AGE UK TUNBRIDGE WELLS

England & Wales · Charity number 1147675

Details

Status	Registered
Legal form	Charitable company
Company number	07956458
Registered	2012-06-13
Register	View on the Charity Commission register

Contact

Address	The Wood Street Centre Wood Street Tunbridge Wells Kent TN1 2QS
Phone	01892522591
Email	info@ageuktw.org.uk
Website	www.ageuk.org.uk/tunbridgewells

Activities

Objects: TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE IN AND AROUND THE BOROUGH OF TUNBRIDGE WELLS:1. PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE2. ADVANCING EDUCATION3. PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL)4. PROMOTING EQUALITY AND DIVERSITY5. PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS6. ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND7. SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDETHE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE

Activities: Age UK Tunbridge Wells is the new name for Tunbridge Wells Age Concern, the Charity has been working in the borough of Tunbridge Wells since 1948 and currently provides a range of services and support for older local people, including Day Cay, Advocacy, Information and Advice, Home Bathing, Independent Living Support Services, Individual Service Management, Chiropody, Computer and IT, Excercise

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Classification

- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Kent

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£937,438	£951,051	£247,445	47
2024-03-31	£877,822	£904,345	£261,058	48
2023-03-31	£843,178	£867,488	£287,581	55
2022-03-31	£731,595	£771,069	£311,891	46
2021-03-31	£912,057	£732,545	£351,365	56

Trustees

Name	Role	Appointed
Candi Roberts		2025-04-16
Jeffrey Moys		2014-06-10
Katherine Mary Sergeant		2017-02-01
Kevin John Charles Pharoah		2018-11-26
Lucy Ann Chowdhury		2024-11-23
Sandra Jacqueline Wisdom		2015-08-04

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AGE UK TUNBRIDGE WELLS

England & Wales - Charity number 1147675

Accounts



Age UK Tunbridge Wells

Annual Report and Unaudited Accounts

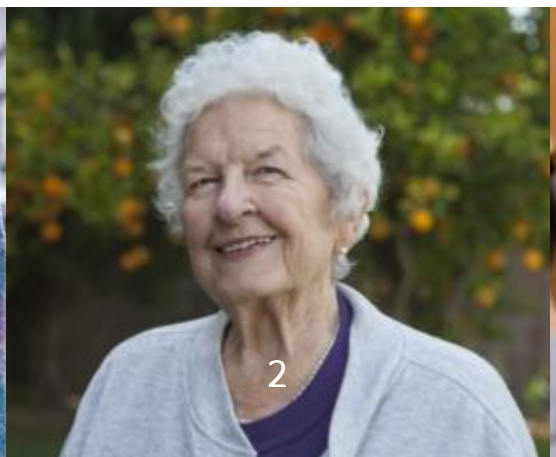
For the year ended 31 March 2025

Tunbridge Wells age UK

Let's change how we age

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Reference and administrative details

Trustees

Nigel Morris Stratton
Jeffrey Christopher Moys
Katherine Mary Sergeant
Sandra Jacqueline Wisdom
Kevin John Charles Pharoah
Lucy Ann Chowdhury (Appointed 6 December 2024)
Candy Roberts (Appointed 16 July 2025)

Company Secretary

Yvonne Savage

Registered Office

Day Centre
Wood Street
Tunbridge Wells
Kent TN1 2QS

Registered Company Number

07956458 (England and Wales)

Independent Examiners

Foot Davson Ltd
Lonsdale Gate
Lonsdale Gardens
Tunbridge Wells
Kent TN1 1NU

Registered Charity Number

1147675

Age UK Tunbridge Well's strategy

Our strategy is crucial for all of us at Age UK and for the older people our charity exists to support. It currently consists of 6 priorities:

Developing our services

We aim to enhance our service offer in order to ensure we are there to support, advise, connect and inspire older people across the borough.

Participation and influence

We aim to amplify the voices of older people in the running of our charity and their influence in our communities and throughout the area.

Partnerships and collaboration

We aim to further develop our partnerships with statutory services, funders, other VCS organisations, and community groups.

Measuring our impact

We aim to measure the difference we make to the lives of people who come into contact with us, and use that evidence to improve the services we offer to older people.

Developing our people

We aim to promote diversity, provide training and development, and recognise and reward all our staff and volunteers.

Income generation and sustainability

We aim to ensure a secure future for the charity and continue to support older people in The Tunbridge Wells Borough.









Introduction from our Chairman

2024-25 is my penultimate year of working with and for Age UK Tunbridge Wells. It is my intention to retire at the next Annual General Meeting after many, many years as a Trustee and more recently the Chair for the last 13 years. I feel it is time to let others steer the ship. This, therefore, will be my last contribution to the Annual Report.

The last financial year has not been without challenges. At the beginning of the year, we agreed to operate with a very small predicted deficit following a lot of work to develop our services; attract new donors and income streams and of course doubling down on operations to ensure constant best value.

We haven't quite achieved our goal financially, ending the year with a deficit of £13,613, rather less than we had anticipated and much of this due to unforeseen challenges. This is though, half the deficit of the previous year, and that, in itself, is very encouraging. The deficit included repairs to the boiler and hot water system at the Centre in Wood Street (£2.3K) and the upgrade of some of the IT equipment (£4.7K), both essential to our continued operations. We also commissioned some assistance with developing a vision for the refurbishment of the Wood Street Centre (£2K) and I shall return to this later in this report.

I am pleased to say that we are receiving an increasing amount of support locally and have a clear sense that the local community is rallying behind us as an organisation. This, I believe, is due to a lot more local engagement, whether in person; through our Community Development officer; or via social media platforms. Our investment in both is proving beneficial. We have teams from local businesses raising funds or coming along to the Centre to carry out handyman jobs and many more community organisations choosing Age UK Tunbridge Wells as their chosen charity. This is wonderful news for our clients and any other older people locally. All the money we raise through whatever channel remains here in Tunbridge Wells for the benefit of our local older population.

Introduction from our Chairman

Our services have performed much as expected, with take up of services gradually increasing. We remain assured from our clients' feedback that our service offers are meeting their needs and expectations, but we always have an eye to the future. People's needs and aspirations are ever evolving, and how people engage with services to support them in later life will change. This coupled with the ever-increasing costs associated with person-centred support, staffing and facilities does mean we must embrace any efficiency that presents itself. To this end we have continued to develop how we use IT solutions and integrate them into our services. This frees up staff time that can be better used in actual support delivery.

As I have indicated above, we are also looking at how we can develop the facilities on offer at Wood Street, both to ensure it remains a vibrant centre where people want to come, but also behind the scenes. The latter is to ensure the future capabilities of the catering department and our community meals service, as well as looking at our environmental impact and opportunities to reduce utility costs with some 'green' retrofitting. This will require considerable investment or perhaps even a decision to move our operations to a venue more compatible with our vision. Either way I and my fellow Trustees have been grappling with these challenges. I have agreed with my fellow Trustees to remain on a working group tasked with finding the way ahead.

The local authority structure is under review, and it seems changes will happen. As a longstanding tenant (78 years) of the Borough Council the changes are unsettling. How we ensure that we are in a position to continue to influence and advocate the interests of the older population is not yet clear and will no doubt present another challenge in the next year or so.

The last couple of years has seen the gradual demise of the Kent Consortium, a group formed by all the Age UK and Age Concern organisations in Kent. After the success it enjoyed before and during the Covid Pandemic in enabling us all to effectively communicate with our statutory partners in social services and health, this is disappointing, but with the changes afoot probably inevitable. Going forward we will have to ensure we are able to engage with the decision makers who will determine how the local community and services provided develop.

Introduction from our Chairman

The future for this local organisation is certainly going to be interesting, and to assist the organisation on its journey I am pleased to report that we have managed to recruit two new Trustees to our Board. So, welcome to Lucy Chowdhury and Candy Roberts both of whom bring unique skills and interests with them.

It is also my sad duty to record the death this year (2025) of Alan Peal who was our auditor for many years, but who also provided us with much financial advice over this period. He was a good friend of the charity. This has impacted our ability to produce our financial reports in the usual timely manner as we needed to recruit new accountants to independently examine our financial statements and assist with producing these. As result our AGM will postponed and we are seeking an extension on our filing dates with Comapanies House and the Charity Commission.

It has been my pleasure and privilege to have been involved with Age UK Tunbridge Wells and its predecessor organisations over the last 40 years. In that time, I have met some great people who have done their damnedest for older people in this area, many of whom have become good friends. I want to thank all of them; my fellow Trustees both past and present; our dedicated volunteers, some of whom sadly are no longer with us; and of course, our Chief Officer and our staff, whose commitment to the charity has and continues to be, second to none. We would not have been able to sustain the charity without all of you. It has been truly a group effort.

Finally, I wish the charity all the best for the future.



Nigel Stratton Chairman

Trustee
Date: 26.02.26

Overview



2025 at a glance

12,459
Hot, home cooked Community Meals



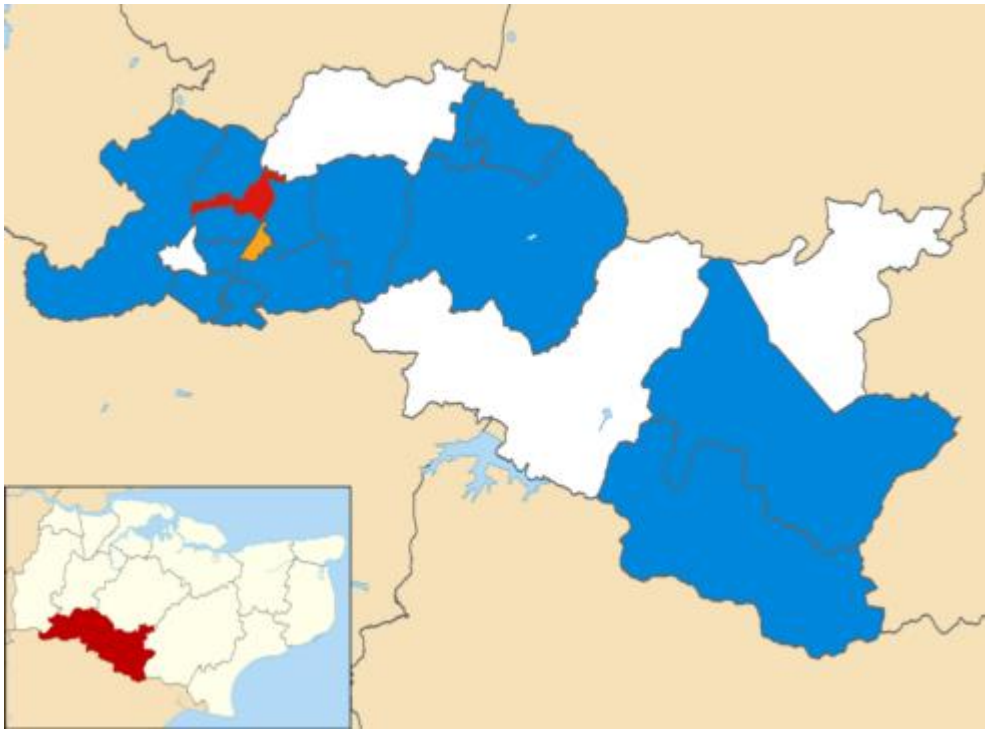
1,293
Hours of Dementia Outreach

15,688
Hours of Independent Living Support

As an independent local charity, every achievement of the past year was made possible by the dedication of our team and support of our community.

Here is the scale of the impact we achieved together in 2025.

966
Hours of free Advocacy



6,276
Enquiries for free Information & Advice

889
Memory Cafe clients

£1,389,023
Taken up in community benefits. Accessed through our free Information & Advice service

188
Memory Cafes

Report of the Trustees



Report of the Trustees

For the year ended 31st March, 2025
Inclusive of Director's report

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Financial review

Reserves policy

The Charity needs reserves to safeguard its day to day services by maintaining a positive cash flow without recourse to borrowing. £170K is sufficient and also would currently be sufficient to wind the charity down within 3 months as per the Charity Commission recommendations.

We have produced a £13,613 deficit for the year leaving the total unrestricted reserves figure at £244,136. Of this, £18,584 is set aside for the exploration of refurbishing the current premises occupied by the charity or potentially moving to a new venue. The trustees believe that this level is sufficient to enable the organisation to continue and ensure stability.

Report of the Trustees

For the year ended 31st March, 2025
Inclusive of Director's report

Major risks
The trustees have assessed the major risks to which the charitable company is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Risk Management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Systems of internal control are designed to provide reasonable but not absolute assurance against material mis-statement or loss.

They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties. Identification and management of risks.
- Identification and management of risks.

Objectives and activities



Objectives and activities

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charitable company should undertake.

Our main objective is to promote the following purposes for the benefit of the public and/or older people in and around the Borough of Tunbridge Wells.

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services and many more.

Preventing or relieving the poverty of older people

Promoting the human rights of older people in accordance with the universal declaration of human rights.

Advancing education

Promoting equality and diversity

Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical).

Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and such other charitable purposes for the benefit of older people as the trustees may from time to time decide. The outcome of this being the promotion of the well-being of older people.

Achievements and performance



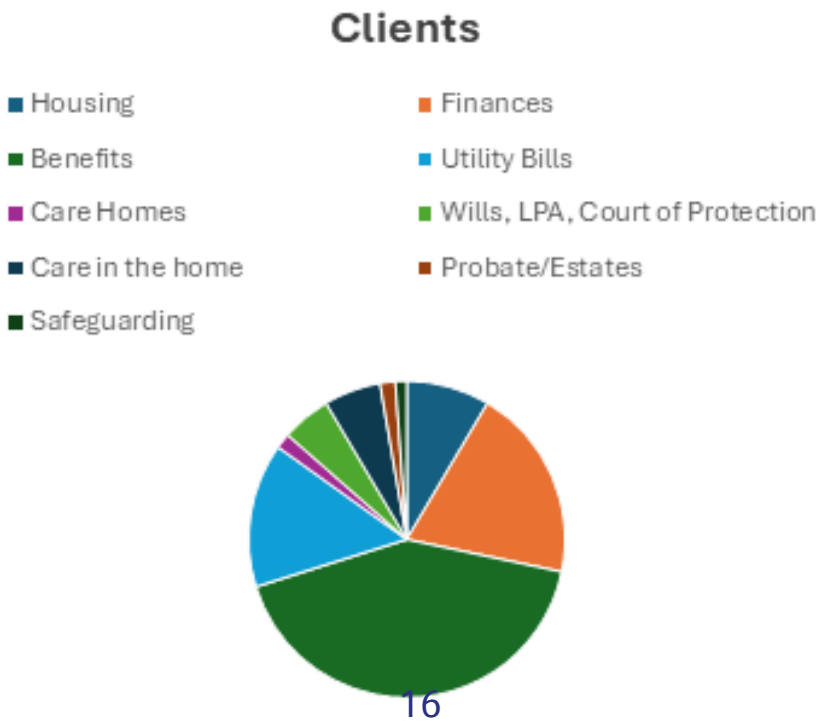
Advocacy

Our Advocacy Service provides tailored support to older adults, helping them navigate challenges, explore their options, and make informed choices, ensuring their voices are heard and respected.

Advocacy can be immensely beneficial for older individuals when navigating significant life decisions. For many seniors, even when equipped with comprehensive information, additional support is often necessary in certain circumstances. Regrettably, as they age, older adults may experience feelings of being overwhelmed by life transitions. They may perceive that they can no longer manage tasks that were once straightforward. Furthermore, they might feel unheard and find it challenging to articulate their needs.

As advocates, we assist and support clients with various matters. To facilitate this process, we attentively listen to my clients' perspectives and concerns. Subsequently, we help them explore all available options and rights. We provide information that empowers them to make informed decisions without imposing advice or judgement. We assist in completing forms, drafting letters, and making telephone calls, either alongside our clients or on their behalf.

This year, we have provided assistance and support to 161 clients facing a diverse array of issues. Some clients require only brief interventions to resolve their concerns, while others have sought our guidance over many years, returning as new challenges arise.



Independent Living Support

We help older people remain independent and supported in their own homes by assisting with day-to-day living tasks.

The ILSS remains dedicated to helping individuals maintain their independence, recognising that independence means something different to every person. With this philosophy at its core, ILSS is flexible, responsive, and tailored to meet individual needs.

- 1,200–1,400 support hours delivered per month
- Entirely self-funded, with no external financial support
- Person-led care plans that reflect each client's preferences
- Support spans from daily tasks to complex needs
- Staff are professional, compassionate, and aware of service boundaries

ILSS continues to be a vital and stable service within the local area, adapting to meet the evolving needs of those it supports.



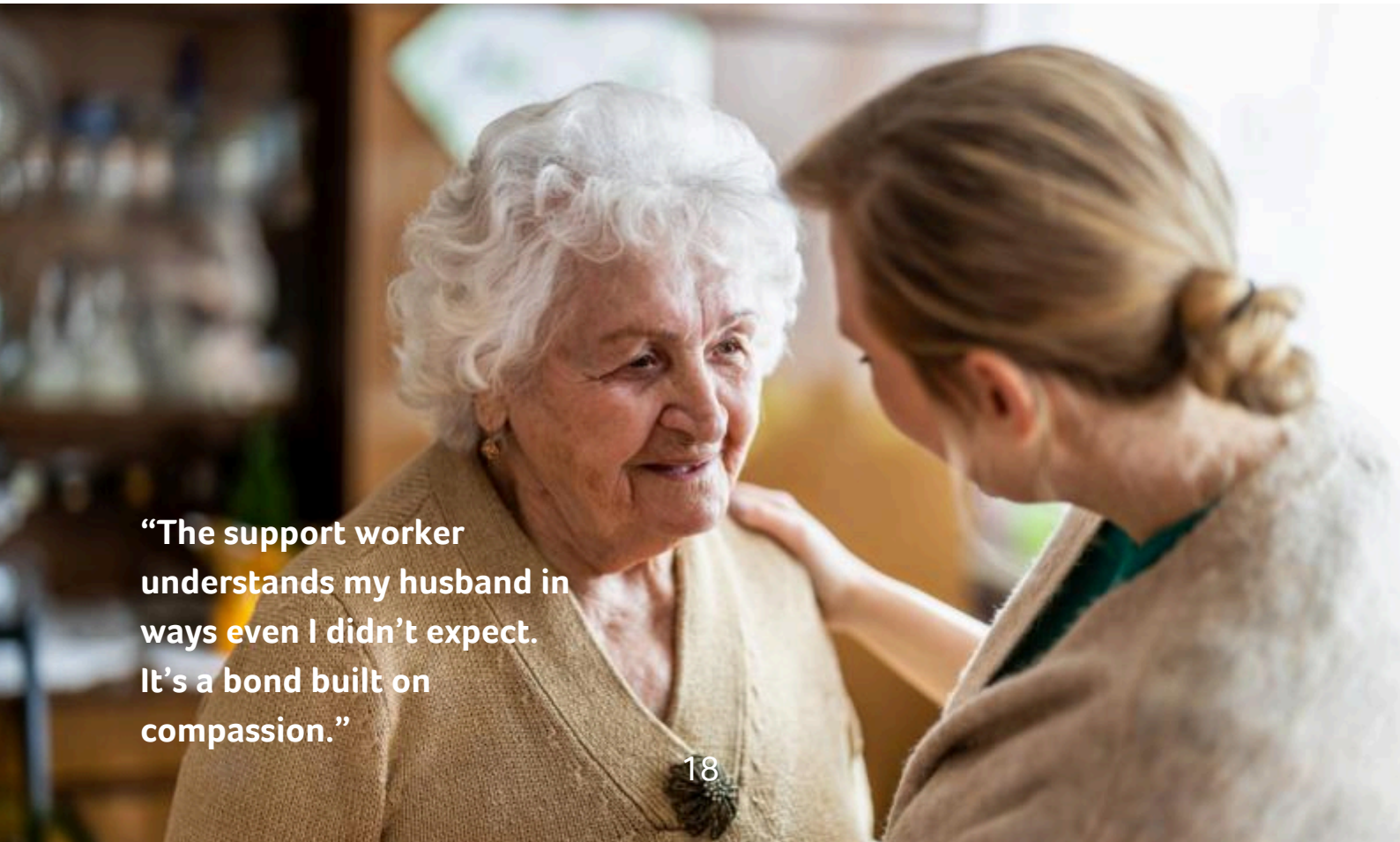
Dementia Outreach

We support clients living with Dementia by offering stimulating activities on a one-to-one basis with a support worker.

This specialised service offers 90 -100 hours of one-to-one support monthly, providing invaluable aid to individuals living with dementia and their families.

- Personalised support rooted in strong relationships
- Clients may not recall names, but they remember kindness and connection
- Activities happen at home or in safe, familiar spaces to reduce stress
- Offers unintentional but welcome respite for carers

Though small in scale, Dementia Outreach delivers a profound impact, nurturing trust, joy, and dignity in every interaction.



“The support worker understands my husband in ways even I didn’t expect. It’s a bond built on compassion.”

Memory Cafes and Support Groups

Our Memory Cafes offer a safe, friendly space for clients living with dementia and their carers to access mutual support, share experiences and socialise.

Now in their fifth year, the Memory Cafés have grown steadily since inception and serve several locations across the Tunbridge Wells district, including rural Cranbrook.

- Free service, funded by KCC under a renewed contract
- Locations embedded in local communities
- Offers safe, welcoming spaces for people experiencing cognitive decline
- Clients and families enjoy companionship, engagement, and peer support
- Informal respite and social connection for carers

The cafés promote emotional wellbeing, reduce isolation, and create inclusive opportunities for people and their families to connect and thrive.

“It’s our favourite day of the week. Good conversation, laughter, and a space where we feel understood.”

Information and Advice

In the last year, we answered 6,276 enquiries for free information and advice, allowing us to save older people in Tunbridge Wells £1,389,023.

Our Information and Advice service is always very busy, and this year has certainly been no exception. As usual this is both due to a high number of enquiries/referrals and also due to there being a very limited number of other services in the area who offer I&A home visits. We have had 6276 enquiries this year, and our benefit take up figure (how much money people will now get as a result of benefits claimed this year) was £1,389,023. This figure includes all benefits, for example, Attendance Allowance, Personal Independence Payments, Pension Credit and Housing & Council Tax Benefit.

At Age UK Tunbridge Wells we feel that all older people should have choice and control over their own lives, with easy access to the information and advice they need to make that happen. It's not always easy for older people to find out what services, benefits or other help is available, especially as public sector spending cuts mean that free help is increasingly rare. Sadly older people are often passed from pillar to post and find that they're up against a lack of coordination and communication between health and care services, meaning that getting answers to important questions can be a struggle. Even if people can get hold of information and advice, it's not always easy to understand, especially if there's nobody to explain it to them.

Our Information and Advice Service provides support at every level, from offering clear, straightforward guidance to help people take their first steps, to working one-to-one with individuals facing more complex challenges. We take the time to sit alongside people, helping them to understand their options and find practical solutions. By offering home visits, we ensure that no one is excluded simply because they are unable to leave their home - a service that is especially vital for vulnerable older people living in the most rural parts of our borough.

Information and Advice

At the heart of our work is a commitment to helping older people live as independently as possible. This includes supporting them to claim the benefits they are entitled to, as well as helping them access the wider support they need by referring and signposting them to other appropriate services and agencies.

As usual by far the most common benefit which people need support with is Attendance Allowance. We have supported 258 people to apply for it this year, giving them either £73.90 or £110.40 per week towards improving their quality of life. This has made a huge difference to many people.

