

# 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 its 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.

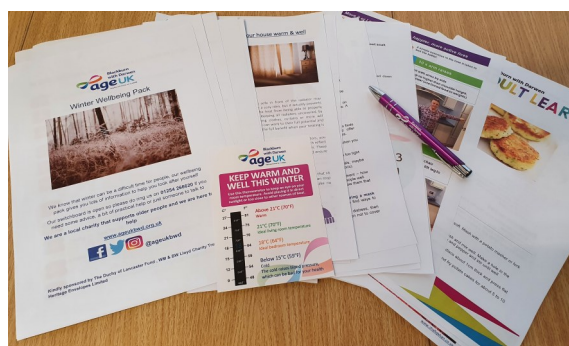
The board would also like to congratulate the staff and volunteers for their dedication and desire to continue to

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.

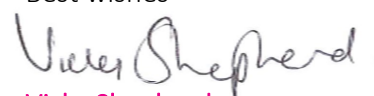
I must take this opportunity to pay tribute to our team at Age UK Blackburn with Darwen. Throughout some very

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".

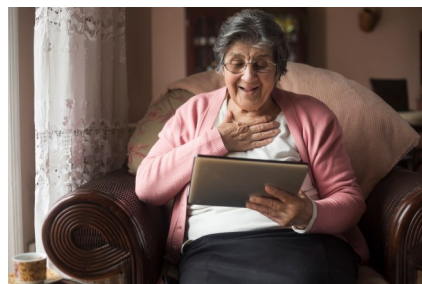
S attends day care three times a week and at first he was very quiet and reserved, however over the period of six months he has been encouraged and supported to take part in a range of activities including building models, baking, cake decorating, painting and music. As he has attended regularly we have 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

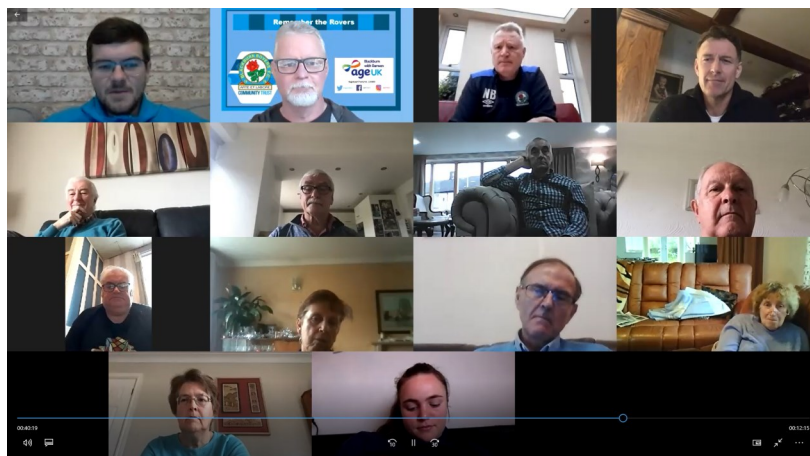
any support from Adult Social Services but declined any input from them. She said she kept in contact with her sister by phone and she does have a son but couldn't see him at the time due to shielding.

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%

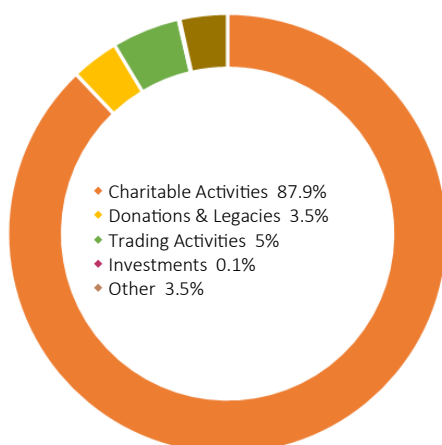
from the previous year due to the impact of the Covid-19 pandemic which also saw income from fundraising, shop and services decrease to 9% of the total.

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

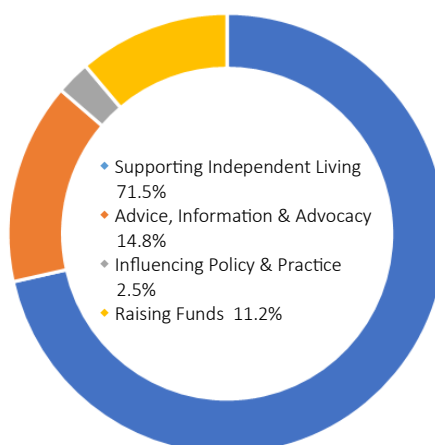
businesses and a reduction in expenditure where it is possible to do so without compromising the quality of our services.

