</i>	<i>-</i>	<i>333</i>
- <i>Debtors</i>	<i>-</i>	<i>49,473</i>	<i>19,987</i>	<i>69,460</i>
- <i>Cash at bank and in hand</i>	<i>152,040</i>	<i>451,635</i>	<i>43,043</i>	<i>646,718</i>
<i>Creditors</i>	<i>-</i>	<i>(27,686)</i>	<i>(24,170)</i>	<i>(51,856)</i>
Total	155,152	482,306	38,860	676,318

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	22,020	10,295	(2,656)	29,657
Net decrease in tangible assets	2,148	3,364	(361)	5,152
Net movement in funds available for future activities	24,168	13,659	(3,018)	34,809

2020 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(29,412)	9,466	2,674	(17,272)
Net decrease in tangible assets	6,634	(3,788)	783	3,629
Net movement in funds available for future activities	(22,778)	5,678	3,457	(13,643)

22 Financial commitments and operating leases

At 31 March 2021 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2021	2020	2021	2020
	£	£	£	£
Operating leases which expire:				
Within one year	17,753	17,753	14,269	15,489
Within two to five years	3,800	29,600	25,903	30,041
	21,553	47,353	40,172	45,530

23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £1,040 (2020: £1,090)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire.

The Charity received grant income of £3,227 (2020: £3,416) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2021 £	Charity 2020 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	34,809	(17,272)
Adjustments for:		
Depreciation charges	5,152	5,057
Bank interest	(1,262)	(1,388)
(Increase)/decrease in stocks	68	50
(Increase)/decrease in debtors	33,144	(12,599)
Increase/(decrease) in creditors	34,838	(4,351)
Net cash provided by (used by) operating activities	106,749	(30,503)

25 Analysis of net funds	1 April 2020 £	Cash Flow £	31 March 2021 £
Cash at bank and in hand	646,718	108,011	754,729

2020 COMPARATIVE

<i>Analysis of net funds</i>	1 April 2019 £	Cash Flow £	31 March 2020 £
<i>Cash at bank and in hand</i>	677,261	(30,543)	646,718

26 Government Grants - Charity & Group Funder	Description/Nature	2021 £	2020 £
Department of Transport	Day Services transport provision	1,333	703
Blackburn with Darwen Borough Council & Blackburn with Darwen CCG	Delivery of integrated care provision	-	62,837
Her Majesty's Revenue and Customs	Coronavirus Job Retention Scheme	17,441	-
Blackburn with Darwen Borough Council	Covid Relief Grants	19,669	-

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief

There were no unfulfilled conditions or other contingencies attached to grants recognised in income

AGE UK BLACKBURN WITH DARWEN

Appendix 1

**STATEMENT OF FINANCIAL ACTIVITIES
COVERING THE YEAR ENDED 31 MARCH 2021**

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2021	Total Funds 31 March 2020
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	537,973	-	537,973	515,245
- E.ON Energy Solutions Limited - Benefits	-	21,448	21,448	26,040
Families Health & Wellbeing Consortium - IAG	-	-	-	95,113
	<u>537,973</u>	<u>21,448</u>	<u>559,421</u>	<u>636,398</u>
Grants				
Age UK	-	-	-	-
- Big Lottery Fund - One Digital Project	-	-	-	17,800
- Brand Partner	15,000	-	15,000	15,000
- I & A Grant Fund - Digital Inclusion	-	-	-	1,255
- Covid 19 Emergency Appeal	27,277	10,457	37,734	-
- Friends & Forums	750	-	750	750
- Get Active, Feel Great Project	-	-	-	2,000
- Later Life Goals	-	21,000	21,000	20,500
- Malnutrition Taskforce	-	500	500	-
- NHSE Winter Support Programme	-	25,949	25,949	-
- Think Digital	-	57,653	57,653	-
Active Lancashire Tackling Inequalities Fund	-	2,825	2,825	-
Age UK Greater Lancashire CIC	3,227	-	3,227	3,416
Big Lottery Fund Building Connections Fund	-	15,366	15,366	35,798
Blackburn with Darwen Borough Council Refunds	19,669	-	19,669	-
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
Charities Aid Foundation Covid Survival Fund	-	17,335	17,335	-
Co-op Community Fund	-	2,387	2,387	-
Clothworkers Foundation	-	3,700	3,700	-
Community Foundations Lancashire Covid 19 Commu	-	4,841	4,841	-
British Muslim Covid 19 Fund	-	250	250	-
Dept of Transport	-	1,333	1,333	703
Duchy Of Lancaster Fund	-	500	500	-
Jules and Hans Rausing Trust Charity Survival Fund	-	44,101	44,101	-
Lancashire Mind	-	5,762	5,762	-
Morrisons Partner Portal	-	-	-	1,000
National Lottery Community Fund	-	-	-	996
National Lottery Community Support Fund	-	26,990	26,990	-
One Digital Volunteers Event	-	-	-	500
Santander Discovery Days	-	-	-	250
Sir Jules Thorn Charitable Trust (Ann Rylands Small Do	-	1,500	1,500	-
Sport England	-	300	300	-
Swim England	-	-	-	2,465
Tesco Bags of Help	-	500	500	-
The Eric Wright Charitable Trust	-	-	-	17,500
The Henry Smith Charity	-	41,423	41,423	37,325
The Morrisons Foundation	-	-	-	14,780
WG Edwards Charitable Foundation	-	-	-	1,500
	<u>65,924</u>	<u>294,672</u>	<u>360,595</u>	<u>183,538</u>
Donations and fundraising				
Miscellaneous donations	14,731	2,719	17,449	44,164
Legacies	5,165	-	5,165	30,430
Donated facilities & equipment	-	15,348	15,348	17,442
Fundraising activities & events	9,369	-	9,369	6,375
Sale of goods	17,406	-	17,406	66,338
Gift Aid payment from subsidiary companies	-	-	-	134
	<u>46,670</u>	<u>18,067</u>	<u>64,737</u>	<u>164,883</u>
Service income				
Service charges	36,581	-	36,581	89,687
	<u>36,581</u>	<u>-</u>	<u>36,581</u>	<u>89,687</u>
Other income				
Bank and building society interest	1,262	-	1,262	1,388
Profit on sale of fixed assets	-	-	-	-
Insurance Claim	37,243	-	37,243	-
Coronavirus Job Retention Scheme	17,441	-	17,441	-
Other	-	-	-	6,240
	<u>55,947</u>	<u>-</u>	<u>55,947</u>	<u>7,628</u>
Total income	<u>743,094</u>	<u>334,187</u>	<u>1,077,281</u>	<u>1,082,134</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2021	Total Funds 31 March 2020
EXPENDITURE	£	£	£	£
Wages, salaries and staff recruitment	546,946	266,910	813,856	848,801
Rent, rates & insurance	41,932	4,102	46,034	38,681
Heat and light	5,294	1,527	6,821	6,613
Repairs, renewals & alterations	23,114	7,704	30,818	6,692
Printing, stationery & office expenses	15,876	13,205	29,080	34,470
Post & telephone	9,842	8,581	18,423	19,746
Travel	174	1,044	1,219	10,550
Service supplies	26,889	17,067	43,955	47,113
Volunteers expenses	612	421	1,033	5,708
Advertising, promotion & events		513	513	835
Training & conferences	5,826	1,020	6,846	4,830
Vehicle expenditure	6,133	2,702	8,835	30,643
Audit fee	8,527	3,073	11,601	10,910
Subscriptions, Consultancy and other			-	
Professional fees	8,386	1,253	9,639	11,477
Bank charges	1,608	504	2,113	2,435
Provision for depreciation	4,108	1,044	5,152	5,057
Fees to Voluntary Organisations		6,534	6,534	14,845
Total expenditure	705,267	337,205	1,042,472	1,099,406
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	37,827	(3,018)	34,809	(17,272)

