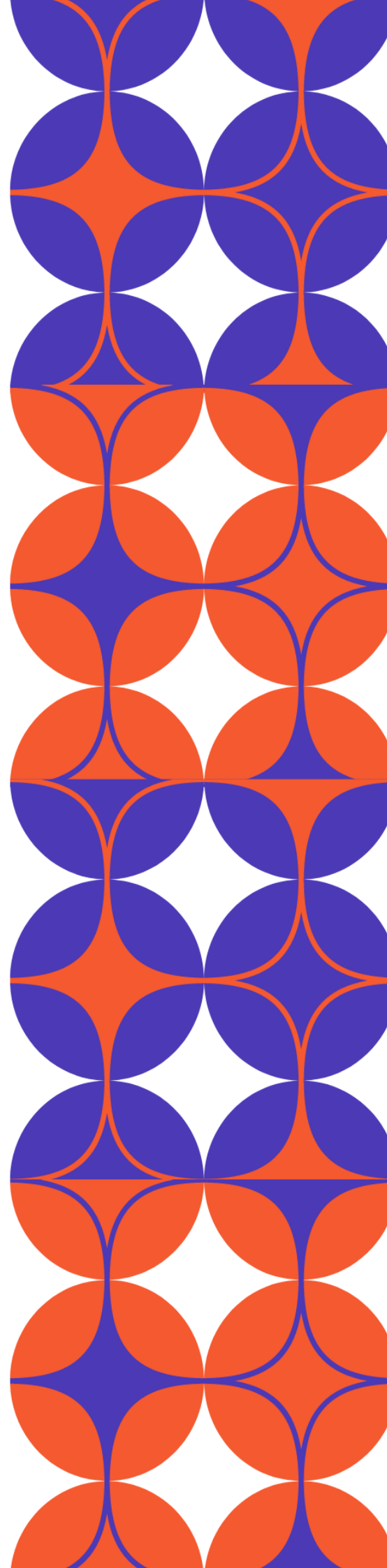




2021-22

Annual Review

*Your local charity
for older people*



Welcome to our
Annual Review

Chairman's Message

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

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

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

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

Best wishes



Tony Hedley
Chairman



Chief Executive's Message

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

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

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

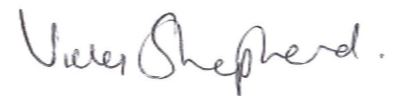
Our team of volunteers have also been tremendous, being keen to return to their roles as soon as it was safe and providing significant value to our delivery.