Aside from Attendance Allowance, we also carry out full benefit checks, and support people to apply for many other benefits and grants, including Housing Benefit, Council Tax Benefit, Pension Credit and Personal Independence Payment. We also helped 71 people to obtain a Blue Badge, making it easier for them to get out and about, and therefore improving their quality of life.



Community Engagement and Fundraising

Our Community Engagement and Fundraising efforts focus on building strong connections with local individuals, businesses, and organisations.

2025 performance

In 2025, our fundraising strategy successfully balanced securing targeted grants with building robust local community participation. As an independent charity, the success of this activity is critical to sustaining our core services, enabling us to respond quickly and effectively to local needs and crises.

As an independent charity, we are responsible for raising the funds needed to deliver our services to the local community. Several of our practical support services are moving towards financial sustainability, with older people making a contribution to the support they receive. However, other essential services, such as Information and Advice, Advocacy and Befriending, remain free at the point of access and receive no financial contribution from those who use them.

To bridge the gap between income and the true cost of our services, we fundraise through a variety of channels. We secure grants for specific areas of work, including the BIG Lottery Fund, which has supported our Information and Advice service for three years (this being the final year), and for essential equipment. Alongside this, we continue to grow our charitable fundraising.

Our fundraising efforts have strengthened significantly this year, led by our Community Liaison Officer and supported through our Marketing and Social Media channels. We are grateful for the tremendous support shown by local residents and businesses, many of whom have been keen to get involved. We both host our own events and take part in wider community activities such as the Tunbridge Wells Half Marathon and the London to Brighton Cycle Race. Several events have benefited from corporate sponsorship, and we look forward to developing these partnerships further in the year ahead.

Community Engagement and Fundraising

We have also received valuable support from Tunbridge Wells Borough Council to reach people who are particularly socially isolated, and from Age UK Herne Bay & Whitstable (AUKH&W), which holds a Kent County Council contract to deliver community-based dementia services. Through this collaboration, AUKH&W has shared resources enabling us to deliver the Dementia & Me service in Tunbridge Wells.
On behalf of our clients, we extend our sincere thanks to everyone who has supported us this year. Your generosity has made it possible for our work to continue, and we look forward to building on this vital support in the years to come.

Financial projections and strategy for 2026

The strategy for 2026 is built on two pillars: sustaining our essential day-to-day operations and launching the most ambitious project in our history, the Capital Campaign for a new Day Centre. Our current tenancy at the Wood Street site is approaching a natural transition point with Tunbridge Wells Borough Council. This presents a unique opportunity to secure a permanent legacy for the older residents of our borough.

A new Day Centre will allow us to:

- Expand specialist care: Create a purpose-built, dementia-friendly environment that can support more clients with complex needs.
- Increase accessibility: Modernise our facilities to accommodate a wider range of mobility requirements and offer more accessible parking to our clients.
- Guarantee longevity: Secure our independence by owning a permanent home, making sure that Age UK Tunbridge Wells remains part of the community for decades to come.

Success in the 2026 fundraising year is directly tied to securing a cornerstone grant for this transformative project.



Volunteering

We rely on a dedicated team of volunteers who play a vital role in supporting our clients and services.

Our volunteers are the cornerstone of Age UK Tunbridge Wells. This year, as always, they have demonstrated extraordinary compassion and dedication, providing a vital bridge between our services and the older people of our borough.

In 2025, our volunteers supported almost every aspect of our operations, including:

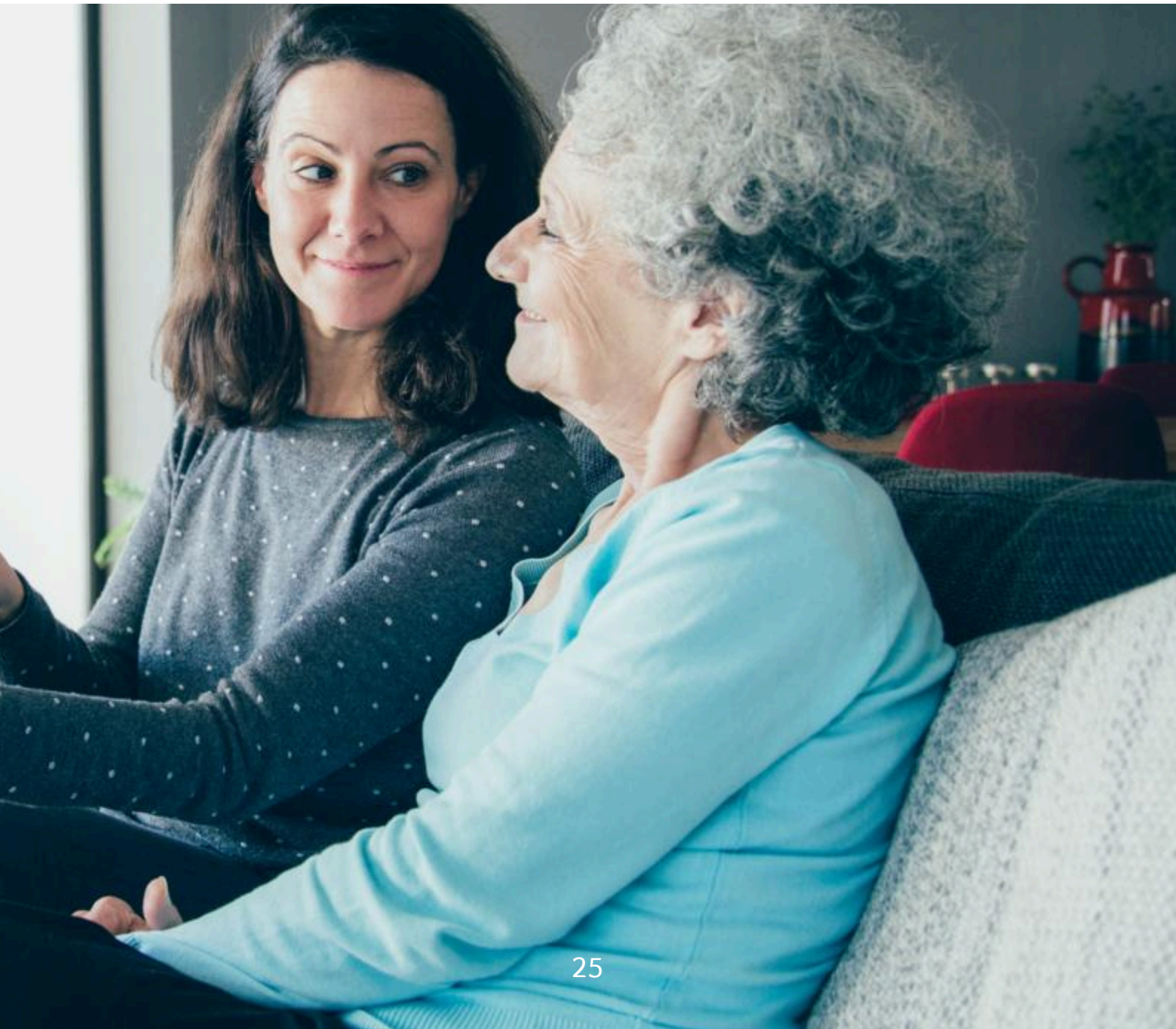
- Befriending: Providing vital companionship to those at risk of isolation.
- Day-Care support: Assisting our professional care staff during both Dementia-specialist and generic daycare sessions.
- Digital inclusion: Delivering expert I.T. support to help clients navigate the digital world.
- Operational support: Managing our busy reception desk, supporting our cafes, and supporting the delivery of lunches to clients homes, as part of our Community Hot Meal service.

“In the anniversary of two years of being part of Age UK Tunbridge Wells, I would recommend everyone to do it. I joined when I moved down from London to a new area alone and realised connection is why we are here. We can't help everyone, but everyone can help someone. Catching up every fortnight has become something we both look forward to. I'm hopeful that if everyone has connection it can re light their fire for life back.”

Volunteering

Our volunteers help us strengthen our impact. Our resident I.T. specialist is a prime example, consistently going above and beyond to solve complex technical hurdles for our clients. In our Day-Care centre, volunteers also continue to be invaluable. By engaging directly with clients through entertainment and activities, they make sure our sessions run smoothly and that every client feels valued and included.

This year, we successfully recruited 23 new volunteers into the team. Our recruitment process remains rigorous. We are incredibly proud of the high calibre of individuals who represent our team of volunteers.



Befriending & LGBTQ+ Befriending

We support older adults by providing companionship through Befriending and LGBTQ+ Befriending services, offering regular, meaningful connections with a volunteer ‘friend’.

Befriending remains one of our most essential services, providing a lifeline to older people who are socially isolated or find it difficult to leave their homes. At Age UK Tunbridge Wells, we believe that regular contact with a 'friend' can transform someones life.

Our befriending service is built on the foundation of personalised matching. We carefully pair clients and volunteers based on shared interests, life experiences, and personalities.

In 2025, we have continued to develop our LGBTQ+ Befriending service. We recognise that older members of the LGBTQ+ community can face unique challenges and may feel a greater sense of isolation or a hesitation to access mainstream support. By offering specialised befriending, we provide a safe, inclusive space where clients can be their authentic selves. This service is critical in making sure that every member of our community, regardless of their background, feels never forgotten and always valued.

As an independent local charity, we know that we could not achieve what we do without the gift of time. We are pleased to share the below statement from one our volunteers on their experiences with our Befriending service:

“Sheila, who is a very attractive and engaging lady of 92, is a firm friend now. She is wonderful company, we can talk about anything. She is totally switched on and up to date on all that is happening in the world. I lost my mother in law two years ago and it almost seems like I have found a new one! Looking forward to a long friendship with the lovely Sheila.”

Day Care

Our Day Care service provides a supportive and social environment where older people can connect, enjoy a hot, nutritious meal, and participate in engaging activities, all while receiving the assistance they need.

The importance of providing a safe, supported environment for older people who are, or are at risk of becoming socially isolated cannot be underestimated. As society increasingly recognises the detrimental effects of loneliness, Age UK Tunbridge Wells remains committed to providing a space where clients can regain, maintain, and develop vital social connections.

Our Day Care service runs twice a week, every Monday and Thursday, offering up to 40 places per day. People come to the centre to meet up, join in with activities, make friends and enjoy a wholesome lunch with company.

For many of our clients, these visits are the highlight of their week. For those facing mobility or confidence challenges, the centre provides a necessary break in routine and a reason to engage with the world outside their homes.

We take a comprehensive approach to care, making sure our clients stay both physically and mentally active:

- Physical wellbeing: We offer tailored activities designed to maintain balance and strength, helping to prevent falls and slow progressive mobility decline.
- Mental engagement: Our team provides a range of cognitive activities to keep the mind sharp and engaged, from bingo and games to creative discussions.
- Personalised care: With a dedicated team of staff and volunteers on hand, we make sure that every individual receives the specific level of support they need to participate fully.

Day Care



As an independent local charity, we understand that getting to us can be a barrier. We work closely with our partners, Compaid and the Community Care Service, to coordinate transport for those who need it, making sure our doors are open to everyone in the borough regardless of their mobility.

Our centre offers a lively, social atmosphere. Whether chatting with friends in our communal areas or spending time in our dedicated outdoor space, clients are encouraged to enjoy the fresh air. Our garden remains a particular favourite, where clients can get involved in light gardening or simply sit and enjoy the surroundings.

Through our Day Care services, we make sure that the older people of Tunbridge Wells feel never forgotten and always valued, providing them with a community they always feel part of.

Dementia Day Care

Our Dementia Day Care Service offers a safe, supportive space for individuals with dementia to engage in meaningful activities, socialise, and enjoy a fulfilling day tailored to their needs.

Our specialist Dementia Day Care is designed specifically for those navigating their unique journey with dementia. We provide a dedicated space where clients are supported to remain socially active, engaged, and connected to their interests in a safe and stimulating environment.

We believe that a dementia diagnosis should not mean a loss of independence. Where possible and to the right degree, our activities are carefully curated to encourage autonomy and personal choice:

- Creative expression: Clients participate in art, singing, and playing music. These are activities that often tap into deep-seated memories.
- Physical movement: We incorporate physical movements to help maintain strength and coordination.
- Social connection: Beyond activities, we prioritise peer support. By offering breakfast, lunch, and afternoon tea, we create natural opportunities for clients to socialise and build friendships.

With gentle support and expert care, we make sure our clients can fully enjoy the day's activities at a pace that suits them.

Dementia Day Care

The demand for this specialist support service remains high. On average, the Centre sees over 180 visits per month, with many clients choosing to attend one, two, or even three days per week to maintain a consistent routine.

Our Centre provides a secure yet welcoming environment, featuring a pleasant garden where clients can enjoy the fresh air. We work hard to encourage the retention of decision-making functions, personal preference, and a feeling of choice and control. Our dedicated staff lead these sessions with encouragement and practical care support, helping every client get the absolute most out of their time with us.

By default, this service provides a much-needed and often life-changing respite for loved ones, family carers, and professional carers. Knowing their relative is in a safe, professional, and calm environment allows carers to recharge.



Community Hot Meals

Our Community Meal Service provides freshly prepared, nutritious meals to older people, offering both essential nourishment and a friendly connection through regular deliveries.

There is nothing better than a hot, home-cooked meal and a pleasant interaction with a friendly face every day, and that perfectly sums up our Community Meal Service. We deliver a two-course hot lunch and, if requested, a cold supper pack directly to our clients' doors.

All our food is prepared fresh each day by our fantastic team of chefs and delivered at lunchtime by our dedicated team of staff and volunteers. We plan our menus in advance, ensuring that all individual preferences and dietary requirements are carefully catered for. For our most vulnerable clients, our staff go the extra mile by plating up the meal to make sure it is ready to enjoy immediately.

Because our staff and volunteers cover regular routes, they build genuine relationships with the people they visit. This familiarity is a highlight of the day for many clients, but it also serves a vital safety function. Our team is trained to:

- Monitor wellbeing: Check in on how clients are doing and note any concerns.
- Observe changes: Report back if there are noticeable changes in a client's health, wellbeing, or living circumstances.
- Provide reassurance: For those who live alone or are socially isolated, the knowledge that someone who cares will be calling by is incredibly reassuring.

We deliver over 1,000 meals each month in and around the Tunbridge Wells area.

Future Vision: Growth, Support, and Sustainability

Looking ahead, our aim is to continue growing and enriching the services we offer, ensuring older clients and their families receive the highest quality support. At the heart of this, we remain focused on nurturing not just those who receive support, but also those who deliver it - with empathy, excellence through our expansion. A commitment to sustainability, inclusivity, and staff wellbeing. Our priorities for the future include:

- Expanding outreach to underserved communities
- Developing specialised services for older clients
- Strengthening support for staff through training and wellbeing resources
- Building collaborative partnerships across health and care sectors
- Monitoring feedback and outcomes for continuous improvement



Report of the Trustees

Structure, governance and management

The charitable company is a company limited by guarantee. The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is controlled by it Memorandum and Articles and operates under its constitution which was adopted on 17th February 1948. The constitution has subsequently been amended on 17th January 1994, 10th October 1985 and 12th September 2000.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Nigel Morris	
Jeffrey Christopher Moys	
Katherine Mary Sergeant	
Sandra Jacqueline Wisdom	
Kevin John Pharoah	
Lucy Ann Chowdhury	(Appointed 6 December 2024)
Candy Roberts	(Appointed 16 July 2025)



Report of the Trustees

Structure, governance and management

Recruitment and appointment of trustees

The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

Organisational structure

General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 3 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer

Induction and training of new trustees

New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.

Report of the Trustees

Structure, governance and management

Affiliation and relationship between the Charity and other organisations
Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation. Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

The trustees' report was approved by the Board of Trustees.



Nigel Stratton Chairman

Trustee
Date: 26.02.26

Statement of trustees' responsibilities

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

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

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent examiner's report



Independent examiner's report

To the Trustees of Age UK Tunbridge Wells

I report to the trustees on my examination of the financial statements of Age UK Tunbridge Wells (the charitable company) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charitable company (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charitable company's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.



Independent examiner's report

Independent examiner's statement

Since the charitable company's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

JP van der Merwe ACA
For and on behalf of
Foot Davson Ltd
Lonsdale Gate, Lonsdale Gardens
Tunbridge Wells
Kent
TN1 1NU

Date: 26/01/2026

Financial activities



Statement of financial activities

Including income and expenditure account
For the year ended 31st March, 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	7,841	-	7,841	14,880	-	14,880
Charitable activities	4	877,866	-	877,866	821,315	-	821,315
Other trading activities	5	40,872	-	40,872	21,806	14,000	35,806
Investments	6	4,459	-	4,459	5,226	-	5,226
Other income	7	6,400	-	6,400	595	-	595
Total income		937,438	-	937,438	863,822	14,000	877,822
Expenditure on:							
Raising funds	8	5,438	415	5,853	1,023	-	1,023
Charitable activities	9	944,198	1,000	945,198	885,048	18,274	903,322
Total expenditure		949,636	1,415	951,051	886,071	18,274	904,345
Net expenditure and movement in funds		(12,198)	(1,415)	(13,613)	(22,249)	(4,274)	(26,523)
Reconciliation of funds:							
Fundbalancesat1April2024		256,334	4,724	261,058	278,583	8,998	287,581
Fund balances at 31 March 2025		244,136	3,309	247,445	256,334	4,724	261,058

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance sheet
As at 31st March, 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangibleassets	**14**		9,879		13,089
Current assets					
Stocks	**15**	375		375	
Debtors	**16**	75,323		83,211	
Cash at bank and in hand		195,807		210,132	
		271,505		293,718	
Creditors: amounts falling due within one year	**17**	(33,939)		(45,749)	
Net current assets			237,566		247,969
Total assets less current liabilities			247,445		261,058
The funds of the charitable company					
Restricted income funds	**18**		3,309		4,724
Unrestricted funds	**19**		244,136		256,334
			247,445		261,058

The notes on pages 44 to 61 form part of these financial statements.

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

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

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 26.02.26



Nigel Stratton Chairman

Trustee

Company registration number 07956458 (England and Wales)

Statement of cash flows
For the year ended 31st March, 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**22**		(16,918)		1,156
Investing activities					
Purchase of tangible fixed assets		(1,866)		(14,100)	
Investment income received		4,459		5,226	
Net cash generated from/(used in) investing activities			2,593		(8,874)
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			(14,325)		(7,718)
Cash and cash equivalents at beginning of year			210,132		217,850
Cash and cash equivalents at end of year			195,807		210,132

The notes on pages 44 to 61 form part of these financial statements.

Notes to the financial statements

For the year ended 31st March, 2025

1. Accounting policies

Age UK Tunbridge Wells is a private company limited by guarantee incorporated in England and Wales and is registered as a charity with the Charity Commission. The company and charity registration numbers, registered office and principal place of business are given on the charity information page and the governing document details are set out in the trustees' report.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charitable company is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Notes to the financial statements

Continued

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charitable company is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charitable company has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Notes to the financial statements

Continued

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities 15%
Independent Living Service 20%
Dementia Services 20%
ISM and Befriending services 5%
Advice and Information 7%
Advocacy 3%
Community Meal Service 20%
Community Sponsorship 5%
Awareness Raising 5%

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Notes to the financial statements

Continued

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	10% on cost
Fixtures and fittings	20% on cost
Office equipment	25% on cost
Motor vehicles	20% reducing balance method

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charitable company reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

Notes to the financial statements

Continued

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

[Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Notes to the financial statements

Continued

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charitable company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

Notes to the financial statements

Continued

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2. Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	7,841	14,880

Notes to the financial statements

Continued

4 Income from charitable activities

	Social Opportunities 2025 £	Independent Living Service 2025 £	Dementia Services 2025 £	Meal Service 2025 £	Total 2025 £	Total 2024 £
Client contributions	142,209	337,616	163,550	159,922	803,297	754,042
Grants	74,569	-	-	-	74,569	67,273
	216,778	337,616	163,550	159,922	877,866	821,315
Analysis by fund						
Unrestricted funds	216,778	337,616	163,550	159,922	877,866	821,315

Notes to the financial statements

Continued

Performance related grants analysis

	Social Opportunities 2025 £	Total 2025 £	Social Opportunities 2024 £	Advice and Information 2024 £	Total 2024 £
Southborough & High Brooms AC	10,000	10,000	10,000	-	10,000
Age UK	5, 000	5,000	10,000	-	10,000
Big Lottery Funding	39,919	39,919	10,833	-	10,833
Kent Community Grant	-	-	-	5,000	5,000
Dementia and Me	-	-	31,440	-	31,440
TWBC Grant	19,650	19,650	-	-	-
Other	-	-	-	-	-
	74,569	74,569	62,273	5,000	67,273

Previous year:	Social Opportunities 2024 £	Independent Living Service 2024 £	Dementia Services 2024 £	Advice and Information 2024 £	Meal Service 2024 £	Total 2024 £
Client contributions	99,965	326,491	155,656	-	171,930	754,042
Grants	62,273	-	-	5,000	-	67,273
	162, 238	326,491	155,656	5,000	171,930	821,315
Analysis by fund						
Unrestricted funds	162,238	326,491	155,656	5,000	171,930	821,315

5 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising events	40, 872	-	40,872	21,806	14,000	35,806

Notes to the financial statements

Continued

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	4,459	5,226

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	6,400	595

8 Expenditure on raising funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising and publicity						
Seeking donations, grants and legacies	5,438	415	5,853	1,023	-	1,023

Notes to the financial statements

Continued

9 Expenditure on charitable activities

	Social Opportunities	Independent Living Service	Dementia Services	Information and advice	Meal Service	Advocacy	ISM and Befriending, Awareness Raising, and Community Sponsorship	Total
	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £
Direct costs								
Direct	165,162	312,929	60,301	26,892	167,766	24,942	21,771	779,763
Share of support and governance costs								
Management	23,984	31,979	31,979	11,193	31,979	4,797	23,984	159,895
Governance	831	1,108	1,108	388	1,108	166	831	5,540
	189,977	346,016	93,388	38,473	200,853	29,905	46,586	945,198
Analysis by fund								
Unrestricted funds	189,827	345,816	93,188	38,403	200,653	29,875	46,436	944,198
Restricted funds	150	200	200	70	200	30	150	1,000
	189,977	346,016	93,388	38,473	200,853	29,905	46,586	945,198

Notes to the financial statements

Continued

9 Expenditure on charitable activities **(Continued)**

Support Costs

Activity	Basis of allocation
Management	Staff activity
Governance costs	Staff activity

Notes to the financial statements

Continued

9 Expenditure on charitable activities

Previous year:	Social Opportunities	Independent Living Service	Dementia Services	Information and advice	Meal Service	Advocacy	ISM and Befriending, Awareness Raising, and Community Sponsorship	Total
	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £
Direct costs								
Direct	154,794	296,718	67,879	25,275	151,164	23,324	20,367	739,521
Share of support and governance costs								
Management	19,745	32,999	32,999	11,550	33,001	4,952	24,755	160,001
Governance	570	760	760	266	760	114	570	3,800
	175,109	330,477	101,638	37,091	184,925	28,390	45,692	903,322
Analysis by fund								
Unrestricted funds	175,109	330,477	83,364	37,091	184,925	28,390	45,692	885,048
Restricted funds	-	-	18,274	-	-	-	-	18,274
	175,109	330,477	101,638	37,091	184,925	28,390	45,692	903,322

Notes to the financial statements

Continued

10 Net movement in funds

The net movement in funds is stated after charging/(crediting):

	2025 £	2024 £
Fees payable for the independent examination of the charity's financial statements	2,520	3,800
Depreciation of owned tangible fixed assets	5,076	4,699
Operating lease charges	16,490	16,735

The financial statements were audited in the previous year (2024).