Directors Report and Consolidated Financial Statements for the year ended 31 March 2021

Registered charity no 1143809

Registered company no 7728630



Your local charity for older people

AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2021.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. There has been no activity or income during the current or prior year and the company is currently dormant.

The financial year 2020/21 has been a challenging one due to the Covid-19 pandemic and the resultant lockdowns and restrictions and the severe impact of this on older people and consequential increase in demand for support from the organisation. This required a change to our operating models with many staff working primarily from home and the delivery of much of our service provision by telephone and digital means; along with the rapid development of a new Covid Wellbeing support service. Some face to face provision has been operational since July 2020 and we are now gradually resuming all other provision in line with Government guidelines. Financially the pandemic generated a significant amount of uncertainty during the year. Our income from fundraising activity, our shop and service income was significantly reduced by our inability to deliver face to face activity for long periods during the year. However, we have been fortunate to successfully secure an increased amount of grant income from both Covid specific and general funding programmes from a range of funders. We are also grateful to our commissioners who maintained the level of contract income whilst allowing flexibility for our service offer.

FINANCIAL REVIEW

In the year to 31 March 2021 the Charity reported a surplus of £34,809 from an income of £1,077,281. This was made up of a deficit of £3,018 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) due to the agreed spending of funds received in prior years, and a surplus of £37,827 on unrestricted funds (income received or generated and available for general use)

The surplus on unrestricted funds is made up of both funds which the trustees have designated for a particular purpose and undesignated general funds. In the year £5,829 of designated funds were spent on supporting service continuity. The Trustees have also agreed to designate further £30,000 of unrestricted funds to support the continued upgrade of the organisation's IT and digital infrastructure.

The appendices on pages 39 and 40 show the Charity's income and expenditure for the 2020/2021 financial year together with the 2019/2020 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers of the Annual Report with a clearer financial picture.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

52% of the organisation's annual income came from contract income including service contracts with Blackburn with Darwen Borough Council and from E.ON through national Age UK.

35% of the organisation's annual income came from grants from a variety of sources, which is a 10% increase on the previous year.

9% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income, investment income, and contributions to costs which is a 15% decrease on the previous year.

The remainder of the income came from an insurance claim due to the shop flooding.

During the financial year the organisation received a total of £37,963 from donations and legacy income which was a decrease on the previous year. This income was made up of unrestricted cash donations amounting to £14,731, unrestricted legacy income of £5,165 and £18,067 in restricted donations of which £15,348 represented the value of donated facilities and equipment.

Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

We saw a reduction in expenditure compared to 2019/20. In particular, expenditure on wages and salaries was reduced through reduced hours for some roles, limited recruitment, and utilisation of the Government Job Retention Scheme. Expenditure on staff travel, volunteer expenses and vehicle costs were all reduced due to the change in operating models in response to the Covid pandemic. Increased expenditure on rent and rates relates to the delivery of the new day care service model and is funded through that contract and the increase in repairs and renewals costs relate to repair work at our Darwen shop following a significant leak in March 2020, the majority of which were reimbursed via insurance claims.

Investment Policy

The charity retains investments in short or medium term low risk, easily redeemable investments in the form of bank deposits because of the uncertainty in its business sector.

Reserves Policy

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

Context and rationale

The funding environment for local charities was already challenging and has been further exacerbated by the pandemic and its ongoing effects in all areas of income generation. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding is increasingly uncertain; and we are forecasting only a gradual return to income levels from service and shop takings

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

and fundraising activity during 2021/22 which could still be further impacted by any future restrictions. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2021/22 and beyond.

Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

Reserves & Financial Position

Total reserves at 31st March 2021 amounted to £711,127 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £495,962 this figure includes tangible fixed assets of £5,294.

Designated funds at 31st March 2021 amounted to £179,323 including tangible fixed assets of £61. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2021 and it was decided that no changes were needed.