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

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

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

Best wishes



Vicky Shepherd
Chief Executive

Our Vision

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

Our Mission

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

Introduction

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

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

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

Facts & Figures



7392 hours
volunteers
contributed
during the year

1683

people supported through our range of Health and Wellbeing services

3987

enquiries to the Advice and Information from 1458 people

84

volunteers were giving us their time at 31st March

276

recorded compliments from our service users and supporters

1

complaint and 5 feedbacks received

Volunteers

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

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

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

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



Impact - Story 01

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

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

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

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

Our Services

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

Advice and Information Services

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

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

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

Achievements

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

Key Plans for 2022/23

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

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

Impact - Story 02

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

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

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

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

Community Day Care Service

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

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

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

Achievements

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

Key Plans for 2022/23

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



Impact - Story 03

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

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

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

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

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

Impact - Story 04

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

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

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

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

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

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

Health & Wellbeing Service

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Active Ageing

Achievements

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

project to support people to become more active post-Covid

Key Plans for 2022/23

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

Befriending

Achievements

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

Key Plans for 2022/23

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



Impact Story 05

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

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

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

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

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

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

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

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

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

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

Digital Inclusion

Achievements

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

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

Key Plans for 2022/23

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



Impact Story 06

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

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

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

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

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

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

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

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

Here to Help

Achievements

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

Key Plans for 2022/23

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



Impact Story 07

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

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

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

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

Nail Care

Achievements

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

Key Plans for 2022/23

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

Social Inclusion

Achievements

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

Key Plans for 2022/23

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

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

Impact Story 08

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

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

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

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

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

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

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

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

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

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

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

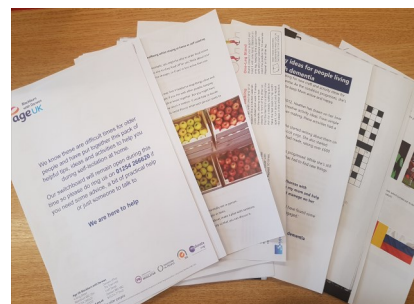
Covid Wellbeing Service

Achievements

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

Key Plans for 2022/23

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



Impact Story 10

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

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

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

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

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

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

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

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

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

Impact Story 9

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

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

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

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

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

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

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

Impact Story 11

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

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

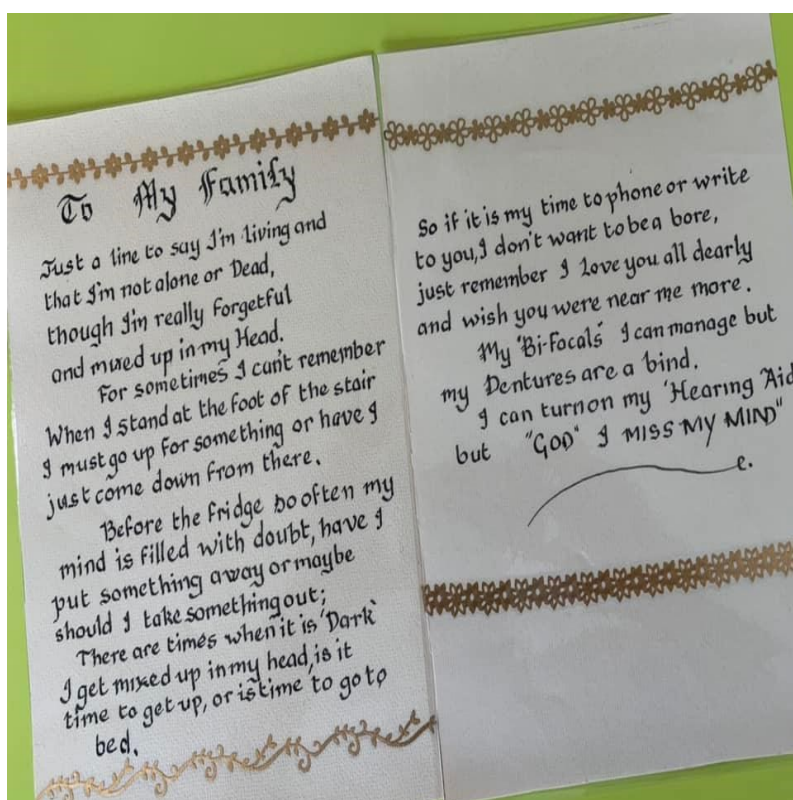
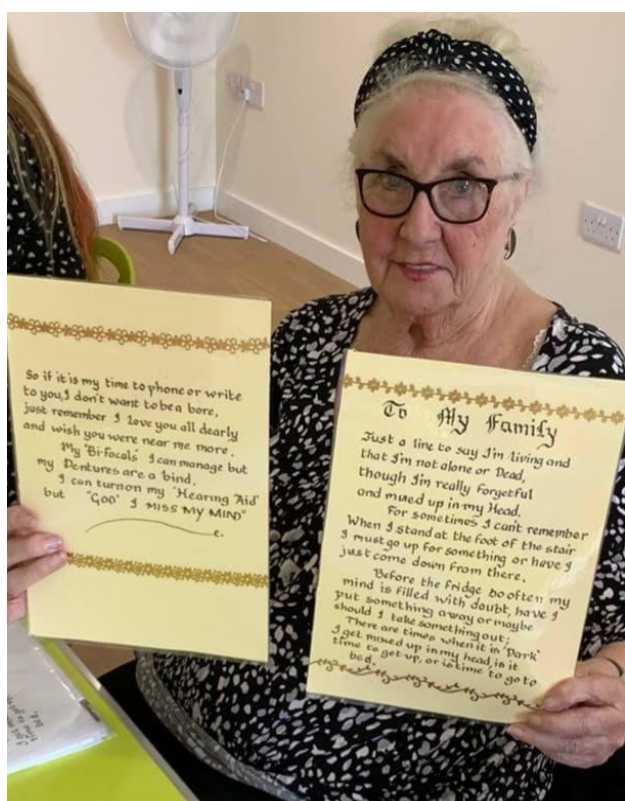
JC's son heard about our Social Inclusion and Active Ageing activities and made contact. She started attending one of the organized walks and was then referred internally to our Memory Makers sessions. One of the Memory Makers staff went to her house to assess her for the project and found that she met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

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

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

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

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



Influencing Policy and Practice

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

Age Well Partnership

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

Campaigning

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

Age UK Structures

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

Quality, Management and Generating Funds

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

Quality

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

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



Generating Funds

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

Charity Shop

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

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

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

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

Fundraising

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

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

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



Financial Review

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

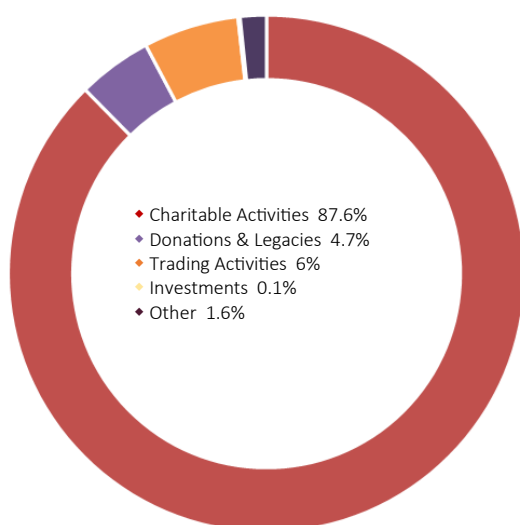
85% of the organisation's annual income came from grants and service contracts from a variety of sources. This is a decrease of 6% from the previous year with a corresponding increase in the proportion of income from fundraising, shop and services.

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

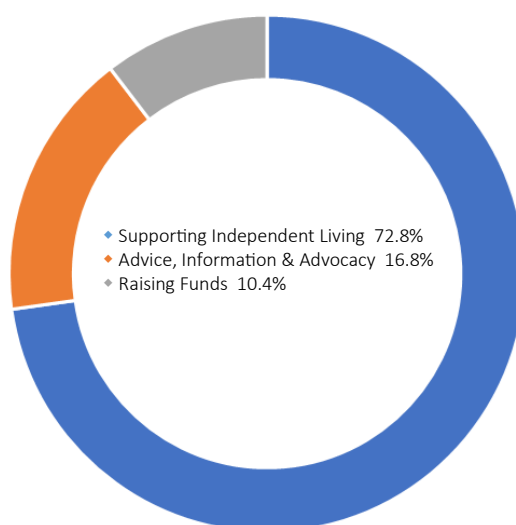
Total reserves at 31st March 2022 amounted to £694,793 including restricted and designated funds. The level of unrestricted, undesignated reserves held at 31st March 2022 is in line with the organisation's reserves policy that

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

Where our income came from
Total income £965,738



How we spent our income
£982,074



Thank You

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

Companies, organisations & community groups

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

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

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



Individuals

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

Donations in memory

Alan Cooper
Brian Fray
Jean Hartley
Jean Hindle

Christine Muldoon
Jack and Lillian Verity

Legacies

Herbert Brown
Audrey May Dawson

Funders

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

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

About us

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

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

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

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

Board of Trustees

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

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

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

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

Chairman

Anthony Hedley

Vice Chairman

John Thomas

Honorary Financial Advisor

Vacant

Trustees

Fran Breckell (appointed 24th November 2021)

Pamela Holgate (appointed 24th November 2021)