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Social Opportunities	17	16
Independent Living Service	25	25
Social Integration and other services	-	3
Administrative Support	3	2
Marketing	2	2
Total	47	48

Employment costs

	2025 £	2024 £
Wages and salaries	616,077	608,810
Social security costs	34,402	24,467
Other pension costs	9,757	8,693
	660,236	641,970

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

Theremunerationofkeymanagementpersonnelwas as follows:

	2025 £	2024 £
Aggregate compensation	101,193	95,473

Notes to the financial statements

Continued

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Leasehold improvements	Fixtures and fittings	Office equipment	Motor vehicles	Total
	£	£	£	£	£
Cost					
At1April 2024	17,837	28,605	15,983	57,091	119,516
Additions	-	-	1,866	-	1,866
At 31 March 2025	17,837	28,605	17,849	57,091	121,382
Depreciation and impairment					
At 1 April 2024	16,122	17,231	15,983	57,091	106,427
Depreciation charged in the year	1,715	2,895	466	-	5,076
At 31 March 2025	17,837	20,126	16,449	57,091	111,503
Carrying amount					
At 31 March 2025	-	8,479	1,400	-	9,879
At 31 March 2024	1,715	11,374	-	-	13,089

15 Stocks

	2025	2024
	£	£
Finished goods and goods for resale	375	375

16 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Trade debtors	74,327	75,720
Other debtors	996	7,491
	75,323	83,211

Notes to the financial statements

Continued

17 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	19,293	12,746
Other creditors	2,106	1,459
Accruals and deferred income	12,540	31,544
	33,939	45,749

18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Minerva Trust Fund	405	-	-	405
LGBT Awareness Fund	3,319	-	(415)	2,904
ILS Bursary	1,000	-	(1,000)	-
	4,724	-	(1,415)	3,309

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Minerva Trust Fund	405	-	-	405
LGBT Awareness Fund	3,319	-	-	3,319
ILS Bursary	1,000	-	-	1,000
Dementia and Me	4,274	-	(4,274)	-
Magic Table	-	14,000	(14,000)	-
	8,998	14,000	(18,274)	4,724

Notes to the financial statements

Continued

18 Restricted funds **(Continued)**

Minerva Trust Fund
Thisfundhasbeenset upto be used only in providing charitable assistance to people in the area.

LGBT Awareness Fund
Thisisforawarenessraising.

ILS Bursary
Thisisfortheprovision of a bursary for Staff involved with this activity.

Dementia and Me
Thiswas a contractcommissioned by local Health and social care authorities to provide care for people post Dementia diagnosis.

Magic Table
Funds wereraised to purchase two OMI Tables, for the day care centre. Specifically to provide activities for people livingwith dementia.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
Kitchen redevelopment project management	20,000	-	(1,416)	18,584
General funds	236,334	937,438	(948,220)	225,552
	256,334	937,438	(949,636)	244,136

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
Kitchen redevelopment project management	20,000	-	-	20,000
General funds	258,583	863,822	(886,071)	236,334
	278,583	863,822	(886,071)	256,334

Notes to the financial statements

Continued

20 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	9,879	-	9,879
Current assets/(liabilities)	234,257	3,309	237,566
	244,136	3,309	247,445

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	13,089	-	13,089
Current assets/(liabilities)	243,245	4,724	247,969
	256,334	4,724	261,058

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

22 Cash (absorbed by)/generated from operations

	2025 £	2024 £
Deficit for the year	(13,613)	(26,523)
Adjustments for:		
Investment incomerecognised in statement of financial activities	(4,459)	(5,226)
Depreciation and impairment of tangible fixed assets	5,076	4,699
Movements in working capital:		
Decrease in debtors	7,888	8,312
(Decrease)/increase in creditors	(11,810)	19,894
Cash (absorbed by)/generated from operations	(16,918)	1,156

23 Analysis of changes in net funds

The charitable company had no material debt during the year.

Thank you



How you can get involved

You can support Age UK Tunbridge Wells in a number of ways

Donate

Volunteer

Fundraise

Campaign

To find out more about how you can get involved with Age UK Tunbridge Wells visit www.ageuk.org.uk/tunbridgewells

Age UK Tunbridge Wells
Day Centre
Wood Street
Tunbridge Wells
Kent
TN1 2QS

REGISTERED COMPANY NUMBER: 07956458 (England and Wales)
REGISTERED CHARITY NUMBER: 1147675



AGE UK TUNBRIDGE WELLS

England & Wales - Charity number 1147675

Accounts



Age UK Tunbridge Wells

Annual Report and Accounts, 2024

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Thank you

How you can get involved

Overview



Age UK Tunbridge Well's strategy

Our strategy is crucial for all of us at Age UK and for the older people our charity exists to support. It currently consists of 6 priorities:

Developing our services

We aim to enhance our service offer in order to ensure we are there to support, advise, connect and inspire older people across the borough.

Measuring our impact

We aim to measure the difference we make to the lives of people who come into contact with us, and use that evidence to improve the services we offer to older people.

Participation and influence

We aim to amplify the voices of older people in the running of our charity and their influence in our communities and throughout the area.

Developing our people

We aim to promote diversity, provide training and development, and recognise and reward all our staff and volunteers.

Partnerships and collaboration

We aim to further develop our partnerships with statutory services, funders, other VCS organisations, and community groups.

Income generation and sustainability

We aim to ensure a secure future for the charity and continue to support older people in The Tunbridge Wells Borough.

Introduction from our Chairman

On behalf of the Board of Trustees, may I welcome you to our report for the year. Staff have worked hard to revamp and modernise the format, and I have the pleasure of inviting you to view and read the results of our efforts.

In this financial year, we managed to nearly halve the projected deficit. We commenced the year 2023-24 with an anticipated deficit of just under £40k, including the final two months of funding from the Big Lottery. This funding had been awarded over 3 years to enable us to transition from both the historic core funding from Kent County Council and the aftershocks of the Covid-19 Pandemic. When setting the budget, the Trustee Board took the view that there were sufficient opportunities on the horizon to potentially reduce the deficit during the year. Services had begun to move towards higher uptake and extra funding had been identified to support the Information and Advice and Advocacy services, both delivered free of charge to our beneficiaries.

In the event, as you will see from our accounts below, the deficit was £26,523, which is a creditable outcome, bearing in mind the phasing out of the Big Lottery grant.

In our sector, the year has been difficult once again. Looking at the country as a whole, more than one long-standing Age UK ceased trading altogether. Some other Age UK organisations opted to merge with their larger neighbours. Notably our nearest Age UK organisations, Maidstone, Tonbridge and Sevenoaks, merged together. Age UK Medway took on Age UK North West Kent and some other Age UK organisations and Age UK Hythe and Lyminge merged with Ashford. From our vantage point it seemed that many of these mergers were the product of the harsh reductions in funding for older people's services and a desire to share and reduce overheads. Discussions around the prospect of a merger for our own organisation certainly surfaced on several occasions during the year, but the view was taken, for now at least, that services designed and delivered at a very local level can remain very efficient and effective.

External pressures also impacted our resources. Some, like the national minimum wage rise were welcomed, but some not so. The increasing costs of energy and rising food costs, both essential to our operations, have been a real challenge this year. A proportion of these costs unavoidably have been passed on to our service users, but always we are mindful that any increases are measured and essential to sustain the service concerned.
During the year we have worked on our future strategy, including how we can position ourselves to offer the right support at the right time for our local older population. Social isolation, loneliness and the cost-of-living crisis increasingly impact on the lives of older people at a time when resources to offer support are fast diminishing. Statutory provision, both through health and social services are under extreme pressure financially and in terms of increased demand. More than ever older people need the support of their local community and organisations such as ours.

Introduction from our Chairman

We also begun work on recruiting some new Trustees to support our Board. It is a challenging task to persuade new people to volunteer their time and effort and help take responsibility for our organisation, in these very difficult times. All volunteer and
employed staff recruitment continues to challenge us and limits the expansion of some services. We are fully aware that these difficulties are being felt right across the social care sector.

However, we have remained extremely optimistic about the future, believing firmly that our organisation, supported by the experience and tenacity of our volunteers and staff, continues to have a vital role to play in our local community. The demand for our various services has continued to grow, many returning to the pre-covid levels. We have continued to seek to develop our offer and work towards future-proofing the infrastructure needed to deliver our services. This includes developing a vision to reconfigure the Centre at Wood Street to provide a new kitchen more suited to our growing community meal operation and to enable better use of the available space for increased dementia care and generic care. I wish to express my grateful thanks to my fellow Trustees for taking a leading part in this work.

We have also paid close attention to how we interact with the local community, making the most of new technology and marketing opportunities, such as social media, to promote our mission and highlight the issues older people face on a daily basis. Our Community Liaison Officer has been busily working and networking to identify new opportunities and enable the local community to get involved with what we are trying to achieve.
Our efforts have been appreciated locally and we have received support from local business; other local community organisations; and the Borough Council both in terms of direct financial support and support in kind. Highlighting just some of the support we have received, the Trustees of Southborough and High Brooms Age Concern agreed to help support our Information and Advice services for three years and we successfully supported the services further with other grants. We were able to purchase new equipment for the Dementia Day Care Service in the shape of new interactive tables that enable people to interact with stimulating virtual activities. Some kindly souls even turned out to run the local half marathon on our behalf, whilst another group re-vamped our Cognitive Stimulation Room. Sincere thanks to everyone who has been involved. Rest assured, that your involvement in supporting us makes a real difference.

Our Fundraiser & Chief Officer, ably supported by their colleagues, have also worked very hard on a bid for further Big Lottery funding to help support our Information and Advice and advocacy services. Just after the close of the financial year, we were informed that we had been successful in our bid for 3-year funding. This will have a significant impact on our finances for the future. For the moment, I want simply to record my thanks to all who have been involved in this bid.

Introduction from our Chairman

In terms of optimism, we have come a long way and feel encouraged and energised to meet the challenges in 2024-25 head on. We know the economic burdens faced by many older people are unlikely to improve in the short-term, though at the time of writing this report, inflation has fallen to its lowest level for some time.

However, the provision of statutory care and support is likely to be eroded further and sadly some of the neighbourly spirit, so evident during the Pandemic, has evaporated. Therefore, we will have much to do. We need to continue to steer the organisation in the direction of financial sustainability and break even for many of our core services, while at the same time continue with our funding strategy for the services we deliver free of charge.

Also, during the coming year we will be working towards quality accreditation both as an Age UK organisation and as a trusted Information and Advice provider. Both, we hope, will help reassure and encourage potential funders to support our ongoing operations as well enabling us to demonstrate the quality in what we do.

We have an amazing team in Tunbridge Wells, from my dedicated fellow Trustees to the volunteers who cover the reception desk; work tirelessly in the kitchen; befriend in the community and deliver community meals. We have very experienced senior staff managers, many of whom have been with us for years and all the carers and community support staff, all doing a fantastic job in difficult times. To all of them I once again give my grateful thanks.

We all want our community to be a good and safe place to grow older and we are dedicated to making that happen.



Nigel Stratton Chairman

Reference and administrative details

Trustees

Nigel Morris Stratton, Retired Solicitor
Jeffrey Christopher Moys, Chartered Surveyor
Katherine Mary Sergeant, Services Manager Alzheimer's Society
Sandra Jacqueline Wisdom
Kevin John Charles Pharoah, Retired Counsellor



Company Secretary

Yvonne Savage
(Sandra Springett resigned 1st November, 2023)

Registered Office

Day Centre
Wood Street
Tunbridge Wells
Kent TN1 2QS

Registered company number

07956458 (England and Wales)

Registered charity number

1147675

Auditors

Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent TN14 5PQ

Report of the Trustees



Report of the Trustees

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote the following purposes for the benefit of the public and/ or older people in and around the borough of Tunbridge Wells:
1. Preventing or relieving the poverty of older people
2. Advancing education
3. Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
4. Promoting equality and diversity
5. Promoting the human rights of older people in accordance with the Universal Declaration of Human Rights
6. Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and
7. Such other charitable purposes for the benefit of older people as the trustees may from time to time decide

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

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services and many more.

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission


"I really haven't had to worry since I signed up with you, and I couldn't have asked for a better service than that"
- Mrs L

Significant activities

Our Services



2024 at a glance

Last year we helped support & deliver

14,710

Hot, home cooked meals - cooked from fresh on a daily basis from our kitchen in Tunbridge Wells.

£1,463,421.00

Taken up in community benefits - facilitated via our free Information & Advice service.

4,387

Enquiries for free Information & Advice - where we offer confidential advice tailored to each clients individual needs.

1,338

Hours of Dementia Outreach - supporting people living with Dementia by providing stimulating activities on a one-to-one basis.

736

Hours of free Advocacy support - helping older people express their wishes so they never have to stand alone

16,760

Hours of independent living support - tailored to the needs and requirements of each individual client.

21

Matched befrienders - who provide companionship, helping to reduce isolation and loneliness among older people.

Day Care Service

Our Day Care service provides a supportive and social environment where older adults can connect, enjoy a nutritious meal, and participate in enriching activities—all while receiving the assistance they need.

Our Day Care service, while still rebuilding from pre-pandemic levels, continues to provide essential social opportunities for older adults, especially those who are physically frail and benefit from support to attend. While we have welcomed new clients, some longstanding members have transitioned to care homes or other arrangements.

Previously, we provided direct transport for clients to and from the centre, however, we now outsource this service to a disabled and vulnerable transport organisation. Although practical, this change has not been ideal for everyone and has affected the number of new referrals we can accept - particularly for those who need additional support.

"Everyone is very helpful and cheerful when I arrive which helps with cheering me up. Meeting up with other peoples great as well as I live on my own." - Mrs K

For those able to attend, our Day Care service offers one or two days per week of valuable social interaction, a nutritious home-cooked lunch with fresh, locally sourced ingredients, and activities led by trained care staff, including exercise classes that aid in falls prevention. In the summer months, clients enjoy our Courtyard Garden, where they can relax in the sun or participate in gardening activities, along with a variety of other engaging programs.



Dementia Day Care Service

Our Dementia Day Care Service offers a safe, supportive space for individuals with dementia to engage in meaningful activities, socialise, and enjoy a calm, fulfilling day tailored to their needs.

Our Dementia Day Care Service has seen a steady increase in referrals this year. Delivered from our Wood Street Centre on Tuesdays, Wednesdays, and Fridays, this service provides a secure and calming environment where clients can engage in stimulating activities and connect with others.



Each session includes a half-hour of seated chair exercises to support movement and mobility, along with the opportunity to socialise and enjoy a freshly prepared two-course meal in a small, quiet group setting.

Dementia Day Care is ideal for individuals living with dementia who, with support, can enjoy time at the centre participating in group activities. Our highly trained carers ensure that each day is both engaging and tailored to meet each person's unique needs and interests.

"The services are amazing and we have upped the support from age UK Tunbridge wells due to the overwhelming difference it makes to our family and knowing mum is in safe hands."
- Mr S

Community Hot Meal Service

Our Community Meal Service provides freshly prepared, nutritious meals to older people, offering both essential nourishment and a friendly connection through regular deliveries.

Our Community Meal Service continues to grow, now providing around 1,000 to 1,100 freshly prepared meals each month.

Led by our Chef and supported by kitchen assistants and volunteers, our catering team offers a six-week rotating menu with a new option each day, along with alternatives and accommodations for special dietary needs.

Meals are delivered by a dedicated team of volunteers and staff, ensuring that some of the most vulnerable older adults in the community enjoy a nutritious lunch and a friendly face for a quick chat and welfare check. For those who need it, we can also provide a light, packed supper.

"I really look forward to receiving the meals at lunchtime and to chat with the drivers as sometimes these are the only faces I see during the day."- Mrs V



We regularly gather feedback from our meal recipients to ensure quality, satisfaction, and a balanced, healthy menu. Our catering team work hard to make each meal, whether enjoyed at home or at the centre, something our clients always look forward to.

Independent Living Support Service (ILSS)

We help older people remain independent and supported in their own homes by assisting with day-to-day living tasks.

The priority of the Independent Living Support Service (ILSS) has always been to help people remain as independent as possible. This means something different for each individual, and with that in mind, the ILSS offers flexible, personalised support that meets the unique needs of every client. The service remains stable, providing support across the local community despite being entirely self-sustaining and receiving no external funding.

Each month, ILSS covers between 1,200 and 1,400 hours of support.

The ILSS facilitates clients to take control of their care plans, offering them choices that allow them to stay independent for as long as possible. Whether clients need assistance with day-to-day tasks or more complex needs, they can trust that their support worker will be with them every step of the way.

Our staff remain professional, compassionate, and deeply committed to delivering high-quality care, while also mindful of the service's limitations.



"I wanted to thank Teresa and Age UK Tunbridge Wells for all their support. Teresa really was a lovely fit for my mum over the years - they got on so well together. She truly is a wonderful lady."
- Mr A

Dementia & Me - Memory Cafes and Support Groups

We help older people remain independent and supported in their own homes by assisting with day-to-day living tasks.

The Memory Cafés and support groups have been running for three years and continue to grow steadily. We now have groups across the Tunbridge Wells district, including the rural area of Cranbrook. The Memory Cafe is a free service that we are sub-contracted to deliver by Age UK Herne Bay and Whitstable on behalf of Kent County Council. We understand that funding is likely to continue into the next financial year.



The cafes offer a safe and welcoming space for people living with cognitive decline, along with their families, to spend time together for a few hours. Participants can engage in activities, listen to guest speakers, and share any concerns they may have with their peers or the group organiser. In addition to fostering social connections, the cafes provide advice and information during sessions, with signposting available for more complex needs.

Our Dementia & Me services include:

- Three Memory Cafes
- Peer-to-peer support
- A group for young-onset dementia
- A Carer's Group
- A Cinema Club

Clients have formed strong friendships within these groups, which extend beyond the sessions, offering mutual support to families outside the cafes as well.

Befriending & LGBTQ+ Befriending

We support older adults by providing companionship through Befriending and LGBTQ+ Befriending services, offering regular, meaningful connections with a volunteer 'friend'.



Befriending is an essential service that provides older people, especially those who are socially isolated or have difficulty getting out, with regular contact with a 'friend.'

Many clients report feelings of loneliness and eagerly look forward to these interactions, which become a highlight in their week.

The matching process is highly personalised - clients and volunteers are often matched based on shared interests or experiences, leading to long-lasting friendships that both parties value deeply.

This year, we welcomed a new service manager, Lynne Walker, who has already begun raising awareness of the service within the community and recruiting additional volunteers.

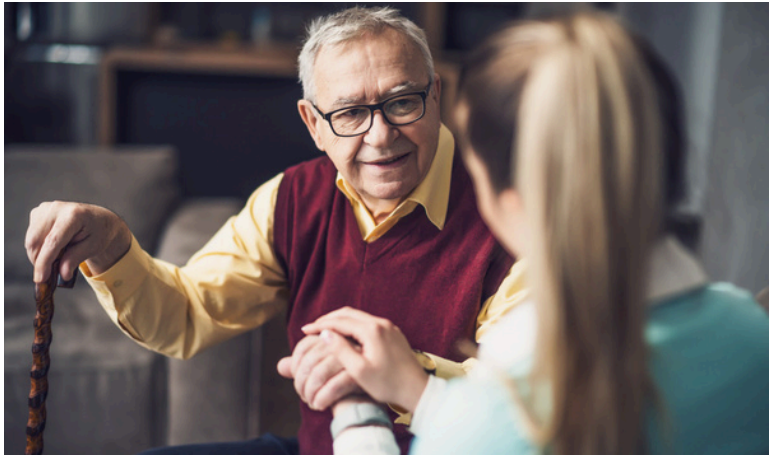
We also offer digital Befriending which pairs clients with volunteers who can share digital skills, helping them use laptops, tablets, or phones to stay connected online. With support from the Kent Community Trust, clients can loan a tablet to explore its benefits before purchasing one. Volunteers guide clients in essential tasks like email, video calling, and internet use, with a strong emphasis on online safety.

These Befriending services, both traditional and digital, play a vital role in reducing isolation, helping clients stay engaged with their community.

"The visits provided a social highlight of mum's week - a combination of reminiscence and stimulation. I cannot thank you enough for this service which has been vital." - Mrs A

Dementia Outreach Service

We support clients living with Dementia by offering stimulating activities on a one-to-one basis with a support worker.



The Outreach service continues to make steady progress, providing one-on-one support that totals around 90 hours per month. The strength of this service lies in the highly personalised care it offers. Clients, support workers, and often families form close, working relationships. While clients living with dementia may not always remember their support workers by name, they consistently recall the positive experiences and enjoyment they shared.

The service focuses on providing stimulating activities for clients, either in their own homes or in a familiar and safe environment.

Although the primary goal is to engage clients in meaningful ways, an added benefit is that it offers some respite to their carers.

“Mum enjoys Beverley’s visits; I have been present, and I can see how stimulated Mum is during and afterwards” - Mrs B

Advocacy

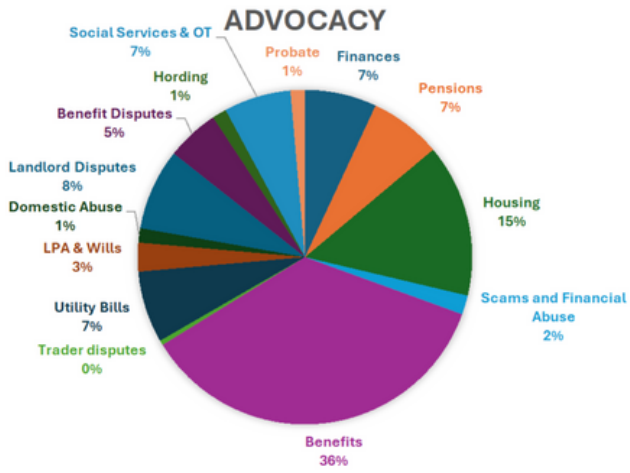
Our Advocacy Service provides tailored support to older adults, helping them navigate challenges, explore their options, and make informed choices, ensuring their voices are heard and respected.

Advocacy plays a vital role in supporting older people during significant life decisions and changes.

Even with access to information, many older people require additional help navigating certain situations. Life changes can feel overwhelming, and some may find tasks they once managed easily more challenging, often feeling unheard in important matters.

Age UK Tunbridge Well's Advocacy Service supports individuals to make their own choices and ensures those choices are respected. We provide crucial support in various situations, from disputing utility bills and addressing housing issues to helping clients cope with bereavement. By offering guidance and amplifying their voices, the service helps older people feel confident and supported during critical moments in their lives.

The Advocacy Service begins by listening to clients' views and concerns, helping them explore their options and understand their rights. Clients are provided with impartial information to make informed decisions, without judgment or advice. Practical support includes completing forms, writing letters, and making phone calls - either alongside clients or on their behalf.



The pie chart above illustrates the wide range of issues clients sought support for over the past year. In total, 139 clients were assisted.

For some, a short window of support is able to resolve their issue, while others benefit from a trusted, long-term relationship, returning for assistance as new challenges arise. This tailored approach ensures every client feels heard, respected, and supported.

Volunteering

We rely on a dedicated team of volunteers who play a vital role in supporting our clients and services.

As always, Age UK Tunbridge Wells is deeply grateful for the invaluable support of our volunteers.

Much of our work would simply not be possible without the commitment and generosity of those who give their time on a voluntary basis. Our volunteers fill essential roles across many areas, including IT and computers, community befriending, reception, support work in the Day Centre, kitchen assistance, and volunteer driving.