Restricted funds at 31st March 2021 amounted £35,840. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income brought in to date in 2021/22 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £3,227 (2020: £3,416) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were donations, including gift aid, made by Trustees of £1,040 (2019: £1,090)

Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2021/22 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people, including a specific focus on support to recover from the impacts of the pandemic
- Securing additional funding from a range of sources, particularly grant funding, to maintain and develop our service offer and to support sustainable service models
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing in response to the impacts of the pandemic

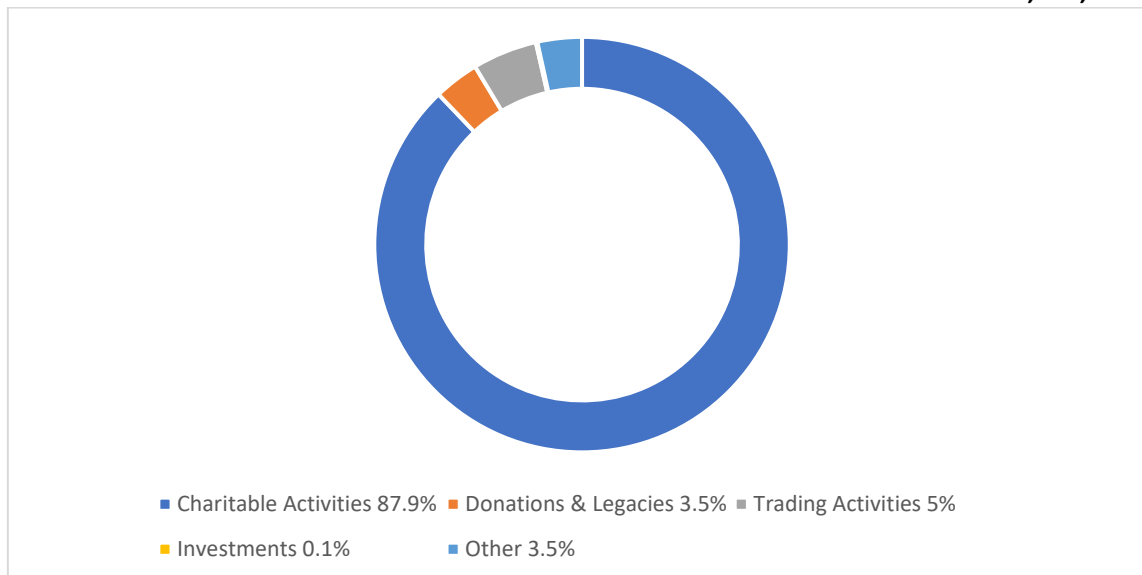
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Where our income came from:

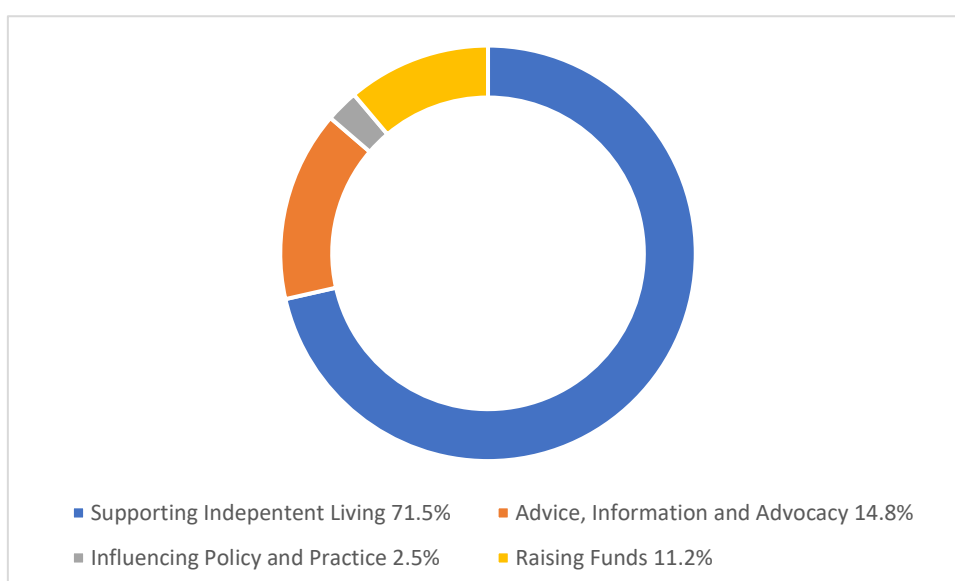
Total Income:

£ 1,077,281



How we spent our income:

Total Expenditure: £1,042,472



Our Approach to Fundraising

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

Planning - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

Delivery - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2020/21 we received no complaints with regard to fundraising activity.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

Governance and Internal Control

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association which were reviewed and updated in 2019. The charity has also carried out a review against the updated 2020 version of the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

Trustees Responsibilities

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties
- Identification and management of risk
- Written financial procedures which are subject to regular review.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

-
- Both planned and unannounced checks in all service areas.
 - Annual discussion between the Trustees and auditor without management being present
 - External review of financial controls every 3 years which most recently took place in 2019
 - The commissioning of external financial oversight on behalf of the Trustees

Risk Management

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation are financial, however the ongoing impact and uncertainty created by the Covid pandemic, the loss of key personnel, the changing commissioning landscape to cover larger delivery areas and increased demand for services are also risks that must be actively managed, along with being able to respond to changes to Government policy. In terms of financial risk the current primary risks are associated with the ongoing impact of the Covid pandemic, the day care transformation programme, and funding the Advice & Information service and essential core costs. In the longer term the organisation is operating in an environment where local contract opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2020/21 the total employee benefits of key management personnel of the Charity were £57,118 including employer pension contribution.

Officers and Directors/Trustees of Age UK Blackburn with Darwen 2020/21

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Trustees	Judith Isherwood
	Faith Marriott (appointed 10 th February 2021)
	Faizal Patel
	Christopher Porter
	Peter Watkins

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Local authority representative	W Ian Woolley (resigned 21st July 2021) Cllr Mustafa Desai

Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Tina Wilson

Auditors

A resolution proposing that Beever and Struthers be re-appointed as auditors of the charity will be put at the annual general meeting.

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2021 are to be read along with the organisation's Annual Review which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose 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 Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Trustees are responsible for keeping proper accounting records 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 the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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

Statement of disclosure to auditors

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board



Anthony Hedley
Trustee

22nd September 2021

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen for the year ended 31 March 2021 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Activities (including the Income & Expenditure Account), the Balance Sheets, the Cash Flow Statement and the related notes on pages 18 to 38. 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) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of the charity's 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 auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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 Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report therein. The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. Our opinion on the

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

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

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

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report (which includes the Directors' Report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report (included within the Trustees' Report) 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 directors' report included within the trustees' report.