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](mailto:enquiries@ageukbwd.org.uk)  
w: [www.ageukbwd.org.uk](http://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**

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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**

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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

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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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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**

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### **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

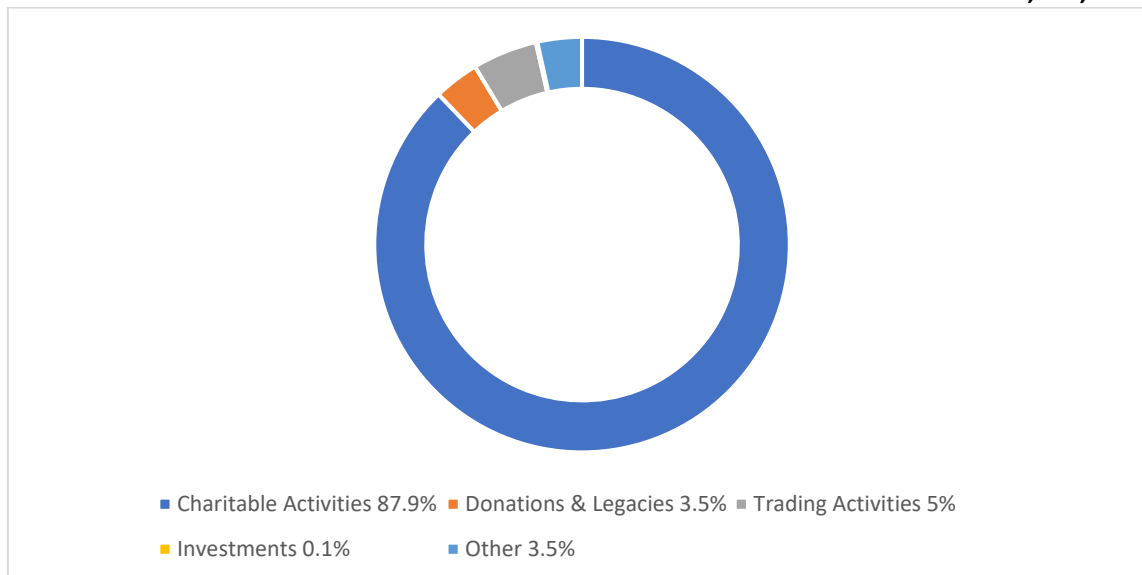
## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Where our income came from:

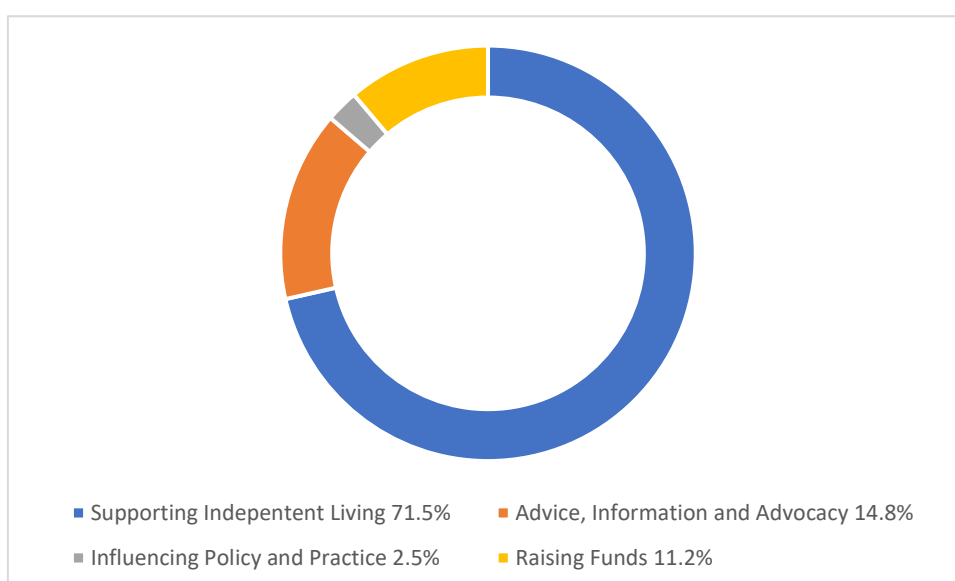
Total Income:

£ 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**

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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**

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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

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- 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 <sup>th</sup> February 2021)
	Faizal Patel
	Christopher Porter
	Peter Watkins

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Local authority representative	W Ian Woolley (resigned 21st July 2021) Cllr Mustafa Desai
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### 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**

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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

**22<sup>nd</sup> 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**

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### **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**

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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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

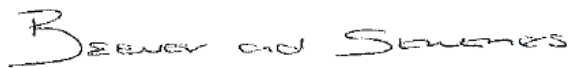
## **AGE UK BLACKBURN WITH DARWEN**

### **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021**

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#### **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 £
<b>INCOME FROM:</b>					
<i><b>Donations &amp; legacies</b></i>	2	19,896	18,067	37,963	92,035
<i><b>Other trading activities</b></i>					
Shop income		17,406	-	17,406	66,338
Fundraising activities		9,369	-	9,369	6,375
Reimbursed costs		27,460	-	27,460	-
<i><b>Income from investments</b></i>					
Interest on short term deposits		1,262	-	1,262	1,388
<i><b>Charitable activities</b></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><b>Other income</b></i>					
Other income		37,243		37,243	6,375
<b>Total income</b>		<u>743,094</u>	<u>334,187</u>	<u>1,077,281</u>	<u>1,082,134</u>
<b>EXPENDITURE ON:</b>					
<i><b>Raising funds</b></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><b>Charitable activities</b></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
<b>Total expenditure</b>		<u>705,267</u>	<u>337,205</u>	<u>1,042,472</u>	<u>1,099,406</u>
<b>Net (expenditure)/income</b>	9a	37,827	(3,018)	34,809	(17,272)
<b>Transfers between funds</b>	16,17	-	-	-	-
<b>Net movement in funds</b>		<u>37,827</u>	<u>(3,018)</u>	<u>34,809</u>	<u>(17,272)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward	16,17	637,458	38,860	676,318	693,590
<b>Total funds carried forward</b>	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 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	6,503	11,655
Investments	11	8	8
		<u>6,511</u>	<u>11,663</u>
<b>Current Assets</b>			
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>
<b>Creditors</b>			
Amounts falling due within one year	14	(86,693)	(51,856)
<b>Net Current Assets</b>		<u>704,616</u>	<u>664,655</u>
<b>Net Assets</b>		<u><u>711,127</u></u>	<u><u>676,318</u></u>
<b>Capital and Reserves</b>			
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 £
<b>Cash flows from operating activities:</b>			
Net cash used by operating activities	24	<u>106,749</u>	<u>(30,503)</u>
<b>Cash flows from investing activities:</b>			
Interest income		1,262	1,388
Purchase of tangible fixed assets		<u>-</u>	<u>(1,428)</u>
<b>Net cash provided by /(used in) investing activities</b>		<u>1,262</u>	<u>(40)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		108,011	(30,543)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		646,718	677,261
<b>Cash and cash equivalents at the end of the reporting period</b>	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

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### 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

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### 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

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### 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**

<b>2</b>	<b>Donations and legacies</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

<b>Donations and legacies</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
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**

<b>3</b>	<b>Supporting Independent Living</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

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**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 &amp; 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 &amp; Blackburn with Darwen CCG</i>	-	62,837	62,837
<i>Friends &amp; 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**

<b>4</b>	<b>Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

<b>Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
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**

Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2020 Total £
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 £
	<b>Direct Costs</b>				
	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
	<b>Support Costs (basis for allocation)</b>				
	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
	<b>Total Support Costs</b>	191,080	68,090	8,743	267,913
	<b>Total Costs</b>	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 &amp; Advocacy</i>	<i>Influencing Policy &amp; Practice</i>	<i>2020 Total</i>
	£	£	£	£
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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
<b>Total Support Costs</b>	<u>228,954</u>	<u>73,171</u>	<u>27,228</u>	<u>329,353</u>
<b>Total Costs</b>	<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**

	<b>Generating Voluntary Income £</b>	<b>Shop Operating Costs £</b>	<b>Fundraising £</b>	<b>2021 Total £</b>
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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
<b>Total Support Costs</b>	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
<b>Total Costs</b>	<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***

	<b>Generating Voluntary Income £</b>	<b>Shop Operating Costs £</b>	<b>Fundraising £</b>	<b>2020 Total £</b>
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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	-	-	-	-
<b>Total Support Costs</b>	<u>306</u>	<u>9,398</u>	<u>4,015</u>	<u>13,719</u>
<b>Total Costs</b>	<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:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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.