We are especially pleased to welcome new volunteers who have joined us to support the LGBT Befriending service. There is no doubt that these dedicated individuals are our charity's greatest asset, helping us extend our reach and enhance the quality of care we provide to our community.



"James loved your 'laidback' attitude and said it made him feel more relaxed and it was a total different experience to what he thought it was, so thank you for making him feel at ease."
- Mrs M

Information and Advice Service

In the last year, we answered 4,387 enquiries for free information & advice, allowing us to save older people in Tunbridge Wells £1,463,421.00.

Our Information & Advice service has remained exceptionally busy this year, with 4,387 enquiries. This high demand is partly due to the limited number of other services in the area offering home visits for Information & Advice, making our service an essential resource for many older people.

Through the support we provided, clients have accessed a total of £1,463,421 in benefits, including Attendance Allowance, Personal Independence Payments, Pension Credit, and Housing & Council Tax Benefit.

At Age UK Tunbridge Wells, we believe that older people should have the freedom to make their own choices and maintain control over their lives. Access to accurate information and advice is key to supporting them to do so. However, with public sector cuts and limited free services available, older people can find it difficult to navigate what benefits, services, and support they need. Many feel overwhelmed by a lack of coordination between health and care services, often facing delays in getting answers or support. Additionally, understanding complex information can be daunting, especially without someone to explain it clearly.

The most common benefit which people need support with is Attendance Allowance. This year, we assisted 274 clients in applying for Attendance Allowance, helping them receive between £72.65 and £108.55 per week. This has made a significant impact on their quality of life. In addition, we also conduct full benefit checks, supporting clients in accessing other vital benefits and grants, such as Housing Benefit, Council Tax Benefit, Pension Credit, and Personal Independence Payments.

We understand that financial resources are just one part of the picture, which is why we also provide advice on a range of other issues. From housing and care to money management and debt advice, we are committed to helping older people make informed decisions. This year, we also supported 74 clients in obtaining a Blue Badge, which has helped them get out and about more easily, improving their mobility and quality of life.

Our Information & Advice service remains a lifeline for many, and we are proud to continue providing this essential support to the older people in our community.

“Toni was very helpful and understanding. Without her help, I am not sure what I would have done” - Mr H

Community Engagement and Fundraising

Our Community Engagement and Fundraising efforts focus on building strong connections with local individuals, businesses, and organisations. Through partnerships, events, and grant applications, we aim to raise vital funds and awareness to support older adults in the Tunbridge Wells area.

Age UK Tunbridge Wells actively engages with the local community to build meaningful relationships and secure vital support.

Our charity works closely with individuals and businesses, fostering collaborations that promote mutual benefits and raise awareness about our mission.

Various fundraising and visibility initiatives are organised throughout the year, including challenges like the London to Brighton ride, the Tunbridge Wells Half Marathon, quiz nights, and participation in local events. Business-to-business networking mornings are also a key focus, helping to strengthen ties with local businesses and gain ongoing support.

In addition to these efforts, our charity continually applies for grants to support older people. These applications aim to secure funding for both general operations and specific services, ensuring the sustainability and growth of Age UK Tunbridge Wells' work in the community.



"Age UK Tunbridge Wells is such a worthwhile centre to support and talking to the clients this came across so much. It was a privilege to support them. Thank you for such a wonderful day and experience." - Axa, Tunbridge Wells

Community Engagement and Fundraising

We are grateful to the businesses, organisations, and individuals who have generously supported our fundraising efforts this year. Every contribution, whether through sponsorships, donations, or partnerships, have been vital in helping us provide essential services to older people in our community.

We extend our heartfelt thanks to the incredible businesses and organisations that have generously supported Age UK Tunbridge Wells this year. Their contributions, whether financial donations, gifts in kind, or collaborative efforts, have made a significant impact on our ability to support older people in our community.

From sponsoring events and taking part in challenges to providing invaluable resources, each supporter has played a vital role in helping us raise funds and awareness for our services.

We would also like to acknowledge the contributions from individuals who have supported us, whether through volunteering or donations.

We look forward to continuing to work with our community partners in the coming year. Thank you!

NFU Mutual · Pavers Foundation · Thomson Snell & Passmore · Cantiacorum Foundation · Sir Robert McAlpine · The Clothworkers' Foundation · Building Foundations Fund · The Screwfix Foundation · Waitrose & Partners

Tunbridge Wells Borough Council · BigGive · The Childwick Trust · The Cobtree Charity Trust · Charitable Foundation · Skipton Building Society · Fuggles Beer, Cafe · Ford Britain Trust · GB Solutions · McAleer & Rushe

dwf foundation · The Beaverbrook Foundation · Tonbridge Pride · London to Brighton Cycle Ride · Tunbridge Wells Borough Council · Roundtable Royal Tunbridge Wells 195 · Royal Tunbridge Wells Together · Tunbridge Wells · The Amelia Enriching Lives, Inspiring Learning · ASDA

Strategic Report

Reserves policy

On the recommendation of the Charity Commission, the Trustees have adopted a Reserves Policy in order for the Charity to justify and explain its reserves position and its reason for keeping funds in reserve. The policy is set out below:

Reason for holding reserves

The Charity needs reserves to safeguard its day-to-day services by maintaining a positive cashflow without recourse to borrowing. £170k is set aside and is sufficient to meet our redundancy obligations and would currently be sufficient to wind the Charity's front line services down within 3 months and close within 6 months. £20k is ringfenced for the refurbishment of the catering and day centre facilities.

Level of reserves

We have produced a deficit for the year of £26,523 leaving a total of £243,245 unrestricted reserves. The Trustees believe that this level is sufficient to enable the organisation to continue and ensure stability.

Structure, Governance and Management

Governing document
The Charity is controlled by it's Memorandum and Articles being a company limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees
The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

Organisational structure
General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 1 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer

Induction and training of new trustees
New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.

Structure, Governance and Management

Affiliation and relationship between the Charity and other organisations

Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation. Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Systems of internal control are designed to provide reasonable but not absolute assurance against material mis-statement or loss.

They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Age UK Tunbridge Wells for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement of Trustees' Responsibilities

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 1/12/2024 and signed on the board's behalf by:



Nigel Stratton Chairman

Trustee



"I so look forward to my support workers visiting me, I love to get out, see all the different scenes, garden centres and meet other people, my little Henry (dog) also loves the company" - Mrs H

Report of the independent auditors to the members of Age UK Tunbridge Wells



Report of the independent auditors to the members of Age UK Tunbridge Wells

Opinion

We have audited the financial statements of Age UK Tunbridge Wells (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Report of the independent auditors to the members of Age UK Tunbridge Wells

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

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

Other information

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

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the independent auditors to the members of Age UK Tunbridge Wells

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Report of the independent auditors to the members of Age UK Tunbridge Wells

Our responsibilities for the audit of the financial statements

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

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

Based on our understanding of the charity and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and other factors such as taxation.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to manual accounting journals. Audit procedures performed by the engagement team included:

- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud,
- Evaluating management's controls designed to prevent and detect irregularities,
- Assessment of identified audit risk factors,
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud
- Reading the Minutes of meeting of those charged with governance, and
- Identifying and testing manuals accounting journals, in particular any unusual items.

Report of the independent auditors to the members of Age UK Tunbridge Wells

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulations. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report

Use of our report

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

Alan R E Peal (Senior Statutory Auditor)
for and on behalf of Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

Alan Peal

Date: 1/12/2024

Financial activities

Statement of Financial Activities

for the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	**2024 Total funds £**	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**14,880**	**-**	**14,880**	17,478
Charitable activities	5				
Social Opportunities		**162,238**	**-**	**162,238**	188,076
Independent Living Service		**326,491**	**-**	**326,491**	304,160
Domiciliary Service		**-**	**-**	**-**	5,111
Dementia Services		**155,656**	**-**	**155,656**	162,330
Advice and Information		**5,000**	**-**	**5,000**	5,000
ISM and Befriending		**-**	**-**	**-**	13,464
Meal Service		**171,930**	**-**	**171,930**	139,971
Other trading activities	3	**21,806**	**14,000**	**35,806**	5,261
Investment income	4	**5,226**	**-**	**5,226**	1,070
Other income		**595**	**-**	**595**	1,257
Total		**863,822**	**14,000**	**877,822**	843,178

The notes form part of these financial statements

Statement of Financial Activities

for the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	**2024 Total funds £**	2023 Total funds £
EXPENDITURE ON					
Raising funds	6	**1,023**	**-**	**1,023**	9,524
Charitable activities	7				
Social Opportunities		**175,109**	**-**	**175,109**	155,113
Independent Living Service		**330,477**	**-**	**330,477**	307,573
Domiciliary Service		**-**	**-**	**-**	836
Dementia Services		**94,544**	**7,094**	**101,638**	108,838
Advice and Information		**37,091**	**-**	**37,091**	29,228
Advocacy		**28,390**	**-**	**28,390**	26,894
ISM and Befriending		**17,629**	**-**	**17,629**	41,748
Awareness Raising		**8,442**	**-**	**8,442**	-
Meal Service		**184,925**	**-**	**184,925**	187,734
Community Sponsorship		**19,621**	**-**	**19,621**	-
Total		**897,251**	**7,094**	**904,345**	867,488
NET INCOME/(EXPENDITURE)		**(33,429)**	**6,906**	**(26,523)**	(24,310)
RECONCILIATION OF FUNDS					
Total funds brought forward		**278,583**	**8,998**	**287,581**	311,891
TOTAL FUNDS CARRIED FORWARD		**245,154**	**15,904**	**261,058**	287,581

The notes form part of these financial statements

Statement of Financial Position

for the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	**2024 Total funds £**	2023 Total funds £
FIXED ASSETS					
Tangible assets	13	**1,909**	**11,180**	**13,089**	3,688
CURRENT ASSETS					
Stocks	14	**375**	**-**	**375**	375
Debtors	15	**83,211**	**-**	**83,211**	91,523
Cash at bank and in hand		**205,408**	**4,724**	**210,132**	217,850
		288,994	**4,724**	**293,718**	309,748
CREDITORS					
Amounts falling due within one year	16	**(45,749)**	**-**	**(45,749)**	(25,855)
NET CURRENT ASSETS		**243,245**	**4,724**	**247,969**	283,893
TOTAL ASSETS LESS CURRENT LIABILITIES		**245,154**	**15,904**	**261,058**	287,581
NET ASSETS		**245,154**	**15,904**	**261,058**	287,581
FUNDS	17				
Unrestricted funds				**245,154**	278,583
Restricted funds				**15,904**	8,998
TOTAL FUNDS				**261,058**	287,581

The financial statements were approved by the Board of Trustees and authorised for issue on 1/12/2024 and were signed on its behalf by:

Nigel Stratton

Nigel Stratton Chairman

Trustee

The notes form part of these financial statements

Statement of Cash Flows

for the year ended 31 March 2024

	Notes	2024	2023
		£	£
Cash flows from operating activities			
Cash generated from operations	1	**1,156**	(43,089)
Net cash provided by/(used in) operating activities		**1,156**	(43,089)
Cash flows from investing activities			
Purchase of tangible fixed assets		**(14,100)**	-
Interest received		**5,226**	1,070
Net cash (used in)/provided by investing activities		**(8,874)**	1,070
Change in cash and cash equivalents in the reporting period		**(7,718)**	(42,019)
Cash and cash equivalents at the beginning of the reporting period		**217,850**	259,869
Cash and cash equivalents at the end of the reporting period		**210,132**	217,850

The notes form part of these financial statements

Notes to the statement of Cash Flows

for the year ended 31 March 2024

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

	2024 £	2023 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	**(26,523)**	(24,310)
Adjustments for:		
Depreciation charges	**4,699**	1,878
Interest received	**(5,226)**	(1,070)
Decrease/(increase) in debtors	**8,312**	(14,652)
Increase/(decrease) in creditors	**19,894**	(4,935)
Net cash provided by/(used in) operations	**1,156**	(43,089)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/23 £	Cash flow £	**At 31/3/24 £**
Net cash			
Cash at bank and in hand	**217,850**	**(7,718)**	**210,132**
	217,850	**(7,718)**	**210,132**
Total	**217,850**	**(7,718)**	**210,132**

The notes form part of these financial statements

Notes to the Financial Statements

for the year ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Notes to the Financial Statements

for the year ended 31 March 2024

Allocation and apportionment of costs

The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities	15%
Independent Living Service	20%
Dementia Services	20%
ISM and Befriending services	5%
Advice and Information	7%
Advocacy	3%
Community Meal Service	20%
Community Sponsorship	5%
Awareness Raising	5%

Tangible fixed assets

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

Fixtures and fittings - 20% on cost

Office Equipment - 25% on cost

Notes to the Financial Statements

for the year ended 31 March 2024

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

Notes to the Financial Statements

for the year ended 31 March 2024

2. DONATIONS AND LEGACIES

	2024 £	2023 £
Donations	**14,880**	16,418
Legacies	**-**	1,060
	14,880	17,478

3. OTHER TRADING ACTIVITIES

	2024 £	2023 £
Fundraising events	**35,806**	5,261

4. INVESTMENT INCOME

	2024 £	2023 £
Deposit account interest	**5,226**	1,070

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024 £	2023 £
Client Contributions	Social Opportunities	**99,965**	91,409
Grants	Social Opportunities	**62,273**	96,667
Client Contributions	Independent Living Service	**326,491**	304,160
Client Contributions	Domiciliary Service	**-**	5,111
Client Contributions	Dementia Services	**155,656**	132,755
Grants	Dementia Services	**-**	29,575
Grants	Advice and Information	**5,000**	5,000
Grants	ISM and Befriending	**-**	13,464
Client Contributions	Meal Service	**171,930**	139,971
		821,315	818,112

Notes to the Financial Statements

for the year ended 31 March 2024

Grants received, included in the above, are as follows:	2024	2023
	£	£
Southborough & High Brooms AC	**10,000**	-
Age UK	**10,000**	10,000
Big Lottery Funding	**10,833**	86,667
Kent Community Grant	**5,000**	10,000
Dementia and Me	**31,440**	33,039
St James Place	**-**	5,000
	67,273	144,706

6. RAISING FUNDS

Raising donations and legacies

Staff costs	**-**	8,632
Sundries	**-**	892
Fundraising Costs	**1,023**	-
	1,023	9,524

7. CHARITABLE ACTIVITIES COSTS

	Direct costs	Support costs (see note 9)	Total
	£	£	£
Social Opportunities	**154,794**	**20,315**	**175,109**
Independent Living Service	**296,718**	**33,759**	**330,477**
Dementia Services	**67,879**	**33,759**	**101,638**
Advice and Information	**25,275**	**11,816**	**37,091**
Advocacy	**23,324**	**5,066**	**28,390**
ISM and Befriending	**9,187**	**8,442**	**17,629**
Awareness Raising	**-**	**8,442**	**8,442**
Meal Service	**151,164**	**33,761**	**184,925**
Community Sponsorship	**11,180**	**8,441**	**19,621**
	739,521	**163,801**	**903,322**

Notes to the Financial Statements

for the year ended 31 March 2024

8. GRANTS PAYABLE

	2024	2023
	£	£
Social Opportunities	-	264
Independent Living Service	-	1,290
	-	1,554

9. SUPPORT COSTS

	Management	GovernanceCosts	Total
	£	£	£
Social Opportunities	**19,745**	**570**	**20,315**
Independent Living Service	**32,999**	**760**	**33,759**
Dementia Services	**32,999**	**760**	**33,759**
Advice and Information	**11,550**	**266**	**11,816**
Advocacy	**4,952**	**114**	**5,066**
ISM and Befriending	**8,252**	**190**	**8,442**
Awareness Raising	**8,252**	**190**	**8,442**
Meal Service	**33,001**	**760**	**33,761**
Community Sponsorship	**8,251**	**190**	**8,441**
	160,001	**3,800**	**163,801**

Activity	Basis of allocation
Management	Staff activity
Governance costs	Staff activity

10. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Auditors remuneration	**3,800**	3,600
Depreciation - owned assets	**4,699**	1,878
Other operating leases	**16,735**	16,377

Notes to the Financial Statements

for the year ended 31 March 2024

11. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

12. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	**£608,810**	£595,526
Social security costs	**24,467**	21,857
Other pension costs	**8,693**	7,570
	641,970	624,953

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

	2024	2023
Social Opportunities	**16**	20
Independent Living Service	**25**	26
Social Integration and other services	**3**	5
Administrative Support	**2**	2
Marketing	**2**	2
	48	55

Key management personnel compensation was £42,000

Notes to the Financial Statements

for the year ended 31 March 2024

13. TANGIBLE FIXED ASSETS

	Improvements to property	Fixtures and fittings	Motor vehicles	Office Equipment	Totals
	£	£	£	£	£
COST					
At 1 April 2023	**17,837**	**14,505**	**57,091**	**15,983**	**105,416**
Additions	**-**	**14,100**	**-**	**-**	**14,100**
At 31 March 2024	**17,837**	**28,605**	**57,091**	**15,983**	**119,516**
DEPRECIATION					
At 1 April 2023	**14,338**	**14,316**	**57,091**	**15,983**	**101,728**
Charge for year	**1,784**	**2,915**	**-**	**-**	**4,699**
At 31 March 2024	**16,122**	**17,231**	**57,091**	**15,983**	**106,427**
NET BOOK VALUE					
At 31 March 2024	**1,715**	**11,374**	**-**	**-**	**13,089**
At 31 March 2023	**3,499**	**189**	**-**	**-**	**3,688**

14. STOCKS

	2024	2023
	£	£
Stocks	**375**	375

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	**75,720**	84,756
Other debtors	**7,491**	5,417
	83,211	91,523

Notes to the Financial Statements

for the year ended 31 March 2024

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	**12,746**	14,327
Pension Control Account	**1,459**	1,509
Accruals and deferred income	**20,000**	-
Accrued expenses	**4,100**	3,300
Accrued Holiday and wages	**7,444**	6,719
	45,749	25,855

17. MOVEMENT IN FUNDS

	At 1/4/23	Net movement in funds	At 31/3/24
	£	£	£
Unrestricted funds			
General fund	**258,583**	**(33,429)**	**225,154**
Kitchen redevelopment project management	**20,000**	**-**	**20,000**
	278,583	**(33,429)**	**245,154**
Restricted funds			
Minerva Trust Fund	**405**	**-**	**405**
LGBT Awareness Fund	**3,319**	**-**	**3,319**
ILS Bursary	**1,000**	**-**	**1,000**
Demenatia and Me	**4,274**	**(4,274)**	**-**
Magic Table	**-**	**11,180**	**11,180**
	8,998	**6,906**	**15,904**
TOTAL FUNDS	**287,581**	**(26,523)**	**261,058**

Notes to the Financial Statements

for the year ended 31 March 2024

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

	Incomming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**863,822**	**(897,251)**	**(33,429)**
Restricted funds			
Demenatia and Me	**-**	**(4,274)**	**(4,274)**
Magic Table	**14,000**	**(2,820)**	**11,180**
	14,000	**(7,094)**	**6,906**
TOTAL FUNDS	**877,822**	**(904,345)**	**(26,523)**
Comparatives for movement in funds			
Unrestricted funds			
General fund	284,281	(25,698)	258,583
Kitchen redevelopment project management	20,000	-	20,000
	304,281	(25,698)	278,583
Restricted funds			
Minerva Trust Fund	669	(264)	405
Winter Warmth Campaign	1,716	(1,716)	-
LGBT Awareness Fund	3,319	-	3,319
Dementia Bursary	381	(381)	-
ILS Bursary	1,000	-	1,000
ShopAbility Project	525	(525)	-
Demenatia and Me	-	4,274	4,274
	7,610	1,388	8,998
TOTAL FUNDS	311,891	(24,310)	287,581

Notes to the Financial Statements

for the year ended 31 March 2024

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

	Incomming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	782,235	(807,933)	(25,698)
Restricted funds			
Minerva Trust Fund	-	(264)	(264)
Winter Warmth Campaign	-	(1,716)	(1,716)
Dementia Bursary	-	(381)	(381)
ShopAbility Project	-	(525)	(525)
Demenatia and Me	29,575	(25,301)	4,274
St James Place	5,000	(5,000)	-
Asda Foundation	239	(239)	-
Digital Inclusion	13,464	(13,464)	-
I&A Fund	12,665	(12,665)	-
	60,943	(59,555)	1,388
TOTAL FUNDS	843,178	(867,488)	(24,310)

Notes to the Financial Statements

for the year ended 31 March 2024

18. RELATED PARTY DISCLOSURES

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

19. RESTRICTED FUNDS

Minerva Trust Fund
This fund has been set up to be used only in providing charitable assistance to people in the area.

LGBT Awareness Fund
This is for awareness raising

Winter Warmth Campaign
The Charity continues to receive funds from the sales of knitting woollen garments. The funds are used to provide charitable assistance to people in the area through the winter months.

Building Refurbishment
This is for the refurbishment of the day centre

Dementia and ILS Bursaries
This is for the provision of a bursary for Staff involved with these activities

Notes to the Financial Statements

for the year ended 31 March 2024

Dementia and Me
This was a contract commissioned by local Health and social care authorities to provide care for people post Dementia diagnosis.

Magic Table
Funds were raised to purchase two OMI Tables, for the day care centre. Specifically to provide activities for people living with dementia

"Thank you for all your help over the last couple of years. Your team are very special people and it has been great to always be able to speak to you personally when needed. We are very grateful for this wonderful service."
- Mrs W

Thank you



How you can get involved

You can support Age UK Tunbridge Wells in a number of ways

Donate

Volunteer

Fundraise

Campaign

To find out more about how you can get involved with Age UK Tunbridge Wells visit www.ageuk.org.uk/tunbridgewells

Age UK Tunbridge Wells
Day Centre
Wood Street
Tunbridge Wells
Kent
TN1 2QS

REGISTERED COMPANY NUMBER: 07956458 (England and Wales)
REGISTERED CHARITY NUMBER: 1147675



AGE UK TUNBRIDGE WELLS

England & Wales - Charity number 1147675

Accounts

REGISTERED COMPANY NUMBER: 07956458 (England and Wales)
REGISTERED CHARITY NUMBER: 1147675

Report of the Trustees and Financial Statements for the Year Ended 31 March 2023 for Age UK Tunbridge Wells



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Reference and Administrative Details for the year ended 31 March 2023

TRUSTEES	Nigel Morris Stratton Retired Solicitor Jeffrey Christopher Moys Chartered Surveyor Katherine Mary Sargeant Services Manager Alzheimer's Society Sandra Jacqueline Wisdom Kevin John Charles Pharoah Retired Counsellor
COMPANY SECRETARY	Sandra Springett
REGISTERED OFFICE	Day Centre Wood Street Tunbridge Wells Kent TN1 2QS
REGISTERED COMPANY NUMBER	07956458 (England and Wales)
REGISTERED CHARITY NUMBER	1147675
AUDITORS	Porritt Rainey The Crown Business Centre 10 High Street Otford Sevenoaks Kent TN14 5PQ

Age UK Tunbridge Wells

Chairman's Report
for the year ended 31 March 2023

This year has seen a return to more normal operations for the organisation and an effort to build back better. However, the pandemic has still been very much in evidence in many ways. The new ways of working have continued with several members of staff working from home, at least for part of the time.

Some of our services have done very well, but others, such as what we call “Day Care”, have struggled to get back to the pre-pandemic level of the numbers of clients we look after each week, despite consistent efforts to rebuild.