We have nothing to report in respect of the following 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

Responsibilities of Directors

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, 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

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

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.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of laws and regulations that affect the Charity, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on its operations. Key laws and regulations that we identified included the UK Companies Act, Charity Commission requirements, Safeguarding, Health and safety, Data Protection, Equality and Diversity, and Fundraising regulations.

We enquired of the Trustees and reviewed Trustee's meeting minutes for evidence of non-compliance with relevant laws and regulations.

We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.

The risk of fraud and non-compliance with laws and regulations and fraud was discussed within the audit team and tests were planned and performed to address these risks. We identified the potential for fraud in the following areas: misappropriation of cash and other assets.

We reviewed financial statements disclosures and tested to supporting documentation to assess compliance with relevant laws and regulations discussed above.

We enquired of the Trustees about actual and potential litigation and claims.

We performed analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.

In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

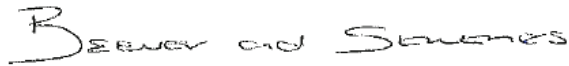
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's web-site at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021

Use of our report

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



**S Lomax FCA (Senior Statutory Auditor)
For and on behalf of Beever and Struthers**

Chartered Accountants and Statutory Auditors
Suite 9b
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Date: 22 September 2021

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	19,896	18,067	37,963	92,035
<i>Other trading activities</i>					
Shop income		17,406	-	17,406	66,338
Fundraising activities		9,369	-	9,369	6,375
Reimbursed costs		27,460	-	27,460	-
<i>Income from investments</i>					
Interest on short term deposits		1,262	-	1,262	1,388
<i>Charitable activities</i>					
Supporting Independent Living	3	626,151	190,054	816,205	769,939
Advice, Information & Advocacy	4	4,307	126,066	130,373	123,404
Influencing Policy & Practice	5	-	-	-	16,280
<i>Other income</i>					
Other income		37,243		37,243	6,375
Total income		<u>743,094</u>	<u>334,187</u>	<u>1,077,281</u>	<u>1,082,134</u>
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Cost of generating voluntary income		313	-	313	306
Shop operating costs		105,701	-	105,701	74,470
Fundraising		10,387	-	10,387	15,278
<i>Charitable activities</i>	6				
Supporting Independent Living		546,902	198,080	744,982	815,270
Advice, Information & Advocacy		23,080	131,554	154,634	153,642
Influencing Policy & Practice		18,884	7,571	26,455	40,440
Total expenditure		<u>705,267</u>	<u>337,205</u>	<u>1,042,472</u>	<u>1,099,406</u>
Net (expenditure)/income	9a	37,827	(3,018)	34,809	(17,272)
Transfers between funds	16,17	-	-	-	-
Net movement in funds		<u>37,827</u>	<u>(3,018)</u>	<u>34,809</u>	<u>(17,272)</u>
Reconciliation of funds					
Total funds brought forward	16,17	637,458	38,860	676,318	693,590
Total funds carried forward	16,17	<u>675,285</u>	<u>35,843</u>	<u>711,127</u>	<u>676,318</u>

All incoming resources and resources expended derive from continuing activities

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2021

	Note	Charity 2021 £	Charity 2020 £
Fixed Assets			
Tangible fixed assets	10	6,503	11,655
Investments	11	8	8
		<u>6,511</u>	<u>11,663</u>
Current Assets			
Stocks	12	265	333
Debtors	13	36,316	69,460
Cash at bank and in hand		754,729	646,718
		<u>791,310</u>	<u>716,511</u>
Creditors			
Amounts falling due within one year	14	(86,693)	(51,856)
Net Current Assets		<u>704,616</u>	<u>664,655</u>
Net Assets		<u><u>711,127</u></u>	<u><u>676,318</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	495,962	482,306
- Designated funds	16	179,323	155,152
		<u>675,285</u>	<u>637,458</u>
Restricted funds	17	35,842	38,860
		<u><u>711,127</u></u>	<u><u>676,318</u></u>

Approved by the trustees on 22nd September 2021 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2021

	Note	Charity 2021 £	Charity 2020 £
Cash flows from operating activities:			
Net cash used by operating activities	24	106,749	(30,503)
Cash flows from investing activities:			
Interest income		1,262	1,388
Purchase of tangible fixed assets		-	(1,428)
Net cash provided by /(used in) investing activities		<u>1,262</u>	<u>(40)</u>
Change in cash and cash equivalents in the reporting period		108,011	(30,543)
Cash and cash equivalents at the beginning of the reporting period		646,718	677,261
Cash and cash equivalents at the end of the reporting period	25	<u><u>754,729</u></u>	<u><u>646,718</u></u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies

Basis of accounting

These financial statements have been prepared in accordance with the 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 January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The following exemptions available under FRS102 in respect of certain disclosures for the parent company financial statements have been applied.

- key management personnel compensation
- cashflow statement

Basis of Consolidation

The Charity has one subsidiary company. However, as this subsidiary is not considered to be material to the group the results of the subsidiary undertaking has been excluded from these consolidated accounts. See note 11 to the financial statements. The consolidated accounts, comprise of the accounts of the parent charitable company.

Investments in Joint Ventures

Investments in joint ventures are accounted for under the equity method of accounting, with the Group's share of net income or net expenditure being recognised in the Statement of Financial Activities and the net carrying amount shown on the balance sheet.

Investments

Fixed asset investments are stated at cost less any provision for impairment.

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 the income will be received and the amount can be measured reliably.