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Audit services</b>		
Charity	11,602	10,911
	<u>11,602</u>	<u>10,911</u>

**10 Tangible fixed assets**

	<b>Leasehold Improvements</b>	<b>Equipment</b>	<b>Motor Vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
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>
<b>Depreciation</b>				
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>
<b>Net book value</b>				
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**

<b>11</b>	<b>Fixed Asset Investment</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	<b>Cost and Net Book Value at 31 March 2021</b>	<b>8</b>	<b>8</b>

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:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Assets	2	2
Liabilities	-	-
Total reserves	<b>2</b>	<b>2</b>

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

<b>12</b>	<b>Stocks</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Finished goods and goods for resale	265	333

<b>13</b>	<b>Debtors</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Grants receivable	14,257	45,820
	Tax recoverable including VAT	-	3,006
	Prepayments and accrued income	22,059	20,634
		<b>36,316</b>	<b>69,460</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**14 Creditors: Amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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.

	<b>Charity</b>
	<b>£</b>
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.

	<b>Charity</b>
	<b>£</b>
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 £
<b>ADVICE &amp; INFORMATION</b>					
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)	-	-
<b>SUPPORTING INDEPENDENT LIVING</b>					
<b>Active Ageing</b>					
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
<b>Social Inclusion</b>					
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
<b>Integrated Care</b>					
Age UK	3,264	-	-	-	3,264
<b>AGE WELL PARTNERSHIP</b>	5,455	-	(5,455)	-	-
<b>OTHER</b>					
Fixed Assets funded by grants & donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
<b>Restricted funds - Charity</b>	<b>38,860</b>	<b>334,187</b>	<b>(337,207)</b>	<b>-</b>	<b>35,843</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**2020 COMPARATIVE**

**Restricted funds**

<b>Description of Fund</b>	<b>1 April 2019</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>31 March 2020</b>
<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>ADVICE &amp; INFORMATION</b>					
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					
<b>SUPPORTING INDEPENDENT LIVING</b>					
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
<b>OTHER</b>					
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**

	<b>2021</b>	<b>2020</b>
Average number of employees in the period		
- Full time employees	19	22
- Part time employees	17	18
	<u>35</u>	<u>40</u>
Average number of employees		
The full time equivalent of the part time staff is	11.16	10.9
Staff costs comprise:	<b>£</b>	<b>£</b>
- 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**

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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)
<b>Total</b>	<b>179,324</b>	<b>495,963</b>	<b>35,843</b>	<b>711,127</b>

**2020 COMPARATIVE**

*Analysis of assets and liabilities between funds*

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>		
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Tangible fixed assets	3,112	8,543		11,655
Current assets:				-
- Investment in joint venture	-	8	-	8
- Stocks	-	333	-	333
- Debtors	-	49,473	19,987	69,460
- Cash at bank and in hand	152,040	451,635	43,043	646,718
Creditors	-	(27,686)	(24,170)	(51,856)
<b>Total</b>	<b>155,152</b>	<b>482,306</b>	<b>38,860</b>	<b>676,318</b>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**21 Changes in resources available for charity use**

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>	<b>Funds</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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*

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>	<b>Funds</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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:

	<b>Land &amp; Buildings</b>		<b>Other Assets</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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)
<b>Adjustments for:</b>		
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)
<b>Net cash provided by (used by) operating activities</b>	<b>106,749</b>	<b>(30,503)</b>

**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	£	£	£	£
<b>Contracts &amp; Service Level Agreements</b>				
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>
<b>Grants</b>				
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>
<b>Donations and fundraising</b>				
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>
<b>Service income</b>				
Service charges	36,581	-	36,581	89,687
	<u>36,581</u>	<u>-</u>	<u>36,581</u>	<u>89,687</u>
<b>Other income</b>				
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>
<b>Total income</b>	<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
<b>Total expenditure</b>	<b>705,267</b>	<b>337,205</b>	<b>1,042,472</b>	<b>1,099,406</b>
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	<b>37,827</b>	<b>(3,018)</b>	<b>34,809</b>	<b>(17,272)</b>

# 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**

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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**

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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**

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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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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**

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### **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