We appreciate, of course, that following the loss of our grant from Kent County Council, our prices have had to go up. We also appreciate that some older people may be nervous about mixing with a large number of other people, when Covid-19 is still ever-present in the community. Had we been able to reach pre-pandemic numbers, then the financial figures would be a lot better and we would have at least been able to break even, which must be our goal.

The year has also been marked by the “cost of living crisis” and high inflation, the latter which we have not witnessed for many years now. Rising costs not only impacted the older people we work with and our staff, but also the organisation as whole. Service delivery costs have dramatically escalated over the past twelve months, especially the cost of energy and food, both essential to our operations.

For our clients we have tried to mitigate the cost of living crisis by ensuring they have continued access to our Information & Advice (I&A) service and our Advocacy service. This has helped to ensure local older people have been able to access any support they are eligible for, especially financial, by way of unclaimed statutory benefits or better deals on utilities. For those who needed extra support to make use of the information provided we have continued to offer an Advocacy service supporting older people who would otherwise struggle to make their choices known. The staff involved in the delivery will speak more of this in this report.

For our staff, particularly those on the front line, who are so critically important to the services we provide, we have tried to ensure their remuneration reflects the good work they do. However, our leeway on salaries is always very tight and we have to balance the cost of services against the cost of provision. We would like to think that we have provided our staff with the best possible outcome for them in the current financial circumstances. Nevertheless, we recognise that no-one enters the caring profession if they want to maximise their income and that our staff do a great deal more than, realistically, we can ask of them. I would like to thank them all for once again this year going above and beyond. Thank you.

All that having been said, the organisation has finished the year in a better financial position than anticipated, managing to almost halve the predicted deficit from a budgeted £40K to approximately £25K. Further analysis suggests, as I have indicated above, that whilst many of services managed to break-even, day care, has been slow to return to the pre-pandemic levels and we have capacity to deliver more.

We have, though, had to make some financial savings as we go into the current financial year and have withdrawn our financial support for the Age Well West Kent (AWWK) project. The project was set up to encourage a more joined up approach to older peoples’ services across West Kent and as a vehicle to bid on the then upcoming Wellbeing Contract. That bid was unsuccessful and over the last few years other organisations that initially supported AWWK have dropped away. We will continue, though, to offer the holistic, person-centred approach that we have long advocated, and for now the project will continue to exist in the Tunbridge Wells area.

We also continue to struggle financially to deliver the services we offer "free at the point of access". However, these services, such as Information & Advice, Advocacy and Befriending, in our view, remain an essential part of our offer. This year we have had some success in securing grants to help support these, and we are extremely grateful to the funders who have enabled these services to continue. These include St James Place; Kent Community Health Foundation Trust; the Asda Foundation; and the Aviva Community Fund. I would like to offer all of them my heart-felt thanks.

Likewise, I would like to thank those individual members of the community who have supported us throughout the year, including the brave souls who completed the half marathon on our behalf. Our new Community Engagement Officer, who joined us part way through the year, has given added impetus to increasing community support for our organisation.

As I have said above, we are trying to build back better for the future. With this in mind, we are in the early stages of planning for the reconfiguration of the Wood Street Centre to make more efficient use of the space. This will involve improving the current facilities; moving and modernising the catering section; as well as considering how we can produce and deliver food in a more environmentally sustainable way. The reconfiguration will also allow more activities to happen simultaneously and help to emphasise the use of the Centre as a Hub for all older people and their carers.

So, looking ahead, we hope to build on the foundations of the work achieved this year and to continue with all our current services. To do this we will need to draw on our reserves for the "free" services for the foreseeable, but fortunately, we do have sufficient to do this, provided we can attract some additional funding, which we are determined to do. We expect in the coming year for a greater take-up of the day services. The demand is beginning to grow, as older people continue to emerge from the shadow of the Covid-19 Pandemic.

Finally, my thanks to all our volunteers, who continue to give great support to the organisation, and without whom we would struggle mightily. My thanks also to my fellow trustees for their continued support and wise counsel.

A hard year again, but, I believe, a productive one.

Nigel Stratton

Chairman

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote the following purposes for the benefit of the public and/or older people in and around the borough of Tunbridge wells:

1. Preventing or relieving the poverty of older people
2. Advancing education
3. Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
4. Promoting equality and diversity
5. Promoting the human rights of older people in accordance with the universal declaration of human rights
6. Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and
7. Such other charitable purposes for the benefit of older people as the trustees may from time to time decide

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

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services and many more.

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission

OBJECTIVES AND ACTIVITIES

Significant activities

Our Services

Information and Advice
It has been a particularly busy year for the Information & Advice Service. Possibly due to still catching up from the COVID period, but also possibly affected by the very limited number of other services in the area who offer I&A home visits for the more complex/vulnerable older people. We have had 4558 enquiries this year, and our benefit take up figure (how much money people will now get as a result of benefits claimed this year) was £1,268,987. This figure includes all benefits, for example, Attendance Allowance, Personal Independence Payments, Pension Credit and Housing & Council Tax Benefit.

At Age UK Tunbridge Wells we feel that all older people should have choice and control over their own lives, with easy access to the information and advice they need to make that happen. It's not always easy for older people to find out what services, benefits or other help is available, especially as public sector spending cuts mean that free help is increasingly rare. Sadly older people are often passed from pillar to post and find that they're up against a lack of coordination and communication between health and care services, meaning that getting answers to important questions can be a struggle. Even if people can get hold of information and advice, it's not always easy to understand, especially if there's nobody to explain it to them.

Our Information and Advice Service covers a wide range of activities; from a little bit of information to help people know where to start, to sitting down with someone who has more complex issues and helping them to sort them out. We offer home visits, which ensures no one is left out simply because they are unable to go out. This is particularly vital to vulnerable older people living in the very rural parts of our borough. Our work involves ensuring older people have the resources they need to continue to live as independently as possible. A large part of this is supporting them to apply for any benefits they are entitled to, but also involves supporting them to access the help that they require, often by referring or signposting them to other agencies/services.

By far the most common benefit which people need support with is Attendance Allowance. We have supported 269 people to apply for it this year, giving them either £68.10 or £101.75 per week towards improving their quality of life. This has made a huge difference to many people.

Aside from Attendance Allowance, we have carried out 77 full benefit checks and supported people to apply for many other benefits and grants, including Housing Benefit, Council Tax Benefit, Pension Credit and Personal Independence Payment.

As well as ensuring people have access to any eligible financial resources, we also provide information and advice to enable them to make informed decisions about issues that affect them, including housing and care advice, money management, and how to access debt advice. We also helped 118 people to obtain a Blue Badge, making it easier for them to get out and about, and therefore improving their quality of life.

Case Studies

Mrs T

Mrs T is 79 years old. She was referred to us by a concerned neighbour who realised she was struggling and was becoming very depressed as she was unable to go out due to her poor mobility. She was initially reluctant to accept any help from us as she is a very independent lady, who has always dealt with everything herself. She eventually agreed to me visiting and carrying out a benefit check. On first impressions, it appeared that she was correct, and would not be eligible for any benefits due to a private pension taking her slightly over the threshold. However, while chatting to her it became clear that she was struggling with her personal care and daily activities due to her poor mobility. I suggested that we should help her to apply for Attendance Allowance. She was initially unsure, but eventually agreed to let me at least fill in the form. The claim was successful which she was delighted about. I then suggested I could help her to apply for a Blue Badge, which she agreed to. She rang a short while later to say she has received her Blue badge and is able now to go out with her neighbour, who initially referred her, to her local park (among other places) as they can now park very close to a bench where they can sit by the lake. She stated how that small thing has improved her life significantly. She also mentioned that her increased income from the Attendance Allowance means she can organise some help for herself at home without worry.

Mr L

*Mr L is a 73 year old man living with Dementia. His wife is his full time carer. A friend had suggested that she should apply for Attendance Allowance for Mr L. Someone from another organisation visited her and agreed that she should apply, they left her with the phone number to call and order the form. She duly received the form, but was very daunted by it, and unsure how to fill it in. She contacted 2 different organisations (including the one who had already visited) and asked for some help to fill the form in. She was told by one organisation that they do not provide home visits, and sadly at the time she was unable to leave her husband for long enough to get to their offices. She was given the number of a different organisation and told they would help. She then called them and was told that they do not offer this service and she should contact DWP. At this point she became despondent and decided not to bother applying. A couple of months later a friend suggested she call Age UK which she, rather sceptically, did. I visited and made the Attendance Allowance claim for her husband, which was successful. They now use the money to have someone to sit with Mr L for a few hours so that his wife can go out and have some time to herself. She reported that they both really enjoy this time and are both very grateful that they did not give up on applying for Attendance Allowance***.***

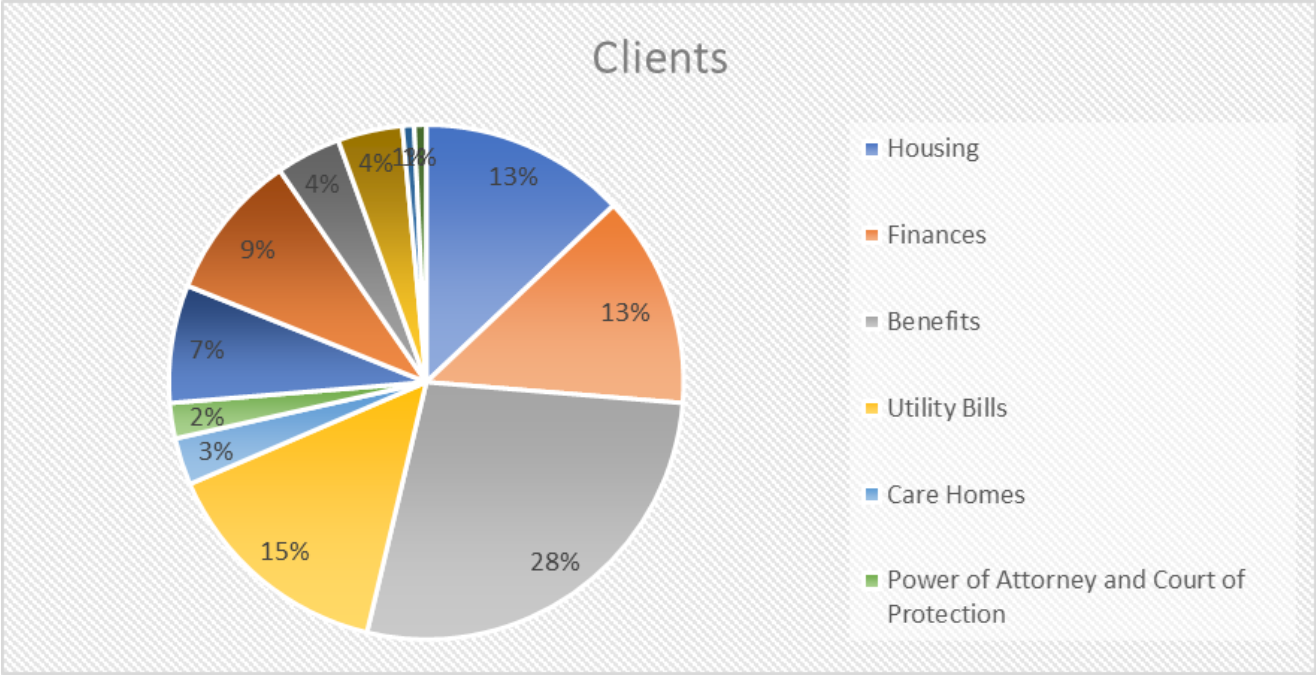
Advocacy

Advocacy can be so important when it comes to making life decisions. For many older people, even when armed with all the information, support is still needed in certain situations. Unfortunately, older people can sometimes feel overwhelmed with life changes as they get older. They can feel that they cannot cope with things that they used to find easy. They can feel that they are not being listened to and feel unable to speak out. They may feel that people are talking for them and not always in their best interests

As an advocate I help and support clients with things such as

- Accessing housing and housing issues
- Maximising income
- Wills, Funeral Plans and Probate
- Accessing care in the home including occupational therapy
- The Cost-of-living crisis sorting utility bills, accessing food banks etc.
- Power of Attorney and Court of Protection
- Accessing support with Mental Health Issues
- Scams and financial abuse
- Accompanying and supporting with meetings and appointments

To support with these things, I firstly listen to my client's views and concerns, I then help them to explore all their options and rights. I give information to help them make an informed decision without advising or judging. I complete forms, write letters, and make telephone calls either with my clients or on their behalf. This year I have helped and supported 156 clients with many different issues. Some clients I see for a brief time and help them resolve their issues. Others I have known for years, and they come and go as issues arise and they need my support.



Case Study 1

I met Mr and Mrs F when conducting a talk on Tunbridge Wells Age UK services. Mr and Mrs F had a housing issue and were struggling to get any help from their landlord. There was a leak in the property which was causing mould, and this was affecting Mrs F's health. The landlord was difficult to deal with and did not seem interested in the needs of Mr and Mrs F. In January 2020 I started Advocating for Mr and Mrs F, contacting the landlord on their behalf. Mr and Mrs F moved into temporary accommodation but when they returned to their home the leaks had begun in the bedroom and the mould had spread. I continued to support them, and they were moved back into the temporary accommodation and then we went into lockdown. In April 2020 we started to support Mr and Mrs F with weekly shopping and collected and delivered their medication. Eventually as we came out of lockdown Mr and Mrs F were rehoused in another sheltered scheme, with which they are incredibly happy. I sent Mr and Mrs F a feedback form and their comments were "Michaela was extremely knowledgeable and helpful, achieved far more than we could have on our own."

Case Study 2

I met Mrs P after her daughter Miss P contacted me regarding Mrs P's Personal Independence Payment (PIP). PIP is awarded on a points scheme for each daily activity or mobility issue. Mrs P was awarded the lower rates of PIP and when the award letter came Miss P did not agree with the points awarded. I visited Mrs P and Miss P at their home, and we went through the points and Mrs P's needs. (As English was not Mrs P's first language, Miss P translated my thoughts and what I was able to do for Mrs P) I then wrote a letter of appeal, explaining each point and gave reasons why we felt the award was wrong. I received a letter telling me that DWP were looking into my concerns. I then received a second letter from DWP explaining that there would be no need to go to appeal as after reviewing Mrs P's needs, they had changed the award to the highest rate on both daily living and mobility elements. Mrs P and Miss P were extremely pleased and grateful. I sent out a feedback form and their comments were "Michaela Bowles was amazing. She was friendly, helpful, passionate and compassionate. She is an amazing person and wonderful at her job. I would not go anywhere else in the future. Thank you so much for all your effort."

Dementia Service

The Dementia service has seen a steady stream of new referrals this year, delivered from the Wood Street Centre, and available three days per week. The service is complimented by the Cognitive Stimulation Therapy sessions designed to support those with a recent diagnosis/early onset of dementia. The service offers a friendly and caring environment for people living with dementia to spend the day with their peers, participate in stimulating activities and enjoy social interactions.

Independent Living Support Service (ILS)

We started the Independent Living Support (ILS) in 2008 and since then we have been successfully supporting clients in the community. The service continues to be a shining example of how to empower older people to maintain choice and control around how they choose to live independently within their homes. The service has always been designed around the individual, it seeks to support and enhance independence by enabling people to continue to do the ordinary day to day tasks that many of us take for granted. This could be household management, shopping, paperwork, pursuing social interests etc. In fact this could be anything and everything, it depends entirely on the wishes of the individual who in effect "commissions" their service.

Our service coordinators will meet with the potential client at home and listen to their goals and aspirations. We work with them and look at how we can build support plan to help them achieve the outcomes they desire; however, there is flexibility within the plan to respond to changing situations.

We do, however, have limitations; the ILS cannot help with personal care tasks but where this level of support is required, we are able to signpost and navigate to the right services for the client.

The flexibility of this service means that care plans and scheduled tasks can be changed and adapted as and when required, for some this could be daily or weekly; this does not pose a problem, either for co-ordination

or for their support worker who can easily work with the client, family members and other care professionals. The important part is always making the service work for the individual in the best way possible.

The service has continued to deliver between 1.3k and 1.5k hours of support per month and the turnover of support staff is minimal, with the longest serving member of staff had been with us from the start and has only just recently retired.



The staff who work for the ILS are very professional and compassionate, the assistance that they provide to their clients is invaluable, they form continued relationships, many have been with their clients from the start of the service. Clients are also very aware of the management and review process, those who are responsible for the overall service and staff.

Some feed back we have received

"*I just wanted to say how much Mum enjoys Valerie's visit and all her hard work cleaning and tidying up. Mum always speaks so kindly of Valerie and its clear how much she enjoys the visits and the friendship".*
"*I just wanted to say how lovely and clean the house smelt today my thanks to Karen"*

"I just wanted to thank the support staff for all of the time and consideration my father and I have been given over the time he has been at home"

Dementia Outreach
The Dementia Outreach service was started during the Covid period, we have a small group of support staff who offer one-2 one support for clients living with Dementia. Potential clients are visited at home by the coordinator and offered a holistic assessment often with family members/carers so they can discuss their existing support and how the outreach service can offer a stimulating environment for the client and in many cases also offer some respite for the care giver. Coordinators wherever possible match a support worker with a client this often works best for the client and the support worker if they have a common interest, they can then talk more freely, it breaks the ice on the first visit and helps to allow the client to feel more at ease.

Dementia Outreach is a very personal service, the support worker and the client form close relationships, the support workers offer different activities on each visit these are relevant and personal to each client they visit, clients may even partake in activities outside of their home giving them a greater opportunity to live well with Dementia.

However, the service is also very much within the hands of the clients, our support workers are very understanding of how Dementia can fluctuate, and they can change the activities they had planned in tune with how the client is feeling on any given day, some days all our clients may want to; is be listened to and this of course is fine, after all, it is their service.



The service itself has grown slowly but steadily starting with 13 hours per month to now over 90 hours per month.

Some feedback from our clients via their family carers

"*Mr C said thank you for sending Beverley to Mum, she seems very in tune with her they have a great time together. Beverley seems to make a really good effort to make different activities each week, I just thought I would put in a good word for Beverley she is a real credit".*

"Megan took the trouble to ask mum what sort of things she enjoyed doing, they went for a walk and did some colouring between chatting, she was very friendly and enjoyed what she was doing"

"I wanted to message and say Claire was Brilliant today! it is so nice knowing Mum is being looked after by a lovely lady, my mum seems to really like Claire, I think the pottery helped! As is something common and can understand.
Thank you so much for being understanding it is such a big help you guys are brilliant thank you"

Generic Day Services

The Day Care service has not returned to the activity levels pre pandemic, although new people have started with the service, some others have moved on. As many of the clients who do attend are some of the most physically frail, support to attend this social opportunity is essential. Some time ago we shifted from providing our own transport for clients, to and from the Centre to outsourcing it. This whilst practical solution for some has not proved ideal for all. It is area we will need to consider as currently we are no longer always able to accommodate those with exceptional transport needs, and these are exactly the people we want to support. These restrictions have impacted on the new referrals we can accept. For those who are able to attend the two days offer the opportunity to socialise with others and enjoy a fantastic lunch and some organised activities, including exercise classes, so important in Falls Prevention. Clients can enjoy the Courtyard Garden area and get involved with the gardening if they wish as well having access to other activities that may take their fancy.

Our team of care staff are always on hand to provide whatever support is needed during the day. It is really good to see the Centre buzzing again and people enjoying their time, it's a great place for folks to make friends and experience some real social interaction. The planned reconfiguration of the Centre, although in its infancy, will hopefully encourage even more people to come along and take advantage of all that is on offer.

Community Meal Service

The meal service continues to develop and the numbers requesting meals has increased steadily. The food is all prepared freshly each day by our great team of catering staff lead by Michael Birkenbach the Chef. We offer a six week rolling menu with alternatives and catering for special diets. The meals are delivered by a mixture of volunteer and employed delivery staff all of whom we rely on to ensure some of the most vulnerable local older people have a nice lunch to look forward to and friendly face for quick chat. The service can also provide a light packed cold supper for those who require this. Our meal customers are asked regularly for their feedback, not only on the quality of the food and delivery service but also on the menu composition and Michael strives to react to season changes and local availability when he plans the menus and prepares the food. The catering team all work well together, again this a mixture of volunteers and employed staff, striving hard to ensure meal times either at home or in the Centre are an absolute pleasure.

Befriending & LGBTQ Befriending

Befriending is such an important service enabling older people to have regular contact with a 'friend', particularly important for those who are socially isolated or find it difficult to get out and about. The matching process relies very much on the service manager understanding and knowing both the client and the potential volunteer so that the match has a good chance of success. People are usually matched on a shared interest or experience and the vast majority are successful often resulting in a long-lasting friendship, valued by both the client and the volunteer. This year we have welcomed a new service manager Lynne Walker, Lynne is already making the service better known in the community and recruiting more volunteers who want to participate. Many who use the service are very socially isolated and report feeling lonely, just wanting someone to talk to, they report that these regular interactions are something to really look forward to.

Digital Befriending, like befriending matches a volunteer with a client but in this instance it to share knowledge and know how. The volunteers bring the know how around digital connection. This can be learning to use a laptop, computer or tablet and sometimes a mobile phone. Through the support of the Kent Community Trust we are able to offer the client the loan of tablet to get them started and have a taste of the potential before making the commitment to buy their own. Older people can be shown how to make the most of their device, using it for email, video calling and using the internet. For many this is becoming a very essential service as post pandemic much of what we do in our daily lives is dependent on access to digital platforms and the internet. A huge part of the shared 'know how' will focus on how to stay safe on line again incredibly important in this new digital world.

Volunteers

As ever the Charity is dependent and indebted to our volunteers. Much of the work we do is entirely dependent on the support given on a voluntary basis. The IT and computers, community befrienders, reception, support work in the Day Centre, kitchen assistants and volunteer drivers to name some of the roles fulfilled by our dedicated team. We would also want to welcome the additional volunteers who have stepped forward to us to offer the LGBT Befriending service. Without doubt these folk are our most valuable asset.

Community Engagement

In January 2022 we ran an AVIA crowdfunding campaign focusing on Preventing isolation and loneliness in older people in support of our I&A service and raised £12,666.

July 2022, we secured the support of our memory cafe by Ruby's of London, based in TW, who supply delicious gluten free cakes each month for the monthly meetings.

In August 2022 a team of volunteers from AXA PPP came along to the centre and worked on the garden and exterior of the building. We were delighted to receive donations of paints and decoration equipment from Brewers of Tunbridge Wells

In September 2022 we were successful in bidding and receiving a £5,000 grant from St. James's Place Charitable
in support of our I&A service.

October 2022 - Asda Foundation gave us a cheque for £239.00 so we could buy a new toaster for the Centre.

Bring a Smile Christmas raffle - The aim was to highlight loneliness among older people & raise money. We had 5 clients sharing their stories about their most memorable Christmas dinner. we ran the raffle on Just Giving and raised £665. Through the community engagement work prizes were donated by local businesses.

On the 19th of February 2023, we teamed up with a couple of Tunbridge Wells businesses, HG Construction and SJD Projects to enter three runners representing Age UK TW in the Tunbridge Wells half marathon. Sadly, one runner had to drop out at the last minute due to illness, but still, our two runners completed the race, wearing Age UK TW branded T-shirts, and between the three they raised over £2,000 in sponsorship.
A wonderful achievement.

Baldwins Travel allowed us to put our collection tins in some of their shops and we received £100.65 in donations.