Gifts in kind and intangible income

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

Grants

Income from government and other grants, whether 'capital' grants or 'reserve' 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 not deferred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

Stocks

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

1 Principal accounting policies (continued)

Resources expended

Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

Financial instruments

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

Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

Legal status of the Charity

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.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2	Donations and legacies	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Unrestricted Donations and legacies for the general use of the Charity	19,896	-	19,896
	Restricted donations			
	- Supporting Independent Living	-	639	639
	- Advice, Information & Advocacy	-	2,080	2,080
	- Donated facilities and equipment including rate relief		15,348	15,348
		<u>19,896</u>	<u>18,067</u>	<u>37,963</u>

2020 COMPARATIVE

Donations and legacies	Unrestricted Funds £	Restricted Funds £	2020 Total £
Unrestricted donations and legacies for the general use of the Charity	60,596	-	60,596
Restricted donations			
- Supporting Independent Living	-	200	200
- Advice, Information & Advocacy	-	13,797	13,797
- Donated facilities and equipment including rate relief	-	17,442	17,442
	<u>60,596</u>	<u>31,439</u>	<u>92,035</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

3	Supporting Independent Living	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements: Blackburn with Darwen Borough Council	537,973	-	537,973
	Grants: Age UK			
	- Brand Partner	15,000	-	15,000
	-Covid 19 Emergency Appeal	27,277	-	27,277
	- Friends & Forums	750	-	750
	- Think Digital	-	57,653	57,653
	- Malnutrition Taskforce	-	500	500
	- NHSE Winter Support Programme	-	25,949	25,949
	Active Lancashire Tackling Inequalities Fund	-	2,825	2,825
	Big Lottery Fund Building Connections Fund	-	15,366	15,366
	Clothworkers Foundation	-	3,700	3,700
	Co-op Community Fund	-	2,387	2,387
	Community Foundations Lancashire Covid 19 Community Support Fund	-	438	438
	British Muslim Covid 19 Fund	-	250	250
	Duchy of Lancaster Fund	-	500	500
	Furlough Grant	9,650	-	9,650
	Dept of Transport	-	1,333	1,333
	Julia And Hans Rausing Trust Charity Survival Fund	-	44,101	44,101
	National Lottery Community support Fund	-	26,990	26,990
	Sir Jules Thorn Charitable Trust(Ann Rylands small donations scheme)	-	1,500	1,500
	Sport England	-	300	300
	Tesco Bags of Help	-	500	500
	Lancashire Mind	-	5,762	5,762
	Service Income	35,501	-	35,501
		<u>626,151</u>	<u>190,054</u>	<u>816,205</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

<i>Supporting Independent Living</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2020 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	452,408	-	452,408
<i>Families Health & Wellbeing Consortium - IAG</i>	71,290	-	71,290
<i>Grants:</i>			
<i>Age UK</i>			
- <i>Big Lottery Fund-One Digital Project</i>	-	17,800	17,800
- <i>Get Active, Feel Great Project</i>	-	2,000	2,000
- <i>Brand Partner</i>	15,000	-	15,000
- <i>Big Lottery Fund Stepping Stones</i>	-	35,798	35,798
- <i>Think Digital</i>	-	1,255	1,255
<i>Blackburn with Darwen Borough Council & Blackburn with Darwen CCG</i>	-	62,837	62,837
<i>Friends & Forums</i>	750	-	750
<i>National Lottery Community Fund</i>	-	996	996
<i>Morrisons Partner Portal</i>	-	1,000	1,000
<i>Morrisons Foundation</i>	-	14,780	14,780
<i>One Digital Volunteers event</i>	-	500	500
<i>Swim England</i>	-	2,465	2,465
<i>Dept of Transport</i>	-	703	703
<i>WG Edwards Charitable Foundation</i>	-	1,500	1,500
<i>Santander Discovery Days</i>	-	250	250
<i>Service Income</i>	87,949	658	88,607
	<u>627,397</u>	<u>142,542</u>	<u>769,939</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

4	Advice, Information & Advocacy	Unrestricted Funds	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements:			
	- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	21,448	21,448
	Grants:			
	Age UK			
	- Later Life Goals	-	21,000	21,000
	- Covid 19 Emergency Appeal	-	10,457	10,457
	Age UK Greater Lancashire CIC	3,227	-	3,227
	Brian Mercer Charitable Trust	-	10,000	10,000
	Charities Aid Foundation Covid Survival Fund	-	17,335	17,335
	Community Foundations Lancashire Covid 19 Commun	-	4,403	4,403
	The Henry Smith Charity	-	41,423	41,423
	Service Income	1,080	-	1,080
		<u>4,307</u>	<u>126,066</u>	<u>130,373</u>

2020 COMPARATIVE

Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2020 Total £
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	26,040	26,040
Families Health & Wellbeing Consortium - IAG	7,543	-	7,543
Grants:			
Age UK			
- Later Life Goals	-	20,500	20,500
Age UK Greater Lancashire Community Interest Co	-	3,416	3,416
Brian Mercer Charitable Trust	-	10,000	10,000
The Eric Wright Charitable Trust	-	17,500	17,500
The Henry Smith Charity	-	37,325	37,325
Service Income	1,080	-	1,080
	<u>8,623</u>	<u>114,781</u>	<u>123,404</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2021 Total £
	Contracts and Service Level Agreements:		-	-
		-	-	-

2020 COMPARATIVE

<i>Influencing Policy & Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2020 Total £</i>
Contracts and Service Level Agreements:			
Families Health & Wellbeing Consortium - IAG	16,280	-	16,280
	16,280	-	16,280

6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2021 Total £
Direct Costs				
Staff Costs	449,881	81,812	14,977	546,670
Premises Costs	32,837	2,632	2,735	38,204
Office Costs	10,940	739	-	11,679
Vehicle Costs	8,821	-	-	8,821
Service Supplies	49,057	1,326	-	50,383
Professional Fees	112	35	-	147
Bank Charges	426	-	-	426
Depreciation	1,828	-	-	1,828
	553,902	86,544	17,712	658,158
Support Costs (basis for allocation)				
Staff Costs (time)	127,006	47,415	4,350	178,771
Premises (space)	11,900	7,133	-	19,033
Office (usage)	23,924	2,827	465	27,216
Service Supplies	-	2,430	-	2,430
Professional Fees (usage)	2,280	1,150	13	3,443
Bank Charges (usage)	921	156	-	1,077
Depreciation (usage)	2,216	1,108	-	3,324
Governance costs	22,833	5,871	3,915	32,619
Total Support Costs	191,080	68,090	8,743	267,913
Total Costs	744,982	154,634	26,455	926,071