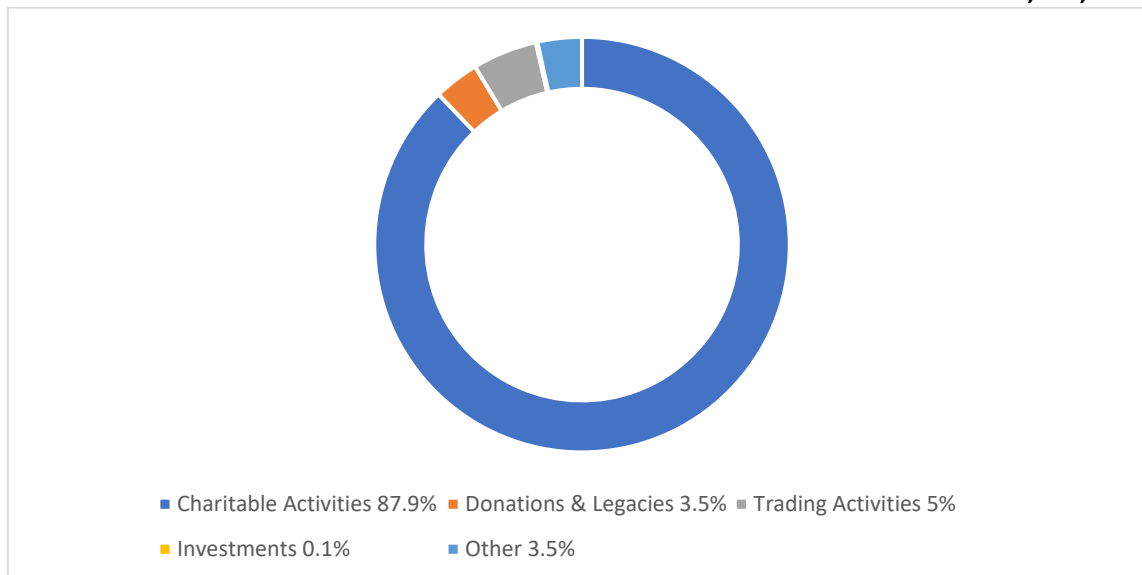
## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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Where our income came from:

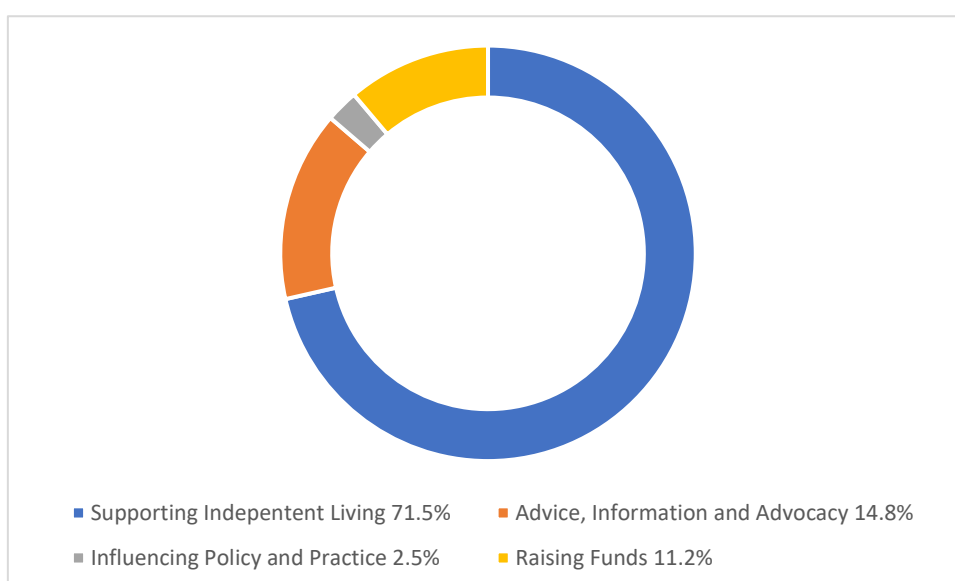
Total Income:

£ 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**

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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**

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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

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- 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 <sup>th</sup> February 2021)
	Faizal Patel
	Christopher Porter
	Peter Watkins

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

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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**

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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

**22<sup>nd</sup> 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**

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#### **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**

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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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