Chief Officers Report

Its been perhaps a less challenging year in terms of Covid and to some extent funding. By the end of the year we have ended in slightly better financial position than anticipated but we still have a long way to go to achieve complete sustainability. Some of our services have been slow to "get going" post Covid and this is a frustration, we know we have really good services on offer that are able to make positive difference to older people, particularly the most vulnerable. Our challenge has been and will continue to be ensuring older people themselves and those that support them are aware of what we can offer. Our newish social media presence is helping promote what we do to the local community, aided by the Community Engagement Officer Role and Kim Pearman has made a lot of new community 'friends and supporters' in her time with us, it is hoped that these emerging relationships will grow and strengthen over time.

Our Senior Management Team, all of who are responsible for delivering services themselves have worked tirelessly again this year to ensure 'our service offer' meets the needs of local older people and helps improve their sense of wellbeing and independence. I won't mention them all by name but they really are the back-bone of the organisation enabling everything else to function as it should. As we go we will continue to review services and gather feedback to ensure the continued relevance and value of what we do, we shall also be looking at what needs to be developed or even invented! There are without doubt gaps in the support and services available for local older people, these may widen as the local authority and others grapple with financial constraints, we need to be ready with potential solutions for those who will need us.

I have to thank our Board of Trustees, led by Nigel Stratton our Chairman for all of their dedication and work supporting all of the staff and volunteers again this year. The expertise and experience they bring and share is invaluable to this organisation, we have been guided through the pandemic and through the loss of our core funding and thankfully we are still able and functioning well. We have more challenges in the coming years but we are all very confident in the future and our ability to make Tunbridge Wells Borough a good place to get older.

STRATEGIC REPORT

Principal funding sources

The Charity generates the majority by way of voluntary donations, legacies, grants and community sponsorship. Some services offered are "charged for" with the aim of keeping them financially sustainable however any surplus created is directed to the provision of "free services" such as Information and Advice and Advocacy.

Financial review

Reserves policy

On the recommendation of the Charity Commission the Trustees have adopted a Reserves Policy in order for the Charity to justify and explain its reserves position and its reason for keeping funds in reserve. The policy is set out below:

Reason for holding reserves

The Charity needs reserves to safeguard its day to day services by maintaining a positive cash flow without recourse to borrowing. £170K is set aside and is sufficient to meet our redundancy obligations and would currently be sufficient to wind the Charity's front line services down within 3 months and close the charity within 6 months. £20K is ring fenced for the refurbishment of the catering and day centre facilities. And we have budgeted a deficit of £32K in the current financial year.

Level of reserves

We have produced a deficit of £ £24,310 for the year leaving a total of £ £278,583 unrestricted reserves. The trustees believe that this level is sufficient to enable the organisation to continue and ensure continued financial stability.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The Charity is controlled by it Memorandum and Articles and operates under its constitution which was adopted on 17th February 1948. The constitution has subsequently been amended on 17th January 1994, 10th October 1985 and 12th September 2000.

Recruitment and appointment of new trustees

The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 1 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer

Induction and training of new trustees

New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.

Affiliation and relationship between the Charity and other organisations

Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation. Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Systems of internal control are designed to provide reasonable but not absolute assurance against material mis-statement or loss. They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Tunbridge Wells for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 1 November 2023 and signed on the board's behalf by:

Nigel Stratton

Nigel Morris Stratton - Trustee

Opinion

We have audited the financial statements of Age UK Tunbridge Wells (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 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 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

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

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

Based on our understanding of the charity and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and other factors such as taxation.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to manual accounting journals. Audit procedures performed by the engagement team included:

- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud,
- Evaluating management's controls designed to prevent and detect irregularities, and
- Identifying and testing manuals accounting journals, in particular any unusual items

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

Use of our report

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

Alan Peal

Alan R E Peal (Senior Statutory Auditor)
for and on behalf of Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

Date: 1 November 2023

Age UK Tunbridge Wells

Statement of Financial Activities
for the year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	**2023 Total funds £**	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**4,574**	**12,904**	**17,478**	20,273
Charitable activities	5				
Social Opportunities		**188,076**	**-**	**188,076**	170,070
Independent Living Service		**304,160**	**-**	**304,160**	238,233
Domiciliary Service		**5,111**	**-**	**5,111**	-
Dementia Services		**132,755**	**29,575**	**162,330**	140,392
Advice and Information		**-**	**5,000**	**5,000**	12,500
ISM and Befriending		**-**	**13,464**	**13,464**	-
Meal Service		**139,971**	**-**	**139,971**	148,579
Other trading activities	3	**5,261**	**-**	**5,261**	907
Investment income	4	**1,070**	**-**	**1,070**	61
Other income		**1,257**	**-**	**1,257**	580
Total		**782,235**	**60,943**	**843,178**	731,595
EXPENDITURE ON					
Raising funds	6	**9,524**	**-**	**9,524**	9,719
Charitable activities	7				
Social Opportunities		**154,849**	**264**	**155,113**	147,708
Independent Living Service		**307,048**	**525**	**307,573**	245,003
Domiciliary Service		**836**	**-**	**836**	-
Dementia Services		**83,156**	**25,682**	**108,838**	116,813
Advice and Information		**9,847**	**19,381**	**29,228**	28,933
Advocacy		**26,894**	**-**	**26,894**	22,444
ISM and Befriending		**28,284**	**13,464**	**41,748**	23,712
Meal Service		**187,495**	**239**	**187,734**	176,737
Total		**807,933**	**59,555**	**867,488**	771,069
NET INCOME/(EXPENDITURE)		**(25,698)**	**1,388**	**(24,310)**	(39,474)
RECONCILIATION OF FUNDS					
Total funds brought forward		**304,281**	**7,610**	**311,891**	351,365
TOTAL FUNDS CARRIED FORWARD		**278,583**	**8,998**	**287,581**	311,891

The notes form part of these financial statements

Statement of Financial Position
31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	**2023 Total funds £**	2022 Total funds £
FIXED ASSETS					
Tangible assets	13	**3,688**	**-**	**3,688**	5,566
CURRENT ASSETS					
Stocks	14	**375**	**-**	**375**	375
Debtors	15	**91,523**	**-**	**91,523**	76,871
Cash at bank and in hand		**208,852**	**8,998**	**217,850**	259,869
		300,750	**8,998**	**309,748**	337,115
CREDITORS					
Amounts falling due within one year	16	**(25,855)**	**-**	**(25,855)**	(30,790)
NET CURRENT ASSETS		**274,895**	**8,998**	**283,893**	306,325
TOTAL ASSETS LESS CURRENT LIABILITIES		**278,583**	**8,998**	**287,581**	311,891
NET ASSETS		**278,583**	**8,998**	**287,581**	311,891
FUNDS	17				
Unrestricted funds				**278,583**	304,281
Restricted funds				**8,998**	7,610
TOTAL FUNDS				**287,581**	311,891

The financial statements were approved by the Board of Trustees and authorised for issue on 1 November 2023 and were signed on its behalf by:

Nigel Stratton

Nigel Morris Stratton - Trustee

The notes form part of these financial statements

Age UK Tunbridge Wells

Statement of Cash Flows
for the year ended 31 March 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	**(43,089)**	(53,295)
Net cash used in operating activities		**(43,089)**	(53,295)
Cash flows from investing activities			
Interest received		**1,070**	61
Net cash provided by investing activities		**1,070**	61
Change in cash and cash equivalents in the reporting period		**(42,019)**	(53,234)
Cash and cash equivalents at the beginning of the reporting period		**259,869**	313,103
Cash and cash equivalents at the end of the reporting period		**217,850**	259,869

The notes form part of these financial statements

Notes to the Statement of Cash Flows for the year ended 31 March 2023

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

	2023	2022
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	**(24,310)**	(39,474)
Adjustments for:		
Depreciation charges	**1,878**	1,878
Interest received	**(1,070)**	(61)
Increase in debtors	**(14,652)**	(25,770)
(Decrease)/increase in creditors	**(4,935)**	10,132
Net cash used in operations	**(43,089)**	(53,295)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/22	Cash flow	At 31/3/23
	£	£	£
Net cash			
Cash at bank and in hand	**259,869**	**(42,019)**	**217,850**
	259,869	**(42,019)**	**217,850**
Total	**259,869**	**(42,019)**	**217,850**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs

The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities	22%
Independent Living Service	15%
Dementia Services	30%
Befriending services	4%
Advice and Information	3%
Meal Service	23%
Advocacy	3%

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Office Equipment	- 25% on cost

1. ACCOUNTING POLICIES - continued

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	**16,418**	9,614
Gift aid	**-**	659
Legacies	**1,060**	10,000
	17,478	20,273

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising	5,261	907

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	1,070	61

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023 £	2022 £
Client Contributions	Social Opportunities	91,409	82,659
Grants	Social Opportunities	96,667	87,411
Client Contributions	Independent Living Service	304,160	238,233
Client Contributions	Domiciliary Service	5,111	-
Client Contributions	Dementia Services	132,755	95,392
Grants under SLA	Dementia Services	29,575	45,000
Grants	Advice and Information	5,000	12,500
Grants	ISM and Befriending	13,464	-
Client Contributions	Meal Service	139,971	111,079
Grants	Meal Service	-	37,500
		818,112	709,774

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

	2023	2022
	£	£
Tunbridge Wells BC	-	(9,000)
Kent County Council	-	141,411
Age UK	10,000	12,500
Big Lottery Funding	86,667	32,500
Kent Community Grant	10,000	5,000
St James Place	5,000	-
Age UK Heren Bay – Digital Inclusion	3,464	-
	144,706	182,411

6. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Staff costs	8,632	5,478
Sundries	892	-
Fundraising	-	4,194
	9,524	9,672

Other trading activities

	2023	2022
	£	£
Bad debts	-	47
Aggregate amounts	9,524	9,719

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 8)	Support costs (see note 9)	Totals
	£	£	£	£
Social Opportunities	119,806	264	35,043	155,113
Independent Living Service	282,390	1,290	23,893	307,573
Domiciliary Service	836	-	-	836
Dementia Services	61,057	-	47,781	108,838
Advice and Information	24,450	-	4,778	29,228
Advocacy	22,116	-	4,778	26,894
ISM and Befriending	35,378	-	6,370	41,748
Meal Service	151,102	-	36,632	187,734
	697,135	1,554	159,275	857,964

8. GRANTS PAYABLE

	2023	2022
	£	£
Social Opportunities	**264**	833
Independent Living Service	**1,290**	-
	1,554	833

9. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Social Opportunities	**34,251**	**792**	**35,043**
Independent Living Service	**23,353**	**540**	**23,893**
Dementia Services	**46,701**	**1,080**	**47,781**
Advice and Information	**4,670**	**108**	**4,778**
Advocacy	**4,670**	**108**	**4,778**
ISM and Befriending	**6,226**	**144**	**6,370**
Meal Service	**35,804**	**828**	**36,632**
	155,675	**3,600**	**159,275**

Activity	*Basis of allocation*
Management	Staff activity
Governance costs	Staff activity

10. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Auditors remuneration	**3,600**	3,600
Depreciation - owned assets	**1,878**	1,878
Other operating leases	**16,377**	15,547

11. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

12. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	**595,526**	516,093
Social security costs	**21,857**	23,924
Other pension costs	**7,570**	7,640
	624,953	547,657

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

	2023	2022
Social Opportunities	**20**	15
Domiciliary Services	**-**	1
Independent Living Service	**26**	22
Social Integration and other services	**5**	5
Administrative Support	**2**	2
Marketing	**2**	1
	55	46

Key management personnel compensation was £43,615

13. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Office Equipment £	Totals £
COST					
At 1 April 2022 and 31 March 2023	**17,837**	**14,505**	**57,091**	**15,983**	**105,416**
DEPRECIATION					
At 1 April 2022	**12,555**	**14,221**	**57,091**	**15,983**	**99,850**
Charge for year	**1,783**	**95**	**-**	**-**	**1,878**
At 31 March 2023	**14,338**	**14,316**	**57,091**	**15,983**	**101,728**
NET BOOK VALUE					
At 31 March 2023	**3,499**	**189**	**-**	**-**	**3,688**
At 31 March 2022	5,282	284	-	-	5,566

14. STOCKS

	2023 £	2022 £
Stocks	**375**	375

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	**84,756**	74,166
Other debtors	**5,417**	-
Emergency Client Expenses Control account	**1,350**	2,705
	91,523	76,871

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	**14,327**	16,070
Client Fund Raising	**-**	193
Pension Control Account	**1,509**	1,647
Accrued expenses	**3,300**	3,300
Accrued Holiday and wages	**6,719**	9,580
	25,855	30,790

17. MOVEMENT IN FUNDS

	At 1/4/22	Net movement in funds	At 31/3/23
	£	£	£
Unrestricted funds			
General fund	**284,281**	**(25,698)**	**258,583**
Kitchen redevelopment project management	**20,000**	**-**	**20,000**
	304,281	**(25,698)**	**278,583**
Restricted funds			
Minerva Trust Fund	**669**	**(264)**	**405**
Winter Warmth Campaign	**1,716**	**(1,716)**	**-**
LGBT Awareness Fund	**3,319**	**-**	**3,319**
Dementia Bursary	**381**	**(381)**	**-**
ILS Bursary	**1,000**	**-**	**1,000**
ShopAbility Project	**525**	**(525)**	**-**
Dementia and Me	**-**	**4,274**	**4,274**
	7,610	**1,388**	**8,998**
TOTAL FUNDS	**311,891**	**(24,310)**	**287,581**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**782,235**	**(807,933)**	**(25,698)**
Restricted funds			
Minerva Trust Fund	**-**	**(264)**	**(264)**
Winter Warmth Campaign	**-**	**(1,716)**	**(1,716)**
Dementia Bursary	**-**	**(381)**	**(381)**
ShopAbility Project	**-**	**(525)**	**(525)**
Dementia and Me	**29,575**	**(25,301)**	**4,274**
St James Place	**5,000**	**(5,000)**	**-**
Asda Foundation	**239**	**(239)**	**-**
Digital Inclusion	**13,464**	**(13,464)**	**-**
I&A Fund	**12,665**	**(12,665)**	**-**
	60,943	**(59,555)**	**1,388**
TOTAL FUNDS	**843,178**	**(867,488)**	**(24,310)**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	320,265	(15,984)	(20,000)	284,281
Kitchen redevelopment project management	-	-	20,000	20,000
	320,265	(15,984)	-	304,281
Restricted funds				
Minerva Trust Fund	2,897	(2,228)	-	669
Winter Warmth Campaign	1,716	-	-	1,716
LGBT Awareness Fund	3,319	-	-	3,319
Dementia Bursary	381	-	-	381
ILS Bursary	1,000	-	-	1,000
ShopAbility Project	9,676	(9,151)	-	525
SAFFA Grant	10,000	(10,000)	-	-
Catalyst Grant	2,111	(2,111)	-	-
	31,100	(23,490)	-	7,610
TOTAL FUNDS	351,365	(39,474)	-	311,891

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	703,095	(719,079)	(15,984)
Restricted funds			
Minerva Trust Fund	-	(2,228)	(2,228)
ShopAbility Project	(9,000)	(151)	(9,151)
SAFFA Grant	-	(10,000)	(10,000)
Catalyst Grant	-	(2,111)	(2,111)
Kent Community Grant	5,000	(5,000)	-
Big Lottery Fund	32,500	(32,500)	-
	28,500	(51,990)	(23,490)
TOTAL FUNDS	731,595	(771,069)	(39,474)

18. RELATED PARTY DISCLOSURES

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

19. RESTRICTED FUNDS

Minerva Trust Fund
This fund has been set up to be used only in providing charitable assistance to people in the area.

LGBT Awareness Fund
This is for awareness raising

Winter Warmth Campaign
The Charity continues to receive funds from the sales of knitting woollen garments. The funds are used to provide charitable assistance to people in the area through the winter months.

Building Refurbishment
This is for the refurbishment of the day centre

Dementia and ILS Bursaries
This is for the provision of a bursary for Staff involved with these activities

19. RESTRICTED FUNDS - continued

ShopAbility
Funding was provided last year by Tunbridge Wells Borough Council (TWBC) specifically to work in partnership with local retail area and develop a scheme to provide mobility aids to disabled shoppers to enable them to access the area. The project was severely disrupted by the CV19 Pandemic and so unspent funds were repaid to TWBC.

Catalyst
Funding was obtained and held by AUKTW to enable representatives of the Age UK's in Kent (including our Chief Officer) to participate in virtual technology and systems training to assist with the roll out of our "virtual" support offer.

SAAFA
This fund was granted to support our Covid Response directed at retired veterans and includes work to enable them to remain independent and improve their wellbeing, as well provide them with equipment i.e. IT and internet access and access to services.

Dementia and Me
This was a contract commissioned by local Health and social care authorities to provide care for people post Dementia diagnosis.

AGE UK TUNBRIDGE WELLS

England & Wales - Charity number 1147675

Accounts

REGISTERED COMPANY NUMBER: 07956458 (England and Wales)
REGISTERED CHARITY NUMBER: 1147675

Report of the Trustees and Financial Statements for the Year Ended 31 March 2022 for Age UK Tunbridge Wells

Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

Age UK Tunbridge Wells

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for the year ended 31 March 2022

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Age UK Tunbridge Wells

Report of the Trustees
for the year ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07956458 (England and Wales)

Registered Charity number
1147675

Registered office
Day Centre
Wood Street
Tunbridge Wells
Kent
TN1 2QS

Trustees

Nigel Morris Stratton	Retired Solicitor
Jeffrey Christopher Moys	Chartered Surveyor
Katherine Mary Sergeant	Services Manager Alzheimer's Society
Sandra Jacqueline Wisdom	School Business Manager
Kevin John Charles Pharoah	Retired Counsellor

Company Secretary
Mrs S Springett

Auditors
Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

Induction and training of new trustees

New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.

Organisational structure

General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 1 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer.

Affiliation and relationship between the Charity and other organisations

Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation.

Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Systems of internal control are designed to provide reasonable but not absolute assurance against material miss-statement or loss. They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote the following purposes for the benefit of the public and/or older people in and around the borough of Tunbridge wells:

1. Preventing or relieving the poverty of older people
2. Advancing education
3. Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
4. Promoting equality and diversity
5. Promoting the human rights of older people in accordance with the universal declaration of human rights
6. Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and
7. Such other charitable purposes for the benefit of older people as the trustees may from time to time decide

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

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services, Meals Service and many more.

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission

Significant activities

It has been another difficult year with very many challenges, not least Covid 19, which has continued to disrupt the lives of our clients, volunteers and staff. Thankfully, fewer people now seem to become seriously ill, which is good news and is, I believe, due to the vaccination programme and the continued social distancing advice. Where we can we have tried to resume services and we have continued to follow all the guidelines on social distancing and infection control to ensure that we keep all our people as safe and well as we can.

This new reality, living with Covid 19 circulating in the community, has dramatically changed how some of our volunteers and staff work to deliver our services. Working from home has become common practice for those who do not need face to face contact at our centre at Wood Street. This has helped to minimise unnecessary contact and, as has been found in many businesses, has proved to be a better and more productive way for some people to work. As a result of this new way of working, we are in the process of upgrading our telephone system which will enhance our ability to manage staff working off site and will be more cost effective for the future.

Our other big challenge has and will continue to be, financial. We are approaching the end of any financial support from our Local Authority, Kent County Council (KCC). This will leave a gaping £230,000.00 per year hole in our income, based on recent years. We have been fortunate to secure some transitional funding this year both from KCC and the Big Lottery Fund to cushion us through, but it is unlikely that we will be able to operate on a 'break even' basis while Covid 19 continues to circulate and affect our ability to resume services to pre pandemic levels.

For the year in question, we ended with a planned deficit of approximately £40,000, which was taken from reserves, which had been built up precisely for this purpose. In the coming year it is likely that the deficit will be of a similar amount.

I and my fellow Trustees are ever mindful of how we can guide the Charity through these very difficult times. Ideally, we would aim to grow the organisation, so that it is more financially stable for the future. We are acutely aware of how important our services are to the older people in the Tunbridge Wells borough, especially those who are most vulnerable. We believe that, financially, times will be very tough for everyone. The economic forecasts both on an individual level and for the country as a whole, are not encouraging. Doubtless also, the money spent in fighting the Pandemic will need to be recouped.

We are actively assessing ways in which we might increase our income. In part this will come from an expansion in capacity in our services. This is not motivated primarily to improve our financial position, but as much as anything to meet the increasing demand for those services. The Pandemic increased the social isolation of many older people and the consequences of this are beginning to reveal themselves.

Older people have become far more frail. Lack of exercise and social motivation; medical treatments being delayed; and loneliness are all taking their toll. Equally, there are far fewer opportunities available to older people, particularly the frailest. The new Wellbeing Contract commissioned by KCC to replace services such as ours, seems only to "signpost" people elsewhere, without providing services themselves. The problem is that the provision of actual services is shrinking into non-existence.

In addition, we have been developing our Social Media presence and this has proved to be a useful aid both to disseminate information and also a call to action, especially during the Pandemic. We hope to continue to build on the successes so far to enhance the community resources that are available to support our work.

Aside from ensuring services have the capacity to meet the growing demand, we are looking also at how we might fund raise more successfully locally. We have decided to employ someone part-time to work alongside our Social Media staff and to help design and develop our campaign.

It is particularly hard at this time to know or be able to anticipate, exactly what the future will bring, but as ever we will continue on with enthusiasm. As I have said above, the demand for services and support shows no signs of diminishing. We will need to adapt and perhaps be more creative with how we deliver those services. We are confident that we have the right team of staff and volunteers who are as ever, dedicated to ensuring local older people get the support and help they need.

As always I express my thanks to all our staff and volunteers, a number of who have been with us for many years. They have continued to do a superlative job, led by our Chief Officer, Sandra. I cannot compliment them all enough on their commitment to the Charity. We rely on them all so much and they never let us down.

My continued thanks to my fellow Trustees for their help and support during the year. The whole organisation very much values their contribution to its running.

There are challenges ahead some, no doubt, as yet unknown but as ever we shall plough on in order to meet the needs of the older population in this area.

Our Services

The Covid 19 Pandemic continued to impact on our services quite dramatically during the period of this report. Face to face communal services remained closed for the first part of the year

Information and Advice

We provide a range of Information and Advice services to older local people, including housing advice, benefit and income maximisation, care services as well as guide people to more detailed information and support as required. Our service has been in constant demand during this period and face to face delivery was resumed as soon as it was possible, we assessed each situation to mitigate risks but where possible provided the service face to face. The service enabled local people to claim £861k in eligible benefits.

Advocacy

We have a qualified Advocate on the staff to work with those who need extra support to deal with life's challenges. Advocacy is delivered free at the point of access and is task specific, it designed to enable the recipient to have the support and help needed to address a particular situation. The service has supported people with a range of issues including adult safeguarding, divorce, utility company challenges, housing provider challenges, noise nuisance and family breakdowns. This service resumed "in person" as soon as it was practical and safe for the individual clients involved, with staff taking all the necessary precautions

Dementia Service

The Dementia service has established itself at Wood Street, open three days per week and complimented by the Cognitive Stimulation Therapy sessions to support those with a recent diagnosis/early onset of dementia. The service reopened in July, this saw the return of some existing clients although many had moved on to 24 hour care but we also received a steady stream of new referrals. The service offers a friendly and caring environment for people living with dementia to spend the day with their peers, participate in stimulating activities and enjoy social interactions. The outreach support service, hastily set up during the pandemic has continued, again with a steady stream of new referrals for people to access one to one activities in their own home.

Independent Living Support Service (ILS)

ILS is a community based service, offering older people whatever help and support they need to maintain their independence. The service is truly person centred and directed by the client and include help and support with almost any task aside from those involving personal care. Support staff are chosen for their skills and experience and matched to clients where these skills can be most effective. The essential elements of this service continued to be delivered throughout the pandemic in the early part of this year all aspects of the service have resumed, and referrals have steadily increased. Recruiting staff has been quite challenging during this year impacting our capacity to deliver more or expand the service.