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living</i>	<i>Advice Information & Advocacy</i>	<i>Influencing Policy & Practice</i>	<i>2020 Total</i>
	£	£	£	£
Direct Costs				
Staff Costs	490,978	77,408	13,575	581,961
Premises Costs	3,696	(511)	(914)	2,271
Office Costs	6,515	885	101	7,501
Vehicle Costs	30,643	-	-	30,643
Service Supplies	52,458	1,284	719	54,461
Professional Fees	2,295	-	-	2,295
Bank Charges	2	-	-	2
Depreciation	(271)	1,405	(269)	865
	<u>586,316</u>	<u>80,471</u>	<u>13,212</u>	<u>679,999</u>
Support Costs (basis for allocation)				
Staff Costs (time)	153,550	48,266	15,053	216,869
Premises (space)	18,933	6,640	3,356	28,929
Office (usage)	20,891	9,621	3,752	34,264
Service Supplies	2,851	-	-	2,851
Professional Fees (usage)	5,250	1,509	349	7,108
Bank Charges (usage)	1,367	221	19	1,607
Depreciation (usage)	269	269	269	807
Governance costs	25,843	6,645	4,430	36,918
Total Support Costs	<u>228,954</u>	<u>73,171</u>	<u>27,228</u>	<u>329,353</u>
Total Costs	<u>815,270</u>	<u>153,642</u>	<u>40,440</u>	<u>1,009,352</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

7 Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2021 Total £
Direct Costs				
Staff Costs	-	57,529	9,688	67,217
Premises Costs	-	30,878	(1,004)	29,874
Office Costs	-	609	-	609
Service Supplies	-	1,371	-	1,371
Professional Fees	-	2,221	-	2,221
Bank charges	-	397	-	397
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>95,707</u>	<u>8,684</u>	<u>104,391</u>
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,153	53	7,206
Premises (space)	313	1,869	984	3,166
Office (usage)	-	440	492	932
Service Supplies	-	-	-	-
Professional Fees (usage)	-	441	158	599
Bank charges (usage)	-	91	16	107
Total Support Costs	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
Total Costs	<u>313</u>	<u>105,701</u>	<u>10,387</u>	<u>116,401</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2020 Total £
Direct Costs				
Staff Costs	(135)	43,200	10,211	53,276
Premises Costs	-	16,131	(448)	15,683
Office Costs	135	1,007	1,668	2,810
Vehicle Costs	-	-	-	-
Service Supplies	-	1,450	(235)	1,215
Professional Fees	-	-	48	48
Bank charges	-	582	19	601
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>65,072</u>	<u>11,263</u>	<u>76,335</u>
Support Costs (basis for allocation)				
Staff Costs (time)	306	7,014	45	7,365
Premises (space)	-	1,206	1,014	2,220
Office (usage)	-	484	535	1,019
Service Supplies	-	-	2,015	2,015
Professional Fees (usage)	-	566	384	950
Bank charges (usage)	-	128	22	150
Depreciation	-	-	-	-
Total Support Costs	<u>306</u>	<u>9,398</u>	<u>4,015</u>	<u>13,719</u>
Total Costs	<u>306</u>	<u>74,470</u>	<u>15,278</u>	<u>90,054</u>

8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

9a Net income/expenditure for the year

This is stated after charging:

	2021	2020
	£	£
Operating leases - Land & Buildings	12,900	12,900
Operating leases - Equipment	16,612	15,489
Depreciation	5,152	5,057

9b Auditors' remuneration

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2021	2020
	£	£
Audit services		
Charity	11,602	10,911
	<u>11,602</u>	<u>10,911</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2020	42,899	140,188	31,350	214,437
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 March 2021	<u>42,899</u>	<u>140,188</u>	<u>31,350</u>	<u>214,437</u>
Depreciation				
Balance at 1 April 2020	37,496	137,074	28,212	202,782
Charge for the period	2,702	1,666	784	5,152
Disposals	-	-	-	-
Balance at 31 March 2021	<u>40,198</u>	<u>138,740</u>	<u>28,996</u>	<u>207,934</u>
Net book value				
31 March 2021	<u>2,701</u>	<u>1,448</u>	<u>2,355</u>	<u>6,503</u>
31 March 2020	<u>5,403</u>	<u>3,114</u>	<u>3,138</u>	<u>11,655</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

11	Fixed Asset Investment	2021	2020
		£	£
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2021	8	8

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2021	2020
	£	£
Assets	2	2
Liabilities	-	-
Total reserves	2	2

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

12	Stocks	2021	2020
		£	£
	Finished goods and goods for resale	265	333

13	Debtors	2021	2020
		£	£
	Grants receivable	14,257	45,820
	Tax recoverable including VAT	-	3,006
	Prepayments and accrued income	22,059	20,634
		36,316	69,460

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

14 Creditors: Amounts falling due within one year

	2021	2020
	£	£
Taxation including VAT	18,646	733
Accruals	32,671	30,746
Deferred income	35,377	20,377
	<u>86,693</u>	<u>51,856</u>

15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2020	20,377
Amount released to incoming resources	(20,377)
Amount deferred in period	35,377
Balance at 31 March 2021	<u>35,377</u>

2020 COMPARATIVE

Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	Charity
	£
Balance at 1 April 2019	9,925
Amount released to incoming resources	(9,925)
Amount deferred in period	20,377
Balance at 31 March 2020	<u>20,377</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

16	Unrestricted funds	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
	Designated funds	155,152	-	(5,829)	30,000	179,323
	Undesignated funds	482,306	743,094	(699,439)	(30,000)	495,962
	Charity	<u>637,458</u>	<u>743,094</u>	<u>(705,268)</u>	<u>-</u>	<u>675,285</u>

Funds are designated for the following purposes

31 March
2021

Name

Business Continuity & Development

£

179,323

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

2020

	Unrestricted funds	1 April 2019 £	Incoming £	Outgoing £	Transfers £	31 March 2020 £
	Designated funds	184,564	129	(10,353)	(19,188)	155,152
	Undesignated funds	472,840	795,694	(805,416)	19,188	482,306
	Charity	<u>657,404</u>	<u>795,823</u>	<u>(815,769)</u>	<u>-</u>	<u>637,458</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