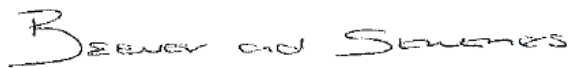
## **AGE UK BLACKBURN WITH DARWEN**

### **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2021**

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#### **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 £
<b>INCOME FROM:</b>					
<i><b>Donations &amp; legacies</b></i>	2	19,896	18,067	37,963	92,035
<i><b>Other trading activities</b></i>					
Shop income		17,406	-	17,406	66,338
Fundraising activities		9,369	-	9,369	6,375
Reimbursed costs		27,460	-	27,460	-
<i><b>Income from investments</b></i>					
Interest on short term deposits		1,262	-	1,262	1,388
<i><b>Charitable activities</b></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><b>Other income</b></i>					
Other income		37,243		37,243	6,375
<b>Total income</b>		<u>743,094</u>	<u>334,187</u>	<u>1,077,281</u>	<u>1,082,134</u>
<b>EXPENDITURE ON:</b>					
<i><b>Raising funds</b></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><b>Charitable activities</b></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
<b>Total expenditure</b>		<u>705,267</u>	<u>337,205</u>	<u>1,042,472</u>	<u>1,099,406</u>
<b>Net (expenditure)/income</b>	9a	37,827	(3,018)	34,809	(17,272)
<b>Transfers between funds</b>	16,17	-	-	-	-
<b>Net movement in funds</b>		<u>37,827</u>	<u>(3,018)</u>	<u>34,809</u>	<u>(17,272)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward	16,17	637,458	38,860	676,318	693,590
<b>Total funds carried forward</b>	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 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	6,503	11,655
Investments	11	8	8
		<u>6,511</u>	<u>11,663</u>
<b>Current Assets</b>			
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>
<b>Creditors</b>			
Amounts falling due within one year	14	(86,693)	(51,856)
<b>Net Current Assets</b>		<u>704,616</u>	<u>664,655</u>
<b>Net Assets</b>		<u><u>711,127</u></u>	<u><u>676,318</u></u>
<b>Capital and Reserves</b>			
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 £
<b>Cash flows from operating activities:</b>			
Net cash used by operating activities	24	106,749	(30,503)
<b>Cash flows from investing activities:</b>			
Interest income		1,262	1,388
Purchase of tangible fixed assets		-	(1,428)
<b>Net cash provided by /(used in) investing activities</b>		1,262	(40)
<b>Change in cash and cash equivalents in the reporting period</b>		108,011	(30,543)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		646,718	677,261
<b>Cash and cash equivalents at the end of the reporting period</b>	25	754,729	646,718

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2021

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### 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

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### 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

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### 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**

<b>2</b>	<b>Donations and legacies</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

<b>Donations and legacies</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
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**

<b>3</b>	<b>Supporting Independent Living</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

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**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 &amp; 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 &amp; Blackburn with Darwen CCG</i>	-	62,837	62,837
<i>Friends &amp; 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**

<b>4</b>	<b>Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds £</b>	<b>2021 Total £</b>
	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**

<b>Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
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 &amp; 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 £
	<b>Direct Costs</b>				
	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
	<b>Support Costs (basis for allocation)</b>				
	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
	<b>Total Support Costs</b>	191,080	68,090	8,743	267,913
	<b>Total Costs</b>	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 &amp; Advocacy</i>	<i>Influencing Policy &amp; Practice</i>	<i>2020 Total</i>
	£	£	£	£
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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
<b>Total Support Costs</b>	<u>228,954</u>	<u>73,171</u>	<u>27,228</u>	<u>329,353</u>
<b>Total Costs</b>	<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 £
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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
<b>Total Support Costs</b>	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
<b>Total Costs</b>	<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***

	<b>Generating Voluntary Income £</b>	<b>Shop Operating Costs £</b>	<b>Fundraising £</b>	<b>2020 Total £</b>
<b>Direct Costs</b>				
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>
<b>Support Costs (basis for allocation)</b>				
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	-	-	-	-
<b>Total Support Costs</b>	<u>306</u>	<u>9,398</u>	<u>4,015</u>	<u>13,719</u>
<b>Total Costs</b>	<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:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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.