Domiciliary Bathing

The home bathing service continues to provide people with the support they need to access their own bathroom facilities. Our service manager, along with other members of staff are Trusted Assessors for the KCC Occupational Therapy service and are able to assess people using the service and assist them to obtain any aids or adaptions they need to continue to use their home facilities safely. Our bathing staff aid with reassurance and encouragement, assist with care plans and are able to flag up any deterioration in a clients wellbeing or physical health and so enable prompt interventions. The service has continued during the year, it is personal care service and staff have taken all the necessary precautions to protect the clients as well themselves and offered the service as safely as possible. As the service is no longer subsidised by KCC and other similar services are available from local commercial providers it is likely that we will close this service to concentrate on the ILSS and Dementia Home Service.

Generic Day Services

The Day Care reopened in July with many familiar faces returning to the Centre, however there has been a reluctance with clients frightened of returning in case they catch Covid. The staff at the centre have taken all the recommended precautions and encouraged and assisted clients to regularly test for Covid. With good infection control measures and lots of common sense we have avoided any outbreaks at the centre. The service offers even the most frail older people the chance to spend the day in warm and friendly sociable environment, where they can maintain relationships with their peers and develop new ones. We have seen the return of the volunteers who help support the service and the clients, including those who manage the reception area and man the phones. The one to one welfare calls, as well as encouraging and enabling people to meet up virtually has ensured even those who have not yet returned are able to stay in touch. The virtual meet ups, for exercise, chats or particular interests have been increasingly popular with some and schemes to loan people the equipment to participate have been made available.

Community Meal Service

The service, also set up in haste in the first few days of the covid pandemic and national lockdown, has developed into a very valued service with people choosing to continue to use the service even as restrictions have lifted. For many it offers not only the opportunity to have a hot and nutritious meal delivered literally to the table it also means a visit from one our friendly delivery team. The team members, made up from both volunteers and paid staff, are able to monitor the health and wellbeing of our clients and sound the alert when things are not going well. For some clients this is the only regular visitor they see and some good relationships have developed given the frequency of visits (often everyday). The service runs to our current capacity but we are looking at how we can develop our catering infrastructure to potentially expand this further. Our catering team has been very well supported by both some very dedicated volunteers and some ad hoc paid staff who have stepped in to help out, it is quite a complex operation often catering for over 100 clients as well providing the meals for the Day centres.

Befriending

Befriending: Since the end of the COVID restrictions, we have seen a much slower uptake on befriending opportunities. Whilst the demand from clients is high, our volunteers have since returned to work or their pre-COVID routines, and as such, their spare time is a lot more limited. Thanks to a push in social media postings, we have in the past couple of months received more volunteering applications, so hope that with time, things begin to pick up again.

Digital: This programme has been extremely well received and we have had some great feedback from clients. With many families distanced from their elderly relatives, we have been able, thanks to the help of our volunteers, put people back in touch via email and video calling. As befriending has slowed down, I think a push on the digital side poses as a great counter option and hope to see more development from the project in 2023. As there is more flexibility to the way in which these sessions are held (at home or at the day centre), we have had a better engagement from both clients and volunteers.

FINANCIAL REVIEW

Principal funding sources

This year the principle funder has been Kent County Council (KCC)

Reserves policy

On the recommendation of the Charity Commission the Trustees have adopted a Reserves Policy in order for the Charity to justify and explain its reserves position and its reason for keeping funds in reserve. The policy is set out below:

Reason for holding reserves

The Charity needs reserves to safeguard its day to day services by maintaining a positive cash flow without recourse to borrowing. £160 K is sufficient and also would currently be sufficient to wind the charity down within 3 months as per the Charity Commission recommendations. We intend to continue to add to our reserves to enable the charity to have more financial resilience to deal with the on-going Pandemic and to adjust beyond the support historically offered by KCC. We have developed a two year financial strategy to enable us to become fully sustainable but with some flexibility to mitigate the uncertainty around the effects of the Pandemic, the restrictions and lockdowns.

Level of reserves

We have produced a deficit for the year leaving a total of £304,282 unrestricted reserves. The trustees believe that this level is sufficient to enable the organisation to continue and ensure stability as we lose the historic grant core funding from KCC.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Age UK Tunbridge Wells for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

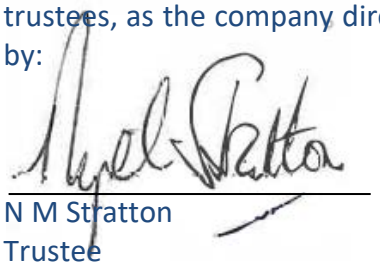
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 13th December 2022 and signed on the board's behalf by:



N M Stratton
Trustee

Opinion

We have audited the financial statements of Age UK Tunbridge Wells (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 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 its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Our responsibilities for the audit of the financial statements

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

influence the economic decisions of users taken on the basis of these financial statements.

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

Based on our understanding of the charity and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011 and other factors such as taxation.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to manual accounting journals. Audit procedures performed by the engagement team included:

- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud,
- Evaluating management's controls designed to prevent and detect irregularities, and
- Identifying and testing manuals accounting journals, in particular any unusual items.

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

Use of our report

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



Alan R E Peal (Senior Statutory Auditor)
for and on behalf of Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

Date: 14 December 2022

Age UK Tunbridge Wells

Statement of Financial Activities
for the year ended 31 March 2022

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**20,273**	**-**	**20,273**	32,520
Charitable activities	5				
Social Opportunities		**179,070**	**(9,000)**	**170,070**	195,613
Independent Living Service		**238,233**	**-**	**238,233**	241,005
Domiciliary Service		**-**	**-**	**-**	52,468
Dementia Service		**140,392**	**-**	**140,392**	72,389
Advice and Information		**12,500**	**-**	**12,500**	29,154
Advocacy		**-**	**-**	**-**	14,694
Independent Services		**-**	**-**	**-**	24,162
Meal Service		**111,079**	**37,500**	**148,579**	-
Covid Response		**-**	**-**	**-**	238,431
Other trading activities	3	**907**	**-**	**907**	10,100
Investment income	4	**61**	**-**	**61**	236
Other income		**580**	**-**	**580**	1,285
Total		**703,095**	**28,500**	**731,595**	912,057
EXPENDITURE ON					
Raising funds	6	**9,719**	**-**	**9,719**	2,625
Charitable activities	7				
Social Opportunities		**137,835**	**9,873**	**147,708**	96,193
Independent Living Service		**241,388**	**3,615**	**245,003**	232,627
Domiciliary Service		**-**	**-**	**-**	32,032
Dementia Service		**100,542**	**16,271**	**116,813**	72,013
Befriending Service		**-**	**-**	**-**	3,198
Advice and Information		**27,848**	**1,085**	**28,933**	28,577
Advocacy		**21,721**	**723**	**22,444**	23,035
Independent Services		**13,350**	**10,362**	**23,712**	24,144
Meal Service		**166,675**	**10,062**	**176,737**	-
Covid Response		**-**	**-**	**-**	218,101
Total		**719,078**	**51,991**	**771,069**	732,545
NET INCOME/(EXPENDITURE)		**(15,983)**	**(23,491)**	**(39,474)**	179,512
RECONCILIATION OF FUNDS					
Total funds brought forward		**320,265**	**31,100**	**351,365**	171,853
TOTAL FUNDS CARRIED FORWARD		**304,282**	**7,609**	**311,891**	351,365

The notes form part of these financial statements

Statement of Financial Position
31 March 2022

	Notes	Unrestricted fund £	Restricted funds £	**2022 Total funds £**	2021 Total funds £
FIXED ASSETS					
Tangible assets	13	**5,566**	**-**	**5,566**	7,444
CURRENT ASSETS					
Stocks	14	**375**	**-**	**375**	375
Debtors	15	**76,871**	**-**	**76,871**	51,101
Cash at bank and in hand		**252,259**	**7,610**	**259,869**	313,103
		329,505	**7,610**	**337,115**	364,579
CREDITORS					
Amounts falling due within one year	16	**(30,790)**	**-**	**(30,790)**	(20,658)
NET CURRENT ASSETS		**298,715**	**7,610**	**306,325**	343,921
TOTAL ASSETS LESS CURRENT LIABILITIES		**304,281**	**7,610**	**311,891**	351,365
NET ASSETS		**304,281**	**7,610**	**311,891**	351,365
FUNDS	17				
Unrestricted funds				**304,281**	320,265
Restricted funds				**7,610**	31,100
TOTAL FUNDS				**311,891**	351,365

The financial statements were approved by the Board of Trustees and authorised for issue on 13 December 2022 and were signed on its behalf by:



.....
Nigel Morris Stratton - Trustee

The notes form part of these financial statements

Age UK Tunbridge Wells

Statement of Cash Flows
for the year ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	**(53,295)**	165,755
Net cash (used in)/provided by operating activities		**(53,295)**	165,755
Cash flows from investing activities			
Purchase of tangible fixed assets		**-**	(474)
Interest received		**61**	236
Net cash provided by/(used in) investing activities		**61**	(238)
Change in cash and cash equivalents in the reporting period		**(53,234)**	165,517
Cash and cash equivalents at the beginning of the reporting period		**313,103**	147,586
Cash and cash equivalents at the end of the reporting period		**259,869**	313,103

The notes form part of these financial statements

Notes to the Statement of Cash Flows
for the year ended 31 March 2022

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

	2022	2021
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	**(39,474)**	179,512
Adjustments for:		
Depreciation charges	**1,878**	1,879
Interest received	**(61)**	(236)
Increase in debtors	**(25,770)**	(10,190)
Increase/(decrease) in creditors	**10,132**	(5,210)
Net cash (used in)/provided by operations	**(53,295)**	165,755

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/21	Cash flow	**At 31/3/22**
	£	£	**£**
Net cash			
Cash at bank and in hand	**313,103**	**(53,234)**	**259,869**
	313,103	**(53,234)**	**259,869**
Total	**313,103**	**(53,234)**	**259,869**

1. ACCOUNTING POLICIES

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

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs
The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities	15%
Independent Living Service	12%
Covid Response	25%
Domiciliary Bathing	18%
Dementia Services	20%
Befriending services	2%
Advice and Information	4%
Advocacy	3%
Independent services	1%

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

Fixtures and fittings	-	20% on cost
Office Equipment	-	25% on cost

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

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

Continued....

1. ACCOUNTING POLICIES - continued

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	**9,614**	19,852
Gift aid	**659**	-
Legacies	**10,000**	12,668
	20,273	32,520

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	**907**	10,100

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	**61**	236

Continued....

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022 £	2021 £
Client Contributions	Social Opportunities	**82,659**	3,672
Grants	Social Opportunities	**87,411**	191,941
Client Contributions	Independent Living Service	**238,233**	197,698
Grants	Independent Living Service	**-**	43,307
Client Contributions	Domiciliary Service	**-**	16,038
Grants	Domiciliary Service	**-**	36,430
Client Contributions	Dementia Service	**95,392**	24,185
Grants	Dementia Service	**45,000**	48,204
Grants	Advice and Information	**12,500**	29,154
Grants	Advocacy	**-**	14,694
Grants	Independent Services	**-**	24,162
Client Contributions	Meal Service	**111,079**	-
Grants	Meal Service	**37,500**	-
Client Contributions	Covid Response	**-**	95,649
Grants	Covid Response	**-**	142,782
		709,774	867,916

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

	2022 £	2021 £
Tunbridge Wells BC	**(9,000)**	10,750
Kent County Council	**141,411**	460,082
Southborough & High Brooms AC	**-**	1,685
Age UK	**12,500**	46,046
SAFFA	**-**	10,000
Catalyst Grants	**-**	2,111
Big Lottery Funding	**32,500**	-
Kent Community Grant	**5,000**	-
	182,411	530,674

Continued....

6. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	**5,478**	-
Fundraising	**4,194**	2,625
	9,672	2,625

Other trading activities

	2022	2021
	£	£
Bad debts	**47**	-
Aggregate amounts	**9,719**	2,625

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 8)	Support costs (see note 9)	Totals
	£	£	£	£
Social Opportunities	**107,157**	**833**	**39,718**	**147,708**
Independent Living Service	**229,118**	**-**	**15,885**	**245,003**
Dementia Service	**45,326**	**-**	**71,487**	**116,813**
Advice and Information	**24,167**	**-**	**4,766**	**28,933**
Advocacy	**19,267**	**-**	**3,177**	**22,444**
Independent Services	**22,123**	**-**	**1,589**	**23,712**
Meal Service	**154,498**	**-**	**22,239**	**176,737**
	601,656	**833**	**158,861**	**761,350**

8. GRANTS PAYABLE

	2022	2021
	£	£
Social Opportunities	**833**	425

Continued….

9. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Social Opportunities	**38,818**	**900**	**39,718**
Independent Living Service	**15,525**	**360**	**15,885**
Dementia Service	**69,867**	**1,620**	**71,487**
Advice and Information	**4,658**	**108**	**4,766**
Advocacy	**3,105**	**72**	**3,177**
Independent Services	**1,553**	**36**	**1,589**
Meal Service	**21,735**	**504**	**22,239**
	155,261	**3,600**	**158,861**

Activity	*Basis of allocation*
Management	Staff activity
Finance	Staff activity
Governance costs	Staff activity

10. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Auditors remuneration	**3,600**	3,600
Depreciation - owned assets	**1,878**	1,878
Other operating leases	**15,547**	15,030

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

12. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	**516,093**	499,803
Social security costs	**23,924**	24,979
Other pension costs	**7,640**	7,776
	547,657	532,558

Continued....

12. STAFF COSTS - continued

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

	2022	2021
Social Opportunities	**15**	3
Domiciliary Service	**1**	1
Independent Living Service	**22**	14
Social Integration and other services	**5**	5
Covid Response	**-**	30
Administrative Support	**2**	3
Marketing	**1**	-
	46	56

Key management personnel compensation was £42,500

13. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Motor vehicles £	Office Equipment £	Totals £
COST					
At 1 April 2021 and 31 March 2022	**17,837**	**14,505**	**57,091**	**15,983**	**105,416**
DEPRECIATION					
At 1 April 2021	**10,771**	**14,127**	**57,091**	**15,983**	**97,972**
Charge for year	**1,784**	**94**	**-**	**-**	**1,878**
At 31 March 2022	**12,555**	**14,221**	**57,091**	**15,983**	**99,850**
NET BOOK VALUE					
At 31 March 2022	**5,282**	**284**	**-**	**-**	**5,566**
At 31 March 2021	7,066	378	-	-	7,444

14. STOCKS

	2022 £	2021 £
Stocks	**375**	375

Continued....

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	**74,166**	48,042
Emergency Client Expenses Control account	**2,705**	3,059
	76,871	51,101

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	**16,070**	10,572
Client Fund Raising	**193**	193
Pension Control Account	**1,647**	-
Accrued expenses	**3,300**	4,800
Accrued Holiday and wages	**9,580**	5,093
	30,790	20,658

17. MOVEMENT IN FUNDS

	At 1/4/21	Net movement in funds	At 31/3/22
	£	£	£
Unrestricted funds			
General fund	**320,265**	**(15,984)**	**304,281**
Restricted funds			
Minerva Trust Fund	**2,897**	**(2,228)**	**669**
Winter Warmth Campaign	**1,716**	**-**	**1,716**
LGBT Awareness Fund	**3,319**	**-**	**3,319**
Dementia Bursary	**381**	**-**	**381**
ILS Bursary	**1,000**	**-**	**1,000**
ShopAbility Project	**9,676**	**(9,151)**	**525**
SAFFA Grant	**10,000**	**(10,000)**	**-**
Catalyst Grant	**2,111**	**(2,111)**	**-**
	31,100	**(23,490)**	**7,610**
TOTAL FUNDS	**351,365**	**(39,474)**	**311,891**

Continued....

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**703,095**	**(719,079)**	**(15,984)**
Restricted funds			
Minerva Trust Fund	**-**	**(2,228)**	**(2,228)**
ShopAbility Project	**(9,000)**	**(151)**	**(9,151)**
SAFFA Grant	**-**	**(10,000)**	**(10,000)**
Catalyst Grant	**-**	**(2,111)**	**(2,111)**
Kent Community Grant	**5,000**	**(5,000)**	**-**
Big Lottery Fund	**32,500**	**(32,500)**	**-**
	28,500	**(51,990)**	**(23,490)**
TOTAL FUNDS	**731,595**	**(771,069)**	**(39,474)**

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	At 31/3/21 £
Unrestricted funds			
General fund	162,540	157,725	320,265
Restricted funds			
Minerva Trust Fund	2,897	-	2,897
Winter Warmth Campaign	1,716	-	1,716
LGBT Awareness Fund	3,319	-	3,319
Dementia Bursary	381	-	381
ILS Bursary	1,000	-	1,000
ShopAbility Project	-	9,676	9,676
SAFFA Grant	-	10,000	10,000
Catalyst Grant	-	2,111	2,111
	9,313	21,787	31,100
TOTAL FUNDS	171,853	179,512	351,365

Continued....

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	887,511	(729,786)	157,725
Restricted funds			
Southborough & High Brooms AC	1,685	(1,685)	-
ShopAbility Project	10,750	(1,074)	9,676
SAFFA Grant	10,000	-	10,000
Catalyst Grant	2,111	-	2,111
	24,546	(2,759)	21,787
TOTAL FUNDS	912,057	(732,545)	179,512

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

19. RESTRICTED FUNDS

Minerva Trust Fund
This fund has been set up to be used only in providing charitable assistance to people in the area.

Southborough & High Brooms AC
These are funds transferred from Southborough and High Brooms Age Concern to acquire a minibus and provide an IT Project.

LGBT Awareness Fund
This is for awareness raising

Winter Warmth Campaign
The Charity continues to receive funds from the sales of knitting woollen garments. The funds are used to provide charitable assistance to people in the area through the winter months.

Building Refurbishment
This is for the refurbishment of the day centre

Dementia and ILS Bursaries
This is for the provision of a bursary for Staff involved with these activities

ShopAbility
Funding was provided last year by Tunbridge Wells Borough Council (TWBC) specifically to work in partnership with local retail area and develop a scheme to provide mobility aids to disabled shoppers to enable them to access the area. The project was severely disrupted by the CV19 Pandemic and so unspent funds were repaid to TWBC.

Continued....

19. RESTRICTED FUNDS - continued

Catalyst
Funding was obtained and held by AUKTW to enable representatives of the Age UK's in Kent (including our Chief Officer) to participate in virtual technology and systems training to assist with the roll out of our "virtual" support offer.

SAAFA
This fund was granted to support our Covid Response directed at retired veterans and includes work to enable them to remain independent and improve their wellbeing, as well provide them with equipment i.e. IT and internet access and access to services.

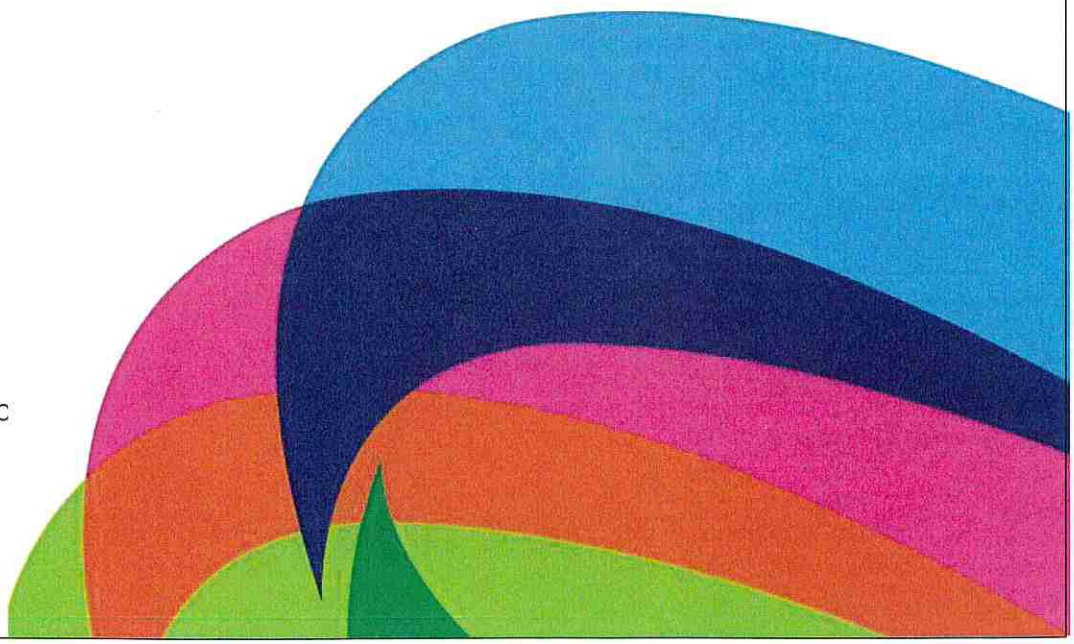
AGE UK TUNBRIDGE WELLS

England & Wales - Charity number 1147675

Accounts

REGISTERED COMPANY NUMBER: 07956458 (England and Wales)
REGISTERED CHARITY NUMBER: 1147675

Report of the Trustees and Financial Statements for the Year Ended 31 March 2021 for Age UK Tunbridge Wells



Porritt Rainey
The Crown Business C
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

Age UK Tunbridge Wells

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for the year ended 31 March 2021

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Report of the Trustees
for the year ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07956458 (England and Wales)

Registered Charity number
1147675

Registered office
Day Centre
Wood Street
Tunbridge Wells
Kent
TN1 2QS

Trustees

N M Stratton	Retired Solicitor
J C Moys	Chartered Surveyor
K M Sergeant	Services Manager Alzheimer's Society
S J Wisdom	School Business Manager
K Pharoah	Retired Counsellor

Company Secretary
Mrs S Springett

Auditors
Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

The Chair undertakes an audit of the Trustees on an annual basis to ensure the Board has a full complement of members with relevant skills and expertise. Where gaps are identified Trustees are offered any required training and new members recruited as required. Trustees retire in rotation and are elected at the Annual General Meeting. New Trustees can be appointed in this way or can be co-opted by the Board in accordance with the Articles of Association.

Induction and training of new trustees

New Trustees work through an induction period. They are provided with an induction pack that includes a copy of the governing document, recent board meeting minutes, an annual report and accounts, and the business plan. A Trustee is mentored and guided by a fellow Trustee and the Chief Officer who will help familiarise the new member with the organisational structure, the individual staff and volunteers, an overview of the services provided and the policies and procedures currently in place.

Organisational structure

General control, management and administration of the Charity is carried out by the Board of Trustees who are appointed by way of nomination and election by the membership in accordance with the procedures detailed in the Governing Document. The Board of Trustees is authorised to appoint new Trustees to fill vacancies through resignation or death of an existing Trustee.

The Trustees named on page 3 have served throughout the year stated unless stated otherwise. The Board met 6 times during the year. Trustees formulate the strategic direction of the Charity and have overall responsibility for ensuring the Charity has appropriate systems of control, financial and otherwise. Responsibility for the day-to-day management of the Charity and the delivery of services is delegated to the Chief Officer.

Affiliation and relationship between the Charity and other organisations

Age UK Tunbridge Wells is a Brand Partner with Age UK, which was formed in 2009 by the merger of Age Concern and Help the Aged. The Trustees of Age UK Tunbridge Wells signed the Partnership Agreement and the Directors believe it remains beneficial to the operation of the organisation.