Judith Isherwood

Faith Marriott MBE

Faizal Patel

Christopher Porter

Peter Watkins (resigned 23rd September 2021)

W Ian Woolley (resigned 21st July 2021)

Local authority representative

CLlr Mustafa Desai

Chief Executive

Vicky Shepherd

Registered Office

4 King Street, Blackburn, BB2 2DH

Auditors

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

For more information contact us at:

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

e: enquiries@ageukbwd.org.uk
w: www.ageukbwd.org.uk



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

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

Registered charity no 1143809

Registered company no 7728630

Your local charity for older people



AGE UK BLACKBURN WITH DARWEN

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AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

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

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

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

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

FINANCIAL REVIEW

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

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

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

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

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

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

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

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

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

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

Investment Policy

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

Reserves Policy

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

Context and rationale

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

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

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

Policy

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

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

Any additional reserves may be utilised for:

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

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

Reserves & Financial Position

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

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

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

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

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

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Related Party Transactions

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

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

Plans for Future Periods

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

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

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

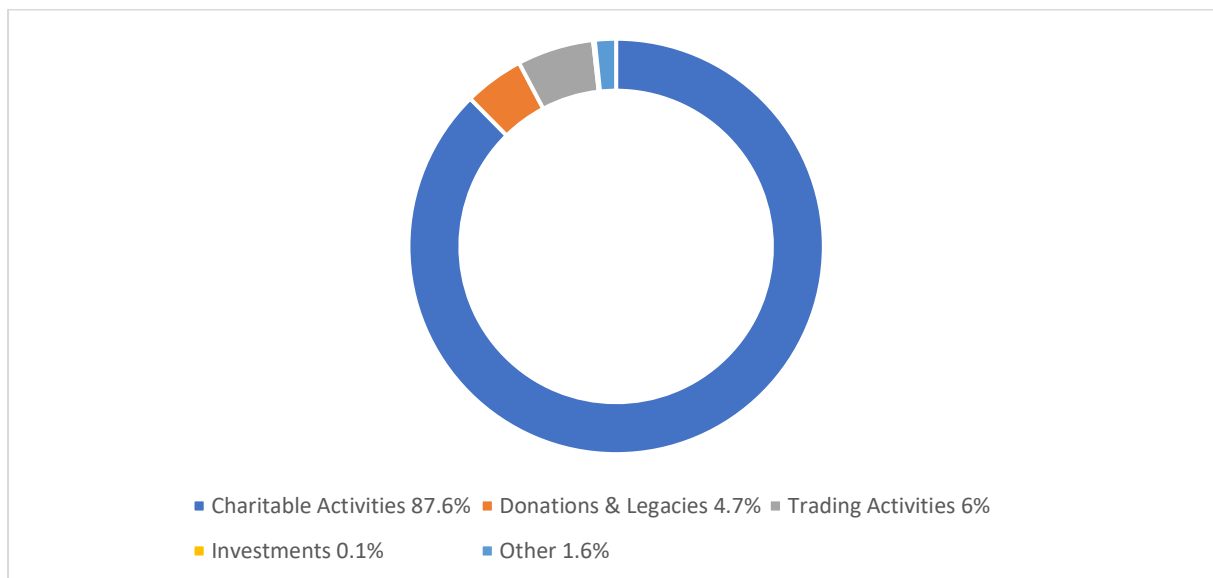
AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Where our income came from:

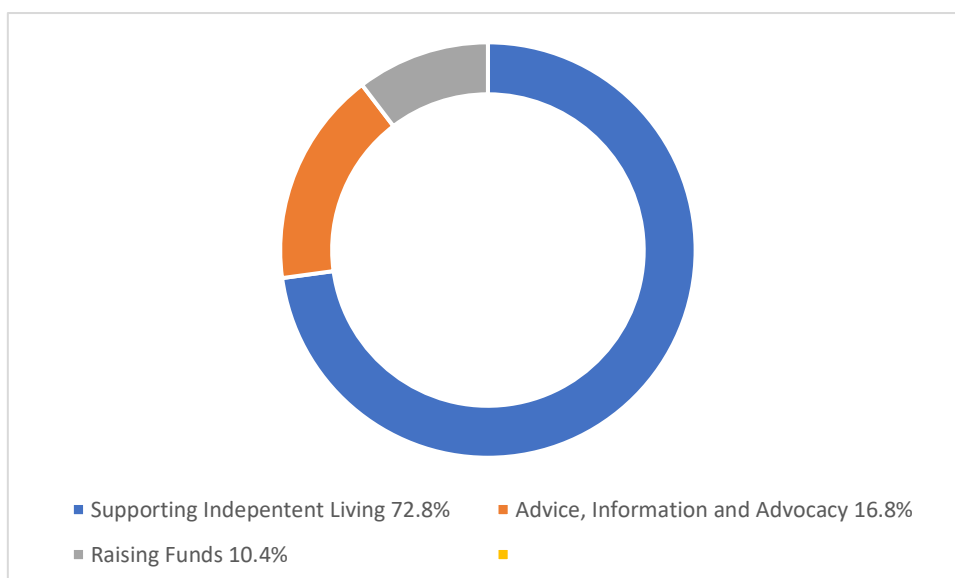
Total Income:

£ 965,738



How we spent our income:

Total Expenditure: £982,074



AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Our Approach to Fundraising

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

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

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

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

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

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

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

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

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

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

During 2021/22 we received no complaints with regard to fundraising activity.

Public Benefit

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

Governance and Internal Control

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

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

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

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

Trustees Responsibilities

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

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

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DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

- Identification and management of risk
- Written financial procedures which are subject to regular review.
- Both planned and unannounced checks in all service areas.
- Annual discussion between the Trustees and auditor without management being present
- External review of financial controls every 3 years which is due and scheduled for 2022
- The commissioning of external financial oversight on behalf of the Trustees

Risk Management

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

Key Management Personnel

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

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2021/22 the total employee benefits of key management personnel of the Charity were £57,385 including employer pension contribution.