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Audit services</b>		
Charity	11,602	10,911
	<u>11,602</u>	<u>10,911</u>

**10 Tangible fixed assets**

	<b>Leasehold Improvements</b>	<b>Equipment</b>	<b>Motor Vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
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>
<b>Depreciation</b>				
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>
<b>Net book value</b>				
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**

<b>11</b>	<b>Fixed Asset Investment</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	<b>Cost and Net Book Value at 31 March 2021</b>	<b>8</b>	<b>8</b>

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:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Assets	2	2
Liabilities	-	-
Total reserves	<b>2</b>	<b>2</b>

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

<b>12</b>	<b>Stocks</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Finished goods and goods for resale	<b>265</b>	<b>333</b>

<b>13</b>	<b>Debtors</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
	Grants receivable	14,257	45,820
	Tax recoverable including VAT	-	3,006
	Prepayments and accrued income	22,059	20,634
		<b>36,316</b>	<b>69,460</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**14 Creditors: Amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
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.

	<b>Charity</b>
	<b>£</b>
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.

	<b>Charity</b>
	<b>£</b>
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
	<b>Charity</b>	<b>637,458</b>	<b>743,094</b>	<b>(705,268)</b>	<b>-</b>	<b>675,285</b>

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

	1 April 2019 £	Incoming £	Outgoing £	Transfers £	31 March 2020 £
<i>Unrestricted funds</i>					
Designated funds	184,564	129	(10,353)	(19,188)	155,152
Undesignated funds	472,840	795,694	(805,416)	19,188	482,306
<b>Charity</b>	<b>657,404</b>	<b>795,823</b>	<b>(815,769)</b>	<b>-</b>	<b>637,458</b>

**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 £
<b>ADVICE &amp; INFORMATION</b>					
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)	-	-
<b>SUPPORTING INDEPENDENT LIVING</b>					
<b>Active Ageing</b>					
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
<b>Social Inclusion</b>					
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
<b>Integrated Care</b>					
Age UK	3,264	-	-	-	3,264
<b>AGE WELL PARTNERSHIP</b>	5,455	-	(5,455)	-	-
<b>OTHER</b>					
Fixed Assets funded by grants & donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
<b>Restricted funds - Charity</b>	<b>38,860</b>	<b>334,187</b>	<b>(337,207)</b>	<b>-</b>	<b>35,843</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**2020 COMPARATIVE**

**Restricted funds**

<b>Description of Fund</b>	<b>1 April 2019</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>31 March 2020</b>
<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>ADVICE &amp; INFORMATION</b>					
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					
<b>SUPPORTING INDEPENDENT LIVING</b>					
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
<b>OTHER</b>					
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**

	<b>2021</b>	<b>2020</b>
Average number of employees in the period		
- Full time employees	19	22
- Part time employees	17	18
	<u>35</u>	<u>40</u>
Average number of employees		
The full time equivalent of the part time staff is	11.16	10.9
Staff costs comprise:	<b>£</b>	<b>£</b>
- 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**

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>		
	<b>£</b>	<b>£</b>		<b>£</b>
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)
<b>Total</b>	<b>179,324</b>	<b>495,963</b>	<b>35,843</b>	<b>711,127</b>

**2020 COMPARATIVE**

*Analysis of assets and liabilities between funds*

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>		
	<b>£</b>	<b>£</b>		<b>£</b>
<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>
<b>Total</b>	<b>155,152</b>	<b>482,306</b>	<b>38,860</b>	<b>676,318</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2021**

**21 Changes in resources available for charity use**

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>	<b>Funds</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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*

	<b>Unrestricted Funds</b>		<b>Restricted Funds</b>	<b>Total</b>
	<b>Designated Funds</b>	<b>Undesignated Funds</b>	<b>Funds</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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:

	<b>Land &amp; Buildings</b>		<b>Other Assets</b>	
	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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)
<b>Adjustments for:</b>		
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)
<b>Net cash provided by (used by) operating activities</b>	<b>106,749</b>	<b>(30,503)</b>

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	£	£	£	£
<b>Contracts &amp; Service Level Agreements</b>				
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>
<b>Grants</b>				
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>
<b>Donations and fundraising</b>				
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>
<b>Service income</b>				
Service charges	36,581	-	36,581	89,687
	<u>36,581</u>	<u>-</u>	<u>36,581</u>	<u>89,687</u>
<b>Other income</b>				
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>
<b>Total income</b>	<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
<b>Total expenditure</b>	<b>705,267</b>	<b>337,205</b>	<b>1,042,472</b>	<b>1,099,406</b>
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	<b>37,827</b>	<b>(3,018)</b>	<b>34,809</b>	<b>(17,272)</b>