Age UK Tunbridge Wells remains an independent, locally-governed and locally-funded organisation, able to respond to the needs of people in later life within the Tunbridge Wells locality.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Systems of internal control are designed to provide reasonable but not absolute assurance against material miss-statement or loss. They include:

- A strategic plan and an annual budget approved by the Trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

To promote the following purposes for the benefit of the public and/or older people in and around the borough of Tunbridge wells:

1. Preventing or relieving the poverty of older people
2. Advancing education
3. Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical)
4. Promoting equality and diversity
5. Promoting the human rights of older people in accordance with the universal declaration of human rights
6. Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion or other disadvantage; and
7. Such other charitable purposes for the benefit of older people as the trustees may from time to time decide

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

We attempt to achieve these objectives in a number of ways including the provision of practical services such as Day Care, Dementia Day Care, Information & Advice, Advocacy Services, Independent Living Services and many more.

The trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission

Significant activities

This year's report is unlike any previous report as we reflect on a unique year. Having been involved in this organisation and some of its predecessors since 1984, in all that time we have never faced such a health crisis as we did this year. As we closed the financial report for the last period 2019-20 the Covid 19 Pandemic was just beginning, and we had no idea what an effect it would have on our services during the year. By April 2020 the entire Country was in a full lock down with only essential services operating.

I won't dwell too much on the wider effects of the Pandemic, much of which will remain in our collective memories for years to come. Suffice it to say that the effect for those who were older, more vulnerable, socially isolated, or not digitally connected, was that life became extremely challenging.

Many of the services we ordinarily provide had to be paused with immediate effect and we were faced with finding new ways of supporting people to survive these very difficult times. Our staff came up with innovative solutions.

To support those who had previously attended the Day Centre, we hastily developed a Community Hot Meal Service to ensure people were able to access fresh food and drink every day and extended this to 7 days per week from the start. In the first eight weeks of the year, we prepared and delivered over 3,000 meals to older vulnerable people. To do this we had not only to rely on our staff, but in addition we were blessed with an army of local volunteers, who turned out in force to support the older community. By the end of the financial year, we have prepared and supplied 33,052 meals directly to individual older people. Some of these have been free and some have been at a reduced cost. The important point being that older people were able to have access to nutritional food to help keep them as healthy as possible.

In addition, we ensured that those who could manage to cook for themselves had access to groceries and other essentials, such as toilet rolls. In the first few weeks of the pandemic, this often entailed staff and volunteers queuing outside supermarkets for hours on end or driving around looking for essential supplies. Again, in the first eight weeks we provided over 2,000 shopping or prescription collection calls. Some of these shopping trips were funded by Age UK, as many older people were unable to access their bank or pension. This number is a conservative estimate as it took a while to develop the systems to record all that we were doing. By the end of the financial year, we delivered direct to individual older people 18,332 episodes of support, including shopping, prescription collection, bed changing and essential cleaning.

Mindful of how socially isolated many older people had become and without a clear end in sight, we developed a system for welfare visits and calls to support people to cope in the new circumstances. The staff at the Day Centre took up this challenge and kept in touch with older people, either by a regular telephone call or a home visit – standing at a safe distance

in the garden! We got many requests from distant family members concerned about a loved one who would be alone. The Pandemic highlighted the fact that many people in their 60's and 70's are supporting their older relatives, but that the lockdown made that incredibly difficult if not impossible. During this period, we provided over 10,000 welfare calls or visits to check-up on people, reassure or just to have a chat.

As the new reality of living with Covid evolved over the year, so our services and responses evolved. An example of this was encouraging older people to meet virtually using the internet and providing support and equipment for those who had never used digital technology. For some this worked well. Virtual coffee mornings were established, exercise groups and virtual classes. Whilst some have embraced this new technology, the Pandemic has demonstrated how disadvantaged people are if they do not have access to the internet and we have much work to do to try to ensure all older people have equal access and the ability to use modern technology.

As the year moved on and the first lockdown eased, we developed further the "new" way of working. Some staff and volunteers have remained based at the Centre in Wood Street, whilst others have and continue to work from home. Procedures and protocols have been developed to help stop the spread of the virus and keep both the older people and our staff safe and well.

We were supported financially over the year by Kent County Council and the local Borough Council, and this support meant we were able to keep support services operating throughout the year. We also received specific funding from the British Legion to support veterans, and Age UK national through various appeals and fund-raising initiatives were also able to support our work. I am very grateful to them all, both for that financial support, but also their encouragement and help throughout the year.

As a result of the pandemic, Kent County Council decided to pause the contract tendering process and extend our grant for a further year. They also provided us with extra support to compensate for loss of income. Subsequently, the tendering process was restarted and unfortunately, we were not successful in our contract bid. In effect our normal funding ceased overnight at the beginning of the next financial year. This at a time when services were only just beginning to open again and we had no opportunity of transforming to a full cost recovery model.

I cannot end this report without expressing my heartfelt gratitude to all our staff and volunteers. Simply put, they have been magnificent. Our staff have proved, if we did not know it already, how extremely flexible and adaptable they are, and lead by our Chief Officer, Sandra, have provided innovative and comprehensive support to the older community in Tunbridge Wells during this very difficult period. I want to thank them all.

Also, I want to mention the volunteers, many of whom were furloughed, who turned up, at some risk to their own health, and helped us provide the meals and other services. Many then returned to their normal work, but without the extra help that they provided, we would not have coped.

My thanks as ever to my fellow Trustees for their continued support and for getting used to meeting online, sometimes at short notice, to deal with problems as they arose. We have tried, as much as possible, to fulfil our governance responsibilities, in these difficult times. Through the financial support that we have received, we ended the year on a strong financial footing and with reserves that have enabled us to start building back, but with much to do for the future.

Chairman

Our Services

Due to the on-going Covid 19 Pandemic we have given a brief overview of the main services we provide ordinarily during the year. As reflected upon above these services have been paused or adapted considerably. In addition to those services listed below we have developed a Community Meal Service and a Dementia Home Support service.

Information and Advice

We provide a range of Information and Advice services to older local people, including housing advice, benefit and income maximisation, care services as well as guide people to more detailed information and support as required. Our service has been in constant demand during this period although face to face delivery has been all but impossible to deliver safely except in extenuating circumstances. Staff have adapted to work over the telephone or use virtual meeting technology.

Advocacy

We have a qualified Advocate on the staff to work with those who need extra support to deal with life's challenges. Advocacy is delivered free at the point of access and is task specific, it designed to enable the recipient to have the support and help needed to address a particular situation. The service has supported people with a range of issues including adult safeguarding, divorce, utility company challenges, housing provider challenges, noise nuisance and family breakdowns. Again, our service has been in constant demand during this period although face to face delivery has been all but impossible to deliver safely except in extenuating circumstances. Staff have adapted to work over the telephone or use virtual meeting technology.

Dementia Service

The Dementia service has established itself at Wood Street, open three days per week and complimented by the Cognitive Stimulation Therapy sessions to support those with a recent diagnosis/early onset of dementia. The service has been closed due to safety restrictions, to support our clients we have offered one to one home support and some virtual sessions for those able to access this and participate.

Independent Living Support Service (ILS)

ILS is a community based service, offering older people whatever help and support they need to maintain their independence. The service is truly person centred and directed by the client and include help and support with almost any task aside from those involving personal care. Support staff are chosen for their skills and experience and matched to clients where these skills can be most effective. Much of this work has continued during the Pandemic as it has been essential to keep people safe and well, the emphasis has been on essential tasks only, shopping, prescriptions, bed making and changing etc.

Domiciliary Bathing

The home bathing service continues to provide people with the support they need to access their own bathroom facilities. Our service manager, along with other members of staff are Trusted Assessors for the KCC Occupational Therapy service and are able to assess people using the service and assist them to obtain any aids or adaptions they need to continue to use their home facilities safely. Our bathing staff aid with reassurance and encouragement, assist with care plans and are able to flag up any deterioration in a clients wellbeing or physical health and so enable prompt interventions. The service has continued during the year, it is personal care service and staff have taken all the necessary precautions to protect the clients as well themselves and offered the service as safely as possible.

Generic Day Services

The Day Care service is as popular as ever, the two days are at capacity seeing 50 plus older people attending on a regular basis. The service offers even the most frail older people the chance to spend the day in warm and friendly sociable environment, where they can maintain relationships with their peers and develop new ones. This service has been paused this year, instead we have offered one to one welfare calls and visits as well as encouraging and enabling people to meet up virtually. The virtual meet ups, for exercise, chats or particular interests are beginning to pick up momentum but are only reaching a few of clients. Many still need to be convinced of the merits of the new technology and assisted to overcome their fears.

Volunteering

The opportunities to volunteer with us this year have been very different, but we have been overwhelmed by the tremendous support from local volunteers who have worked to support local older vulnerable people during this difficult time. The hot meal delivery service has been particularly dependent on volunteers to deliver the meals 7 days per week and we have had the benefit of a wonderful team of people who have turned out, many covering the service everyday. We have also been very well supported by local volunteers fundraising for us and/or making the essential face masks, needed to keep everyone safe. The response from our local community has been truly inspirational.

Befriending

Befriending has been adapted to that the Befrienders keep in touch with their clients via telephone or, as in some instances as restrictions have allowed, by a socially distanced visit, with the Befriender outside of the home and chatting through an open door. Many of our clients have benefitted from this type of service under the welfare calls and visits and for some clients who live alone and do not have immediate family it is very much a social lifeline.

FINANCIAL REVIEW

Principal funding sources

This year the principle funder has been Kent County Council (KCC) who have directed extra funding to support our Covid response services, many of the income generating services have been paused and staff re-directed to the emergency response. KCC have helped to offset the loss income and ensure the services have remained viable. We are acutely aware that this support is temporary and we will need to maintain services well into 2021-22 before the current restrictions begin to ease.

Reserves policy

On the recommendation of the Charity Commission the Trustees have adopted a Reserves Policy in order for the Charity to justify and explain its reserves position and its reason for keeping funds in reserve. The policy is set out below:

Reason for holding reserves

The Charity needs reserves to safeguard its day to day services by maintaining a positive cash flow without recourse to borrowing. £160 K is sufficient and also would currently be sufficient to wind the charity down within 3 months as per the Charity Commission recommendations. We intend to continue to add to our reserves to enable the charity to have more financial resilience to deal with the on-going Pandemic and to adjust beyond the support historically offered by KCC. We have developed a two year financial strategy to enable us to become fully sustainable but with some flexibility to mitigate the uncertainty around the effects of the Pandemic, the restrictions and lockdowns.

Level of reserves

We have produced a surplus for the year leaving a total of £320,269 unrestricted reserves. The trustees believe that this level is sufficient to enable the organisation to continue during the on-going Covid 19 crisis as well ensure stability as we lose the historic grant core funding from KCC.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Age UK Tunbridge Wells for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

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

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 18th November 2021 and signed on the board's behalf by:

N M Stratton
Trustee

Opinion

We have audited the financial statements of Age UK Tunbridge Wells (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

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

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

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

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

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

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 on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities . This description forms part of our Report of the Independent Auditors.

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

Alan R E Peal (Senior Statutory Auditor)
for and on behalf of Porritt Rainey
The Crown Business Centre
10 High Street
Otford
Sevenoaks
Kent
TN14 5PQ

18 November 2021

Age UK Tunbridge Wells

Statement of Financial Activities
for the year ended 31 March 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**32,522**	-	**32,522**	5,661
Charitable activities	5				
Social Opportunities		**181,067**	**14,546**	**195,613**	325,762
Independent Living Service		**241,005**	-	**241,005**	258,375
Domiciliary Service		**52,468**	-	**52,468**	72,105
Dementia Service		**72,389**	-	**72,389**	141,231
Advice and Information		**29,154**	-	**29,154**	-
Advocacy		**14,694**	-	**14,694**	14,694
Independent Services		**24,162**	-	**24,162**	-
Covid Response		**228,431**	**10,000**	**238,431**	-
Other trading activities	3	**10,100**	-	**10,100**	2,736
Investment income	4	**234**	-	**234**	455
Other income		**1,285**	-	**1,285**	15,960
Total		**887,511**	**24,546**	**912,057**	836,979
EXPENDITURE ON					
Raising funds	6	**2,625**	-	**2,625**	5,426
Charitable activities	7				
Social Opportunities		**94,345**	**1,848**	**96,193**	295,351
Independent Living Service		**232,498**	**129**	**232,627**	230,276
Domiciliary Service		**31,839**	**193**	**32,032**	67,254
Dementia Service		**71,798**	**215**	**72,013**	125,180
Befriending Service		**3,176**	**22**	**3,198**	2,460
Advice and Information		**28,534**	**43**	**28,577**	23,809
Advocacy		**23,002**	**33**	**23,035**	21,878
Independent Services		**24,133**	**11**	**24,144**	30,372
Awareness Raising		-	-	-	2,460
Covid Response		**217,832**	**269**	**218,101**	-
Total		**729,782**	**2,763**	**732,545**	804,466
NET INCOME		**157,729**	**21,783**	**179,512**	32,513
RECONCILIATION OF FUNDS					
Total funds brought forward		**162,540**	**9,313**	**171,853**	139,340
TOTAL FUNDS CARRIED FORWARD		**320,269**	**31,096**	**351,365**	171,853

The notes form part of these financial statements

Statement of Financial Position
31 March 2021

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	13	**7,444**	-	**7,444**	8,849
CURRENT ASSETS					
Stocks	14	**375**	-	**375**	375
Debtors	15	**51,101**	-	**51,101**	40,911
Cash at bank and in hand		**282,001**	**31,100**	**313,101**	147,586
		333,477	**31,100**	**364,577**	188,872
CREDITORS					
Amounts falling due within one year	16	**(20,656)**	-	**(20,656)**	(25,868)
NET CURRENT ASSETS		**312,821**	**31,100**	**343,921**	163,004
TOTAL ASSETS LESS CURRENT LIABILITIES		**320,265**	**31,100**	**351,365**	171,853
NET ASSETS		**320,265**	**31,100**	**351,365**	171,853
FUNDS	17				
Unrestricted funds				**320,265**	162,540
Restricted funds				**31,100**	9,313
TOTAL FUNDS				**351,365**	171,853

The financial statements were approved by the Board of Trustees and authorised for issue on 18 November 2021 and were signed on its behalf by:

Trustee

The notes form part of these financial statements

Age UK Tunbridge Wells

Statement of Cash Flows
for the year ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	**165,755**	36,198
Net cash provided by operating activities		**165,755**	36,198
Cash flows from investing activities			
Purchase of tangible fixed assets		**(474)**	-
Interest received		**234**	455
Net cash (used in)/provided by investing activities		**(240)**	455
Change in cash and cash equivalents in the reporting period		**165,515**	36,653
Cash and cash equivalents at the beginning of the reporting period		**147,586**	110,933
Cash and cash equivalents at the end of the reporting period		**313,101**	147,586

The notes form part of these financial statements

Notes to the Statement of Cash Flows
for the year ended 31 March 2021

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

	2021	2020
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	**179,512**	32,513
Adjustments for:		
Depreciation charges	**1,879**	3,006
Interest received	**(234)**	(455)
(Increase)/decrease in debtors	**(10,190)**	9,630
Decrease in creditors	**(5,212)**	(8,496)
Net cash provided by operations	**165,755**	36,198

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/20	Cash flow	At 31/3/21
	£	£	£
Net cash			
Cash at bank and in hand	**147,586**	**165,515**	**313,101**
	147,586	**165,515**	**313,101**
Total	**147,586**	**165,515**	**313,101**

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Allocation and apportionment of costs

The cost of overall direction and administration on each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity:

Social Opportunities	15%
Independent Living Service	12%
Covid Response	25%
Domiciliary Bathing	18%
Dementia Services	20%
Befriending services	2%
Advice and Information	4%
Advocacy	3%
Independent services	1%

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Office Equipment	- 25% on cost

continued...

1. ACCOUNTING POLICIES (Continued)

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

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

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

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

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	19,854	6,384
Gift aid	-	277
Legacies	12,668	(1,000)
	32,522	5,661

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	10,100	2,736

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	234	455

continued...

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2021 £	2020 £
Client Contributions	Social Opportunities	**3,672**	123,510
Grants	Social Opportunities	**191,941**	202,252
Client Contributions	Independent Living Service	**197,698**	258,375
Grants	Independent Living Service	**43,307**	-
Client Contributions	Domiciliary Service	**16,038**	35,675
Grants	Domiciliary Service	**36,430**	36,430
Client Contributions	Dementia Service	**24,185**	141,231
Grants	Dementia Service	**48,204**	-
Grants	Advice and Information	**29,154**	-
Grants	Advocacy	**14,694**	14,694
Grants	Independent Services	**24,162**	-
Client Contributions	Covid Response	**95,649**	-
Grants	Covid Response	**142,782**	-
		867,916	812,167

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

	2021 £	2020 £
Tunbridge Wells BC	**10,750**	-
Kent County Council	**460,082**	246,286
Southborough & High Brooms AC	**1,685**	6,740
Other Grants	**-**	350
Age UK	**46,046**	-
SAFFA	**10,000**	-
Catalyst Grants	**2,111**	-
	530,674	253,376

6. RAISING FUNDS

Raising donations and legacies

	2021 £	2020 £
Fundraising	**2,625**	5,426

continued...

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 8)	Support costs (see note 9)	Totals
	£	£	£	£
Social Opportunities	71,791	425	23,977	96,193
Independent Living Service	213,446	-	19,181	232,627
Domiciliary Service	3,260	-	28,772	32,032
Dementia Service	40,042	-	31,971	72,013
Befriending Service	-	-	3,198	3,198
Advice and Information	22,184	-	6,393	28,577
Advocacy	18,239	-	4,796	23,035
Independent Services	22,545	-	1,599	24,144
Covid Response	178,137	-	39,964	218,101
	569,644	425	159,851	729,920

8. GRANTS PAYABLE

	2021	2020
	£	£
Social Opportunities	425	-

9. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Social Opportunities	23,527	450	23,977
Independent Living Service	18,821	360	19,181
Domiciliary Service	28,232	540	28,772
Dementia Service	31,371	600	31,971
Befriending Service	3,138	60	3,198
Advice and Information	6,273	120	6,393
Advocacy	4,706	90	4,796
Independent Services	1,569	30	1,599
Covid Response	39,214	750	39,964
	156,851	3,000	159,851

Activity	Basis of allocation
Management	Staff activity
Finance	Staff activity
Governance costs	Staff activity

continued...

10. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Auditors remuneration	3,000	3,283
Depreciation - owned assets	1,878	3,006
Hire of plant and machinery	-	328
Other operating leases	15,030	15,323

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

12. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	499,803	516,878
Social security costs	24,979	21,646
Other pension costs	7,776	7,424
	532,558	545,948

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

	2021	2020
Social Opportunities	3	12
Domiciliary Service	1	2
Independent Living Service	14	18
Social Integration and other services	5	5
Covid Response	30	3
Administrative Support	3	-
	56	40

Key management personnel compensation was £42,500

continued...

13. TANGIBLE FIXED ASSETS

	Improvements to property	Fixtures and fittings	Motor vehicles	Office Equipment	Totals
	£	£	£	£	£
COST					
At 1 April 2020	**17,837**	**14,032**	**57,091**	**15,983**	**104,943**
Additions	**-**	**473**	**-**	**-**	**473**
At 31 March 2021	**17,837**	**14,505**	**57,091**	**15,983**	**105,416**
DEPRECIATION					
At 1 April 2020	**8,988**	**14,032**	**57,091**	**15,983**	**96,094**
Charge for year	**1,783**	**95**	**-**	**-**	**1,878**
At 31 March 2021	**10,771**	**14,127**	**57,091**	**15,983**	**97,972**
NET BOOK VALUE					
At 31 March 2021	**7,066**	**378**	**-**	**-**	**7,444**
At 31 March 2020	8,849	-	-	-	8,849

14. STOCKS

	2021	2020
	£	£
Stocks	**375**	375

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	**48,042**	40,216
Emergency Client Expenses Control account	**3,059**	695
	51,101	40,911

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	**10,572**	10,989
Client Fund Raising	**193**	193
Pension Control Account	**-**	1,326
Accrued expenses	**4,798**	3,000
Accrued Holiday and wages	**5,093**	10,360
	20,656	25,868

continued...

17. MOVEMENT IN FUNDS

	At 1/4/20	Net movement in funds	At 31/3/21
Unrestricted funds	£	£	£
General fund	**162,540**	**157,725**	**320,265**
Restricted funds			
Minerva Trust Fund	**2,897**	**-**	**2,897**
Winter Warmth Campaign	**1,716**	**-**	**1,716**
LGBT Awareness Fund	**3,319**	**-**	**3,319**
Dementia Bursary	**381**	**-**	**381**
ILS Bursary	**1,000**	**-**	**1,000**
ShopAbility Project	**-**	**9,676**	**9,676**
SAFFA Grant	**-**	**10,000**	**10,000**
Catalyst Grant	**-**	**2,111**	**2,111**
	9,313	**21,787**	**31,100**
TOTAL FUNDS	**171,853**	**179,512**	**351,365**

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

	Incoming resources	Resources expended	Movement in funds
Unrestricted funds	£	£	£
General fund	**887,511**	**(729,786)**	**157,725**
Restricted funds			
Southborough & High Brooms AC	**1,685**	**(1,685)**	**-**
ShopAbility Project	**10,750**	**(1,074)**	**9,676**
SAFFA Grant	**10,000**	**-**	**10,000**
Catalyst Grant	**2,111**	**-**	**2,111**
	24,546	**(2,759)**	**21,787**
TOTAL FUNDS	**912,057**	**(732,545)**	**179,512**

Comparatives for movement in funds

	At 1/4/19	Net movement in funds	At 31/3/20
Unrestricted funds	£	£	£
General fund	130,027	32,513	162,540
Restricted funds			
Minerva Trust Fund	2,897	-	2,897
Winter Warmth Campaign	1,716	-	1,716
LGBT Awareness Fund	3,319	-	3,319
Dementia Bursary	381	-	381
ILS Bursary	1,000	-	1,000
	9,313	-	9,313
TOTAL FUNDS	139,340	32,513	171,853

continued...

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	836,979	(804,466)	32,513
TOTAL FUNDS	836,979	(804,466)	32,513

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

19. RESTRICTED FUNDS

Minerva Trust Fund
This fund has been set up to be used only in providing charitable assistance to people in the area.

Southborough & High Brooms AC
These are funds transferred from Southborough and High Brooms Age Concern to acquire a minibus and provide an IT Project.

LGBT Awareness Fund
This is for awareness raising

Winter Warmth Campaign
The Charity continues to receive funds from the sales of knitting woollen garments. The funds are used to provide charitable assistance to people in the area through the winter months.

Building Refurbishment
This is for the refurbishment of the day centre

Dementia and ILS Bursaries
This is for the provision of a bursary for Staff involved with these activities

ShopAbility
Funding has been provided by Tunbridge Wells Borough Council (TWBC) specifically to work in partnership with local retail area and develop a scheme to provide mobility aids to disabled shoppers to enable them to access the area. The project is on-going and has been severely disrupted by the CV19 Pandemic. Funds not required will be returned to TWBC for reallocation.

Catalyst
Funding was obtained and held by AUKTW to enable representatives of the Age UK's in Kent (including our Chief Officer) to participate in virtual technology and systems training to assist with the roll out of our "virtual" support offer.

SAAFA
This fund was granted to support our Covid Response directed at retired veterans and includes work to enable them to remain independent and improve their wellbeing, as well provide them with equipment i.e. IT and internet access and access to services.