17 Restricted funds

Description of Fund	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited Benefits Take Up Programme	-	21,448	(21,448)	-	-
- Later Life Goals	-	21,000	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Age UK Covid Appeal	-	10,457	(10,457)	-	-
Donations	-	2,080	(2,080)	-	-
The Henry Smith Charity	2,852	41,423	(42,560)	-	1,715
Other	-	21,738	(21,738)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	988	-	-	(988)	-
- Get Active, Feel Great Project	1,336	-	-	-	1,336
- Think Digital	-	57,653	(56,730)	988	1,911
-NHSE Winter support Programme	-	25,949	(24,029)	-	1,921
Other	24,389	21,918	(22,362)	-	23,945
Social Inclusion					
Dept of Transport	-	1,333	(1,333)	-	-
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	-	26,990	(26,055)	-	935
Clothworkers Foundation	-	3,700	(3,700)	-	-
Sir Jules Thorn Charitable Trust (Ann Rylands Small Donations)	-	1,500	(1,500)	-	-
Santander Discovery Days	100	-	-	-	100
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP	5,455	-	(5,455)	-	-
OTHER					
Fixed Assets funded by grants & donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
Restricted funds - Charity	38,860	334,187	(337,207)	-	35,843

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

2020 COMPARATIVE

Restricted funds

	1 April 2019	Incoming	Outgoing	Transfers	31 March 2020
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	26,040	(26,040)	-	-
- Later Life Goals	500	20,500	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
The Eric Wright Charitable Trust	-	17,500	(17,500)	-	-
Donations	-	2,000	(2,000)	-	-
The Henry Smith Charity	1,138	37,325	(35,611)	-	2,852
Other					
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	4,252	17,800	(21,064)	-	988
- Get Active, Feel Great Project	-	2,000	(665)	-	1,336
- Think Digital	-	1,255	(1,255)	-	-
ROSPA	630	-	(630)	-	-
Other	6,929	71,310	(53,850)	-	24,389
Social Inclusion					
Befriending Scheme					-
Blackburn with Darwen Borough					
Council - Connected Healthy Communities					-
Co-op Local Community Fund	80	-	(80)	-	-
Families, Health & Wellbeing					
Consortium	1,835	-	(1,835)	-	-
Santander Discovery Days	-	250	(150)	-	100
Integrated Care					
Age UK	3,368	62,839	(62,943)	-	3,264
Blackburn with Darwen CCG &					
Council	14	-	(14)	-	-
AGE WELL PARTNERSHIP	13,633	-	-	-	5,455
OTHER					
donations	785	-	(363)	-	422
Donated facilities & equipment	-	17,442	(17,442)	-	-
Other	3,022	50	(3,018)	-	54
Restricted funds	<u>36,186</u>	<u>286,311</u>	<u>(275,460)</u>	<u>-</u>	<u>38,860</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

18 Information regarding employees and trustees

	2021	2020
Average number of employees in the period		
- Full time employees	19	22
- Part time employees	17	18
Average number of employees	<u>35</u>	<u>40</u>
The full time equivalent of the part time staff is	11.16	10.9
Staff costs comprise:	£	£
- Wages and salaries	733,332	766,764
- Social security costs	55,654	58,962
- Recruitment	300	8,562
- Pension contributions	24,570	24,798
	<u>813,856</u>	<u>859,086</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2020 : Nil).

The charity purchased insurance costing £516 (2020: £517) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £54,921 (2020: £53,536) in addition employer pension contributions of £2,197(2020: £2,138) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. The charge for the year is £24,570. (2020 : £24,798)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

20 Analysis of Group assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£		£
Tangible fixed assets	1,209	5,294	-	6,503
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	265	-	265
- Debtors	-	36,315	-	36,316
- Cash at bank and in hand	178,114	537,787	38,828	754,729
Creditors	-	(83,706)	(2,988)	(86,693)
Total	179,324	495,963	35,843	711,127

2020 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£		£
<i>Tangible fixed assets</i>	<i>3,112</i>	<i>8,543</i>		<i>11,655</i>
<i>Current assets:</i>				<i>-</i>
<i>- Investment in joint venture</i>	<i>-</i>	<i>8</i>	<i>-</i>	<i>8</i>
<i>- Stocks</i>	<i>-</i>	<i>333</i>	<i>-</i>	<i>333</i>
<i>- Debtors</i>	<i>-</i>	<i>49,473</i>	<i>19,987</i>	<i>69,460</i>
<i>- Cash at bank and in hand</i>	<i>152,040</i>	<i>451,635</i>	<i>43,043</i>	<i>646,718</i>
<i>Creditors</i>	<i>-</i>	<i>(27,686)</i>	<i>(24,170)</i>	<i>(51,856)</i>
Total	155,152	482,306	38,860	676,318

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	22,020	10,295	(2,656)	29,657
Net decrease in tangible assets	2,148	3,364	(361)	5,152
Net movement in funds available for future activities	24,168	13,659	(3,018)	34,809

2020 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(29,412)	9,466	2,674	(17,272)
Net decrease in tangible assets	6,634	(3,788)	783	3,629
Net movement in funds available for future activities	(22,778)	5,678	3,457	(13,643)

22 Financial commitments and operating leases

At 31 March 2021 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2021	2020	2021	2020
	£	£	£	£
Operating leases which expire:				
Within one year	17,753	17,753	14,269	15,489
Within two to five years	3,800	29,600	25,903	30,041
	21,553	47,353	40,172	45,530

23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £1,040 (2020: £1,090)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire.