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

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Honorary Financial Adviser	Vacant
Trustees	Fran Breckell (appointed 24th November 2021)
	Pamela Holgate (appointed 24th November 2021)
	Judith Isherwood
	Faith Marriott
	Faizal Patel

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DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

Christopher Porter
Peter Watkins (resigned 23rd September 2021)
W Ian Woolley (resigned 21st July 2021)

Local authority representative Cllr Mustafa Desai

Senior Management Team

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

Auditors

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

Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2022 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

AGE UK BLACKBURN WITH DARWEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2022

They are also responsible for safeguarding the assets of the charitable company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Statement of disclosure to auditors

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

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

On behalf of the Board



Anthony Hedley
Trustee

28th September 2022

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Opinion

We have audited the financial statements of Age UK Blackburn with Darwen for the year ended 31 March 2022 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Activities (including the Income & Expenditure Account), the Balance Sheets, the Cash Flow Statement and the related notes on pages 18 to 38. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of the charity's incoming resources and application of resources, including its income and expenditure for the year then ended.
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report therein. The trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the other information. Our opinion on the

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

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

In connection with our audit of the financial statements our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees' Report (which includes the Directors' Report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report (included within the Trustees' Report) has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of Directors

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Auditor's responsibilities for the audit of the financial statements

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

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

We obtained an understanding of laws and regulations that affect the charity, focusing on those that has a direct effect on the financial statements or that has a fundamental effect on its operations. Key laws and regulations that were identified included the UK Companies Act, Charity Commission requirements, Safeguarding, Health and Safety, Data Protection, Equality and Diversity, and Fundraising regulations.

We enquired of the Trustees and reviewed the Trustee's meeting minutes for evidence of non-compliance with relevant laws and regulations.

We gained an understanding of the controls that the Trustees have in place to prevent and detect fraud. We enquired of the Trustees about any incidences of fraud that had taken place during the accounting period.

The risk of fraud and non-compliance with laws and regulations and fraud was discussed within the audit team and tests were planned and performed to address these risks. We identified the potential for fraud in the following areas: misappropriation of cash and other assets.

We reviewed the financial statements disclosures and tested to supporting documentation to assess the compliance with relevant laws and regulations discussed above.

We enquired of the Trustees about actual and potential litigation and claims.

We performed analytical procedures to identify and unusual or unexpected relationships that might indicate risks of material misstatement due to fraud.

In addressing the risk of fraud due to management override of internal controls we tested the appropriateness of journal entries and assessed whether the judgements made in making accounting estimates were indicative of a potential bias.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's web-site at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2022

Use of our report

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

S Lomax

**S Lomax FCA (Senior Statutory Auditor)
For and on behalf of Beever and Struthers**

Chartered Accountants and Statutory Auditors
Suite 9b
The Beehive
Lions Drive
Shadsworth Business Park
Blackburn
BB1 2QS

Date: 28th September 2022

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
INCOME FROM:					
<i>Donations & legacies</i>	2	29,906	15,030	44,936	37,963
<i>Other trading activities</i>					
Shop income		57,575	498	58,073	17,406
Fundraising activities		12,773	-	12,773	9,369
Reimbursed costs		3,088	-	3,088	27,460
<i>Income from investments</i>					
Interest on short term deposits		1,329	-	1,329	1,262
<i>Charitable activities</i>					
Supporting Independent Living	3	626,053	73,861	699,914	816,205
Advice, Information & Advocacy	4	2,696	133,755	136,451	130,373
Influencing Policy & Practice	5	-	-	-	-
<i>Other income</i>					
Other income		9,174	-	9,174	37,243
Total income		742,594	223,144	965,738	1,077,281
EXPENDITURE ON:					
<i>Raising funds</i>	7				
Cost of generating voluntary income		-	-	-	313
Shop operating costs		90,862	1,275	92,137	105,701
Fundraising		9,661	-	9,661	10,387
<i>Charitable activities</i>	6				
Supporting Independent Living		634,332	81,053	715,385	744,982
Advice, Information & Advocacy		35,356	129,535	164,891	154,634
Influencing Policy & Practice		-	-	-	26,455
Total expenditure		770,211	211,863	982,074	1,042,472
Net (expenditure)/income	9a	(27,617)	11,281	(16,336)	34,809
Transfers between funds	16,17	-	-	-	-
Net movement in funds		(27,617)	11,281	(16,336)	34,809
Reconciliation of funds					
Total funds brought forward	16,17	675,285	35,843	711,127	676,318
Total funds carried forward	16,17	647,670	47,124	694,793	711,127

All incoming resources and resources expended derive from continuing activities

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

BALANCE SHEET AS AT 31 MARCH 2022

	Note	Charity 2022 £	Charity 2021 £
Fixed Assets			
Tangible fixed assets	10	10,447	6,503
Investments	11	8	8
		<u>10,455</u>	<u>6,511</u>
Current Assets			
Stocks	12	958	265
Debtors	13	46,303	36,316
Cash at bank and in hand		823,479	754,729
		<u>870,740</u>	<u>791,310</u>
Creditors			
Amounts falling due within one year	14	(186,402)	(86,693)
Net Current Assets		<u>684,338</u>	<u>704,616</u>
Net Assets		<u><u>694,793</u></u>	<u><u>711,127</u></u>
Capital and Reserves			
Unrestricted funds			
- General funds	16	442,237	495,962
- Designated funds	16	205,432	179,323
		<u>647,669</u>	<u>675,285</u>
Restricted funds	17	47,124	35,842
		<u><u>694,793</u></u>	<u><u>711,127</u></u>

Approved by the trustees on 28th September 2022 and signed on their behalf by:



A Hedley
Chairman
Company Number 7728630

The notes on pages 18 to 38 form part of these accounts

AGE UK BLACKBURN WITH DARWEN

STATEMENT OF CASH FLOWS AS AT 31 MARCH 2022

	Note	Charity 2022 £	Charity 2021 £
Cash flows from operating activities:			
Net cash used by operating activities	24	77,442	106,749
Cash flows from investing activities:			
Interest income		1,329	1,262
Purchase of tangible fixed assets		(10,022)	-
Net cash provided by /(used in) investing activities		(8,693)	1,262
Change in cash and cash equivalents in the reporting period		68,750	108,011
Cash and cash equivalents at the beginning of the reporting period		754,729	646,718
Cash and cash equivalents at the end of the reporting period	25	823,479	754,729

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies

Basis of accounting

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

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

Basis of Consolidation

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

Investments in Joint Ventures

Investments in joint ventures are included at cost.

Investments

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

Income

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

Gifts in kind and intangible income

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

Grants

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies (continued)

Donations and legacies, and other forms of voluntary income

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

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

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

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

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

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

Restricted Funds

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

Unrestricted funds

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

Designated funds

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

Depreciation

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

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

Stocks

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2022

1 Principal accounting policies (continued)

Resources expended

Operating leases

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

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

Pensions

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

Financial instruments

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

Taxation

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

Judgements and Key Sources of Estimation Uncertainty

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

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

Legal status of the Charity

The Charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

Materiality

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

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

2021 COMPARATIVE

Donations and legacies	Unrestricted Funds £	Restricted Funds £	2021 Total £
Unrestricted donations and legacies for the general use of the Charity	19,896	-	19,896
Restricted donations			
- Supporting Independent Living	-	639	639
- Advice, Information & Advocacy	-	2,080	2,080
- Donated facilities and equipment including rate relief	-	15,348	15,348
	<u>19,896</u>	<u>18,067</u>	<u>37,963</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Supporting Independent Living

	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2021 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	537,973	-	537,973
<i>Grants:</i>			
<i>Age UK</i>			
<i>- Brand Partner</i>	15,000	-	15,000
<i>-Covid 19 Emergency Appeal</i>	27,277	-	27,277
<i>- Friends & Forums</i>	750	-	750
<i>- Think Digital</i>	-	57,653	57,653
<i>- Malnutrition Taskforce</i>	-	500	500
<i>- NHSE Winter Support Programme</i>	-	25,949	25,949
<i>Active Lancashire Tackling Inequalities Fund</i>	-	2,825	2,825
<i>Big Lottery Fund Building Connections Fund</i>	-	15,366	15,366
<i>Clothworkers Foundation</i>	-	3,700	3,700
<i>Co-op Community Fund</i>	-	2,387	2,387
<i>Community Foundations</i>	-	438	438
<i>British Muslim Covid 19 Fund</i>	-	250	250
<i>Duchy of Lancaster Fund</i>	-	500	500
<i>Furlough Grant</i>	9,650	-	9,650
<i>Dept of Transport</i>	-	1,333	1,333
<i>Julia And Hans Rausing Trust</i>			
<i>Charity Survival Fund</i>	-	44,101	44,101
<i>National Lottery Community support Fund</i>	-	26,990	26,990
<i>Sir Jules Thorn Charitable Trust(Ann Rylands small donations scheme)</i>	-	1,500	1,500
<i>Sport England</i>	-	300	300
<i>Tesco Bags of Help</i>	-	500	500
<i>Lancashire Mind</i>	-	5,762	5,762
<i>Service Income</i>	35,501	-	35,501
	<u>626,151</u>	<u>190,054</u>	<u>816,205</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

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

2021 COMPARATIVE

<i>Advice, Information & Advocacy</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2021 Total £</i>
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	21,448	21,448
Grants:			
Age UK			
- Later Life Goals	-	21,000	21,000
- Covid 19 Emergency Appeal	-	10,457	10,457
Age UK Greater Lancashire CIC	3,227	-	3,227
Brian Mercer Charitable Trust	-	10,000	10,000
Charities Aid Foundation Covid Survival Fund	-	17,335	17,335
Community Foundations Lancashire Covid 19 Communit	-	4,403	4,403
The Henry Smith Charity	-	41,423	41,423
Service Income	1,080	-	1,080
	<u>4,307</u>	<u>126,066</u>	<u>130,373</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2022 Total £
	Contracts and Service Level Agreements:	-	-	-
		-	-	-

2021 COMPARATIVE

<i>Influencing Policy & Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2021 Total £</i>
Contracts and Service Level Agreements:	-	-	-
	-	-	-

6 Expenditure on Charitable Activities

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Expenditure on Charitable Activities

	<i>Supporting Independent Living</i>	<i>Advice Information & Advocacy</i>	<i>Influencing Policy & Practice</i>	<i>2021 Total</i>
	£	£	£	£
Direct Costs				
Staff Costs	449,881	81,812	14,977	546,670
Premises Costs	32,837	2,632	2,735	38,204
Office Costs	10,940	739	-	11,679
Vehicle Costs	8,821	-	-	8,821
Service Supplies	49,057	1,326	-	50,383
Professional Fees	112	35	-	147
Bank Charges	426	-	-	426
Depreciation	1,828	-	-	1,828
	<u>553,902</u>	<u>86,544</u>	<u>17,712</u>	<u>658,158</u>
Support Costs (basis for allocation)				
Staff Costs (time)	127,006	47,415	4,350	178,771
Premises (space)	11,900	7,133	-	19,033
Office (usage)	23,924	2,827	465	27,216
Service Supplies	-	2,430	-	2,430
Professional Fees (usage)	2,280	1,150	13	3,443
Bank Charges (usage)	921	156	-	1,077
Depreciation (usage)	2,216	1,108	-	3,324
Governance costs	22,833	5,871	3,915	32,619
Total Support Costs	<u>191,080</u>	<u>68,090</u>	<u>8,743</u>	<u>267,913</u>
Total Costs	<u>744,982</u>	<u>154,634</u>	<u>26,455</u>	<u>926,071</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

7 Expenditure on Raising Funds

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Expenditure on Raising Funds