The Charity received grant income of £3,227 (2020: £3,416) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2021**

24 Reconciliation of net income/(expenditure) to net cash flow from operating activities

	Charity 2021 £	Charity 2020 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	34,809	(17,272)
Adjustments for:		
Depreciation charges	5,152	5,057
Bank interest	(1,262)	(1,388)
(Increase)/decrease in stocks	68	50
(Increase)/decrease in debtors	33,144	(12,599)
Increase/(decrease) in creditors	34,838	(4,351)
Net cash provided by (used by) operating activities	106,749	(30,503)

25 Analysis of net funds

1 April 2020 £	Cash Flow £	31 March 2021 £
646,718	108,011	754,729

2020 COMPARATIVE

Analysis of net funds

1 April 2019 £	Cash Flow £	31 March 2020 £
677,261	(30,543)	646,718

**26 Government Grants - Charity & Group
Funder**

Description/Nature	2021 £	2020 £
Department of Transport	1,333	703
Blackburn with Darwen Borough Council & Blackburn with Darwen CCG	-	62,837
Her Majesty's Revenue and Customs	17,441	-
Blackburn with Darwen Borough Council	19,669	-

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief

There were no unfulfilled conditions or other contingencies attached to grants recognised in income

AGE UK BLACKBURN WITH DARWEN

Appendix 1

**STATEMENT OF FINANCIAL ACTIVITIES
COVERING THE YEAR ENDED 31 MARCH 2021**

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2021	Total Funds 31 March 2020
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	537,973	-	537,973	515,245
- E.ON Energy Solutions Limited - Benefits	-	21,448	21,448	26,040
Families Health & Wellbeing Consortium - IAG	-	-	-	95,113
	<u>537,973</u>	<u>21,448</u>	<u>559,421</u>	<u>636,398</u>
Grants				
Age UK	-	-	-	-
- Big Lottery Fund - One Digital Project	-	-	-	17,800
- Brand Partner	15,000	-	15,000	15,000
- I & A Grant Fund - Digital Inclusion	-	-	-	1,255
- Covid 19 Emergency Appeal	27,277	10,457	37,734	-
- Friends & Forums	750	-	750	750
- Get Active, Feel Great Project	-	-	-	2,000
- Later Life Goals	-	21,000	21,000	20,500
- Malnutrition Taskforce	-	500	500	-
- NHSE Winter Support Programme	-	25,949	25,949	-
- Think Digital	-	57,653	57,653	-
Active Lancashire Tackling Inequalities Fund	-	2,825	2,825	-
Age UK Greater Lancashire CIC	3,227	-	3,227	3,416
Big Lottery Fund Building Connections Fund	-	15,366	15,366	35,798
Blackburn with Darwen Borough Council Refunds	19,669	-	19,669	-
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
Charities Aid Foundation Covid Survival Fund	-	17,335	17,335	-
Co-op Community Fund	-	2,387	2,387	-
Clothworkers Foundation	-	3,700	3,700	-
Community Foundations Lancashire Covid 19 Commu	-	4,841	4,841	-
British Muslim Covid 19 Fund	-	250	250	-
Dept of Transport	-	1,333	1,333	703
Duchy Of Lancaster Fund	-	500	500	-
Jules and Hans Rausing Trust Charity Survival Fund	-	44,101	44,101	-
Lancashire Mind	-	5,762	5,762	-
Morrisons Partner Portal	-	-	-	1,000
National Lottery Community Fund	-	-	-	996
National Lottery Community Support Fund	-	26,990	26,990	-
One Digital Volunteers Event	-	-	-	500
Santander Discovery Days	-	-	-	250
Sir Jules Thorn Charitable Trust (Ann Rylands Small Doi	-	1,500	1,500	-
Sport England	-	300	300	-
Swim England	-	-	-	2,465
Tesco Bags of Help	-	500	500	-
The Eric Wright Charitable Trust	-	-	-	17,500
The Henry Smith Charity	-	41,423	41,423	37,325
The Morrisons Foundation	-	-	-	14,780
WG Edwards Charitable Foundation	-	-	-	1,500
	<u>65,924</u>	<u>294,672</u>	<u>360,595</u>	<u>183,538</u>
Donations and fundraising				
Miscellaneous donations	14,731	2,719	17,449	44,164
Legacies	5,165	-	5,165	30,430
Donated facilities & equipment	-	15,348	15,348	17,442
Fundraising activities & events	9,369	-	9,369	6,375
Sale of goods	17,406	-	17,406	66,338
Gift Aid payment from subsidiary companies	-	-	-	134
	<u>46,670</u>	<u>18,067</u>	<u>64,737</u>	<u>164,883</u>
Service income				
Service charges	36,581	-	36,581	89,687
	<u>36,581</u>	<u>-</u>	<u>36,581</u>	<u>89,687</u>
Other income				
Bank and building society interest	1,262	-	1,262	1,388
Profit on sale of fixed assets	-	-	-	-
Insurance Claim	37,243	-	37,243	-
Coronavirus Job Retention Scheme	17,441	-	17,441	-
Other	-	-	-	6,240
	<u>55,947</u>	<u>-</u>	<u>55,947</u>	<u>7,628</u>
Total income	<u>743,094</u>	<u>334,187</u>	<u>1,077,281</u>	<u>1,082,134</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2021

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2021	Total Funds 31 March 2020
EXPENDITURE	£	£	£	£
Wages, salaries and staff recruitment	546,946	266,910	813,856	848,801
Rent, rates & insurance	41,932	4,102	46,034	38,681
Heat and light	5,294	1,527	6,821	6,613
Repairs, renewals & alterations	23,114	7,704	30,818	6,692
Printing, stationery & office expenses	15,876	13,205	29,080	34,470
Post & telephone	9,842	8,581	18,423	19,746
Travel	174	1,044	1,219	10,550
Service supplies	26,889	17,067	43,955	47,113
Volunteers expenses	612	421	1,033	5,708
Advertising, promotion & events		513	513	835
Training & conferences	5,826	1,020	6,846	4,830
Vehicle expenditure	6,133	2,702	8,835	30,643
Audit fee	8,527	3,073	11,601	10,910
Subscriptions, Consultancy and other			-	
Professional fees	8,386	1,253	9,639	11,477
Bank charges	1,608	504	2,113	2,435
Provision for depreciation	4,108	1,044	5,152	5,057
Fees to Voluntary Organisations		6,534	6,534	14,845
Total expenditure	705,267	337,205	1,042,472	1,099,406
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	37,827	(3,018)	34,809	(17,272)