	<i>Generating Voluntary Income</i>	<i>Shop Operating Costs</i>	<i>Fundraising</i>	<i>2021 Total</i>
	<i>£</i>	<i>£</i>	<i>£</i>	<i>£</i>
Direct Costs				
Staff Costs	-	57,529	9,688	67,217
Premises Costs	-	30,878	(1,004)	29,874
Office Costs	-	609	-	609
Vehicle Costs	-	-	-	-
Service Supplies	-	1,371	-	1,371
Professional Fees	-	2,221	-	2,221
Bank charges	-	397	-	397
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>95,707</u>	<u>8,684</u>	<u>104,391</u>
Support Costs (basis for allocation)				
Staff Costs (time)	-	7,153	53	7,206
Premises (space)	313	1,869	984	3,166
Office (usage)	-	440	492	932
Service Supplies	-	-	-	-
Professional Fees (usage)	-	441	158	599
Bank charges (usage)	-	91	16	107
Depreciation	-	-	-	-
Total Support Costs	<u>313</u>	<u>9,994</u>	<u>1,703</u>	<u>12,010</u>
Total Costs	<u>313</u>	<u>105,701</u>	<u>10,387</u>	<u>116,401</u>

8 Support Costs

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

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

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

9a Net income/expenditure for the year

This is stated after charging:

	2022	2021
	£	£
Operating leases - Land & Buildings	24,924	12,900
Operating leases - Equipment	20,612	16,612
Depreciation	6,078	5,152

9b Auditors' remuneration

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

	2022	2021
	£	£
Audit services		
Charity	9,750	9,668
	<u>9,750</u>	<u>9,668</u>

10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
Cost				
Balance at 1 April 2021	42,899	140,188	31,350	214,437
Additions	-	10,022	-	10,022
Disposals	-	-	-	-
Balance at 31 March 2022	<u>42,899</u>	<u>150,210</u>	<u>31,350</u>	<u>224,459</u>
Depreciation				
Balance at 1 April 2021	40,198	138,740	28,996	207,934
Charge for the period	2,701	2,759	618	6,078
Disposals	-	-	-	-
Balance at 31 March 2022	<u>42,899</u>	<u>141,499</u>	<u>29,614</u>	<u>214,012</u>
Net book value				
31 March 2022	<u>-</u>	<u>8,711</u>	<u>1,736</u>	<u>10,447</u>
31 March 2021	<u>2,701</u>	<u>1,448</u>	<u>2,354</u>	<u>6,503</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

11	Fixed Asset Investment	2022	2021
		£	£
	Shares in AGE UK Blackburn with Darwen Trading Ltd - at cost	2	2
	Investment in Joint Venture - CIC - at cost	6	6
	Cost and Net Book Value at 31 March 2022	8	8

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

The aggregate of assets, liabilities and reserves is:

	2022	2021
	£	£
Assets	2	2
Total reserves	2	2

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

12	Stocks	2022	2021
		£	£
	Finished goods and goods for resale	958	265

13	Debtors	2022	2021
		£	£
	Grants receivable	24,835	14,257
	Tax recoverable including VAT	3,446	-
	Prepayments and accrued income	18,022	22,059
		46,303	36,316

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

14 Creditors: Amounts falling due within one year

	2022	2021
	£	£
Taxation including VAT	14,101	18,646
Accruals	34,464	32,671
Deferred income	137,837	35,377
	<u>186,402</u>	<u>86,693</u>

15 Deferred income

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

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

2021 COMPARATIVE

Deferred income

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

	Charity
	£
Balance at 1 April 2020	20,377
Amount released to incoming resources	(20,377)
Amount deferred in period	35,377
	<u>35,377</u>
Balance at 31 March 2021	<u>35,377</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

16	Unrestricted funds	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
	Designated funds	179,323	-	(25,063)	51,172	205,432
	Undesignated funds	495,962	742,594	(745,147)	(51,172)	442,237
	Charity	<u>675,285</u>	<u>742,594</u>	<u>(770,211)</u>	<u>-</u>	<u>647,669</u>

Funds are designated for the following purposes

Name

Business Continuity & Development

Purpose

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

**31 March
2022**

£

205,432

2021

	Unrestricted funds	1 April 2020 £	Incoming £	Outgoing £	Transfers £	31 March 2021 £
	Designated funds	155,152	-	(5,829)	30,000	179,323
	Undesignated funds	482,306	743,094	(699,439)	(30,000)	495,962
	Charity	<u>637,458</u>	<u>743,094</u>	<u>(705,268)</u>	<u>-</u>	<u>675,285</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

17 Restricted funds

Description of Fund	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	12,400	(12,400)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
- Later Life Goals	-	10,500	(10,500)	-	-
Eric Wright Charitable Trust	-	27,500	(27,500)	-	-
Donations	-	599	(599)	-	-
The Henry Smith Charity	1,715	42,355	(42,264)	-	1,806
Brian Mercer	-	10,000	(10,000)	-	-
Other	-	1,000	(1,000)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Get Active, Feel Great Project	1,336	-	(1,336)	-	-
- Think Digital	1,911	8,758	(10,669)	-	-
- MCST	-	19,993	(17,820)		2,173
- Tackling Inequalities	-	3,323	(3,323)	-	-
- Walking Football	-	5,000	(2,967)		2,033
- Winter Health	-	1,070	(1,070)	-	-
-NHSE Winter support Programme	1,921	-	(1,921)		
Other	23,945	29,955	(16,053)	-	37,847
Social Inclusion					
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	935	-	(935)	-	-
Santander Discovery Days	100	-	(100)	-	-
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP					
OTHER					
Fixed Assets funded by grants & donations	62	693	(755)	-	-
Donated facilities & equipment	-	14,236	(14,236)	-	-
Other	653	-	(653)	-	-
Restricted funds - Charity	35,843	223,144	(211,863)	-	47,124

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

2021 COMPARATIVE

Restricted funds

	1 April 2020	Incoming	Outgoing	Transfers	31 March 2021
Description of Fund	£	£	£	£	£
ADVICE & INFORMATION					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	21,448	(21,448)	-	-
- Later Life Goals	-	21,000	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Age UK Covid Appeal	-	10,457	(10,457)	-	-
Donations	-	2,080	(2,080)	-	-
The Henry Smith Charity	2,852	41,423	(42,560)	-	1,715
Other	-	21,738	(21,738)	-	-
SUPPORTING INDEPENDENT LIVING					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	988	-	-	(988)	-
- Get Active, Feel Great Project	1,336	-	-	-	1,336
- Think Digital	-	57,653	(56,730)	988	1,911
-NHSE Winter support Programme	-	25,949	(24,029)	-	1,921
Other	24,389	21,918	(22,362)	-	23,945
Social Inclusion					
Dept of Transport	-	1,333	(1,333)	-	-
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fur	-	26,990	(26,055)	-	935
Clothworkers Foundation	-	3,700	(3,700)	-	-
Rylands Small Donations)	-	1,500	(1,500)	-	-
Santander Discovery Days	100	-	-	-	100
Integrated Care					
Age UK	3,264	-	-	-	3,264
AGE WELL PARTNERSHIP					
	5,455	-	(5,455)	-	-
OTHER					
donations	422	-	(361)	-	62
Donated facilities & equipment	-	15,348	(15,348)	-	-
Other	54	45,888	(45,289)	-	653
Restricted funds	<u>38,860</u>	<u>334,187</u>	<u>(337,206)</u>	<u>-</u>	<u>35,843</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

18 Information regarding employees and trustees

	2022	2021
Average number of employees in the period		
- Full time employees	15	19
- Part time employees	18	17
	<u>33</u>	<u>35</u>
Average number of employees	11.72	11.16
The full time equivalent of the part time staff is		
Staff costs comprise:	£	£
- Wages and salaries	706,700	733,332
- Social security costs	59,930	55,654
- Recruitment	721	300
- Pension contributions	25,205	24,570
	<u>792,556</u>	<u>813,856</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2021 : Nil).

The charity purchased insurance costing £548 (2021: £516) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £57,385 (2021: £54,921) in addition employer pension contributions of £2,235(2021: £2,197) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

19 Pension costs

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. The charge for the year is £25,205. (2021 : £24,570)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

20 Analysis of Charity assets and liabilities between funds

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

2021 COMPARATIVE

Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	1,209	5,294	-	6,503
Current assets:				
- Investment in joint venture	-	8	-	8
- Stocks	-	265	-	265
- Debtors	-	36,315	-	36,316
- Cash at bank and in hand	178,114	537,787	38,828	754,729
Creditors	-	(83,706)	(2,988)	(86,693)
Total	179,324	495,963	35,843	711,127

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	26,109	(53,725)	11,281	(16,335)
Net Increase in tangible assets	(7,143)	2,665	534	(3,944)
Net movement in funds available for future activities	18,966	(51,060)	11,815	(20,278)

2021 COMPARATIVE

Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds	Funds	
	£	£	£	£
Net movement in funds for the period	24,171	13,655	(3,017)	34,809
Net decrease in tangible assets	5,213	410	(472)	5,151
Net movement in funds available for future activities	29,384	14,065	(3,489)	39,960

22 Financial commitments and operating leases

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

	Land & Buildings		Other Assets	
	2022	2021	2022	2021
	£	£	£	£
Operating leases which expire:				
Within one year	9,503	17,753	18,692	14,269
Within two to five years	3,800	3,800	24,222	25,903
	13,303	21,553	42,914	40,172

23 Related Party Transactions

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

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

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 31 MARCH 2022**

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

	Charity 2022 £	Charity 2021 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	(16,336)	34,809
Adjustments for:		
Depreciation charges	6,078	5,152
Bank interest	(1,329)	(1,262)
(Increase)/decrease in stocks	(693)	68
(Increase)/decrease in debtors	(9,987)	33,144
Increase/(decrease) in creditors	99,709	34,838
Net cash provided by (used by) operating activities	77,442	106,749

25 Analysis of net funds	1 April 2021 £	Cash Flow £	31 March 2022 £
Cash at bank and in hand	754,729	68,750	823,479

2021 COMPARATIVE

<i>Analysis of net funds</i>	<i>1 April 2020 £</i>	<i>Cash Flow £</i>	<i>31 March 2021 £</i>
<i>Cash at bank and in hand</i>	<i>646,718</i>	<i>108,011</i>	<i>754,729</i>

26 Government Grants - Charity Funder

	Description/Nature	2022 £	2021 £
Department of Transport	Day Services transport provision	1,333	1,333
Her Majesty's Revenue and Customs	Coronavirus Job Retention Scheme	1,490	17,441
Her Majesty's Revenue and Customs	SSP Grant	1,195	-
Blackburn with Darwen Borough Council	Covid Relief Grants	2,667	19,669

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

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

AGE UK BLACKBURN WITH DARWEN

Appendix 1

STATEMENT OF FINANCIAL ACTIVITIES
COVERING THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2022	Total Funds 31 March 2021
INCOME	£	£	£	£
Contracts & Service Level Agreements				
Blackburn with Darwen Borough Council	499,961	-	499,961	537,973
- E.ON Energy Solutions Limited - Benefits	-	12,400	12,400	21,448
Lancashire & South Cumbria ICS Living Longer Better	30,000	-	30,000	-
AgeUK Winter Support	15,492	-	15,492	-
	<u>545,453</u>	<u>12,400</u>	<u>557,853</u>	<u>559,421</u>
Grants				
Age UK	-	-	-	-
- Brand Partner	10,000	-	10,000	15,000
- Building Better Lives	-	30,000	30,000	-
- Covid 19 Emergency Appeal	-	-	-	37,734
- Friends & Forums	750	-	750	750
- Later Life Goals	-	10,500	10,500	21,000
- Malnutrition Taskforce	-	-	-	500
- MCST	-	19,993	19,993	-
- NHSE Winter Support Programme	-	-	-	25,949
- Tackling Inequalities	-	3,323	3,323	-
- Think Digital	-	8,758	8,758	57,653
- Walking Football	-	5,000	5,000	-
- Winter Health	-	1,070	1,070	-
Active Lancashire Tackling Inequalities Fund	-	-	-	2,825
Age UK Greater Lancashire CIC	1,616	-	1,616	3,227
Arnold Clark Community Fund	-	1,000	1,000	-
Big Lottery Fund Building Connections Fund	-	-	-	15,366
Blackburn with Darwen Borough Council Refunds	2,667	-	2,667	19,669
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
British Muslim Covid 19 Fund	-	-	-	250
BwD Activity Buddies	8,334	-	8,334	-
BwD BC Smoking Cessation	4,000	-	4,000	-
BwD CVS Population Health Grant	4,700	-	4,700	-
BwDBC Housing Support Fund	3,300	-	3,300	-
BwDBC Our Community Our Future	1,850	-	1,850	-
BwDBC Vaccination Engagement	2,000	-	2,000	-
BwDBC Winter Wellbeing Packs	2,448	-	2,448	-
Care Network - Covid Community Champions	2,500	-	2,500	-
Charities Aid Foundation Covid Survival Fund	-	-	-	17,335
Clothworkers Foundation	-	-	-	3,700
Community Foundations Lancashire Covid 19 Communit	-	-	-	4,841
Co-op Community Fund	-	-	-	2,387
Dept of Transport	1,333	-	1,333	1,333
Duchy Of Lancaster Fund	-	-	-	500
ECS Lottery Fund Sport England	-	9,955	9,955	-
Garfield Weston	-	20,000	20,000	-
Jules and Hans Rausing Trust Charity Survival Fund	-	-	-	44,101
KickStart Programme	14,674	-	14,674	-
Lancashire Mind	-	5,762	5,762	5,762
National Lottery Community Support Fund	-	-	-	26,990
Sir Jules Thorn Charitable Trust (Ann Rylands Small Dona	-	-	-	1,500
Sport England	-	-	-	300
Tesco Bags of Help	-	-	-	500
The Eric Wright Charitable Trust	-	27,500	27,500	-
The Henry Smith Charity	-	42,355	42,355	41,423
Uclan Student Placement	1,400	-	1,400	-
Wm &BW Lloyd Chatity Trust	-	498	498	-
	<u>61,572</u>	<u>195,714</u>	<u>257,286</u>	<u>360,595</u>
Donations and fundraising				
Miscellaneous donations	21,531	794	22,325	17,449
Legacies	8,375	-	8,375	5,165
Donated facilities & equipment	-	14,236	14,236	15,348
Fundraising activities & events	12,773	-	12,773	9,369
Sale of goods	57,448	-	57,448	17,406
Gift Aid Administration Fee	127	-	127	-
	<u>100,254</u>	<u>15,030</u>	<u>115,284</u>	<u>64,737</u>
Service income				
Service charges	30,898	-	30,898	36,581
	<u>30,898</u>	<u>-</u>	<u>30,898</u>	<u>36,581</u>
Other income				
Bank and building society interest	1,329	-	1,329	1,262
Insurance Claim	-	-	-	37,243
HMRC SSP Grant - Covid	1,195	-	1,195	-
Coronavirus Job Retention Scheme	1,490	-	1,490	17,441
Other	403	-	403	-
	<u>4,417</u>	<u>-</u>	<u>4,417</u>	<u>55,947</u>
Total income	<u>742,594</u>	<u>223,144</u>	<u>965,738</u>	<u>1,077,281</u>

AGE UK BLACKBURN WITH DARWEN

Appendix 2

STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2022

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2022	Total Funds 31 March 2021
	£	£	£	£
EXPENDITURE				
Wages, salaries and staff recruitment	625,516	160,040	785,556	813,856
Rent, rates & insurance	28,426	17,571	45,997	46,034
Heat and light	4,089	1,003	5,092	6,821
Repairs, renewals & alterations	8,381	1,032	9,413	30,818
Printing, stationery & office expenses	27,660	11,689	39,349	29,080
Post & telephone	12,959	5,110	18,069	18,423
Travel	1,282	1,830	3,112	1,219
Service supplies	17,758	5,854	23,612	43,955
Volunteers expenses	1,244	639	1,883	1,033
Advertising, promotion & events	(237)	70	(167)	513
Training & conferences	4,822	926	5,748	6,846
Vehicle expenditure	8,574	-	8,574	8,835
Audit fee	7,521	3,396	10,917	11,601
Professional fees	12,261	1,821	14,082	9,639
Bank charges	2,248	190	2,438	2,113
Provision for depreciation	5,357	692	6,049	5,152
Fees to Voluntary Organisations	2,350	-	2,350	6,534
Total expenditure	770,211	211,863	982,074	1,042,472
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	(27,617)	11,281	(16,336)	34,809

The Trustees
Age UK Blackburn with Darwen
4 King Street
Blackburn
Lancashire
BB2 2DH

Dear Sirs

AGE UK BLACKBURN WITH DARWEN

FINDINGS FROM THE AUDIT

Under International Standards on Auditing (UK and Ireland) we are required to communicate in writing with those charged with governance regarding the findings from the audit.

QUALITATIVE ASPECTS OF YOUR ACCOUNTING PRACTICES AND FINANCIAL REPORTING

In our view the accounting policies adopted and the accounting estimates and judgements are appropriate. The financial statements have not been affected by any unusual transactions.

REPRESENTATION LETTER

Please find attached the final draft of the representation letter.

MODIFICATIONS TO THE AUDIT REPORT

None are expected.

SIGNIFICANT DEFICIENCIES IN INTERNAL CONTROL

No significant deficiencies were identified during the audit.

Yours faithfully

Beever and Struthers

Beever and Struthers