



EMBRACING AGE

Later life in all its fullness

EMBRACING AGE

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER, 2020

CHARITABLE INCORPORATED ORGANISATION

REGISTERED CHARITY NUMBER 1160400



EMBRACING AGE

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31st DECEMBER, 2020

Trustees

Dr Jennifer Eades (Chair)
Matthew Harris
Karen Block
Timothy Blair

Staff

Tina English – Director
Wendy Simeon – Volunteers Co-ordinator
Sarah Waller – Communication and Impact Manager
Rebecca Savage – Care Home Friends Co-ordinator, Isle of Wight from 1/9/20
Suzie Sargent – admin support

Premises

The Registered Office of the Charity is 183 Lincoln Avenue, Twickenham TW2 6NL

Independent Examiner

P James Lowther, Grey Gables Whitchurch Ross-on-Wye HR9 6DE

Principal Bankers

The Cooperative Bank plc, PO Box 250, Delf House, Skelmersdale, WN8 6WT

EMBRACING AGE

TRUSTEES' ANNUAL REPORT **FOR THE YEAR ENDED 31st DECEMBER, 2020**

The Trustees present their Annual Report and Accounts for the year 31st December, 2020.

Structure, Governance and Management

Status and Governing Document

Embracing Age is a CIO (Charitable Incorporated Organisation), registered charity number 1160400. Its governing document is a Constitution dated 11th November 2014 and Registered Charitable status was granted on 9th February 2015.

Charity

The Trustees have adopted the provisions of the Charities SORP (FRS 102) in preparing the annual report and accounts. The accounts comply with the Charities Act 2011.

Governance and Internal Control

The day-to-day activities of the Charity are monitored by the Trustees, who all live locally. Board Meetings are held quarterly and informal discussions and meetings also take place.

New Trustees are appointed by existing Trustees.

Trustees' Responsibilities in relation to the Financial Statements

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and enable them to ensure that the financial statements comply with charity law. They are also responsible for safeguarding the assets of the Charity and hence to take reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are

responsible for the maintenance and integrity of the Charity and financial information included in the Charity's website.

Organisation

The Board of Trustees, which has a minimum of three members, administers the Charity. Certain tasks are delegated to the Director and other staff and volunteers.

Trustee Induction and Training

New Trustees are made aware of the seriousness of their responsibilities and obligations under charity law. They are given an induction pack and are able to understand their obligations by reading relevant Charity Commission publications. Trustees are aware of training courses and conferences and may extend their knowledge of matters pertaining to their role in the Charity.

Related Parties and cooperation with other organisations

The Trustees are unpaid and receive no benefit from their work with the Charity. There is no relationship between any trustee and Charity employees or suppliers.

The Charity has good relationships with a number of local organisations which support the Charity's vision.

Pay policy

The Trustees consider the board of Trustees and the Director comprise the key management personnel of the Charity in charge of directing, controlling, running and operating the Trust on a day to day basis. Details of Trustees' expenses and related party transactions are disclosed in a note to the accounts. Staff pay rates are set by the Board of Trustees.

Objectives and Activities for the public benefit

Objects

The objects of the Charity are to relieve older people who are in need by providing befriending, support and other services calculated to relieve the needs of such persons, in accordance with Christian principles and to relieve social isolation and loneliness amongst elderly people.

The aims and objectives of the Charity in 2020 changed dramatically with the onset of the pandemic. Our aims became to support care home residents and staff in whatever way we could, to help protect them from the virus and to keep residents connected to the outside world.

Public Benefit

The trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

Activities

The main activities undertaken for the public benefit in 2020 were:

1. Sourcing and distributing vital PPE to care homes across the London Borough of Richmond and on the Isle of Wight.
2. Distributing Android tablets to care homes in the Borough of Richmond.
3. Thank you gift bags to care home staff across the Borough of Richmond.
4. Bouquets of flowers to care homes on the Isle of Wight.
5. Christmas Gift bags to care home residents across the Borough of Richmond and on the Isle of Wight without family.

We have kept in touch with volunteers and encouraged them to keep involved with residents (either through video calls, photo postcards, small treats/flowers etc.) We also deployed our volunteers to other organisations at the start of the pandemic to help with the community effort.

Achievements and Performance for the public benefit

1. Sourcing and Distributing vital PPE to care homes - Across the Borough of Richmond and the Isle of Wight we have distributed nearly 45,000 items of PPE, including Type IIR masks, aprons and gloves. We are grateful to City Bridge Trust, Wight Aid and Hampshire and Isle of Wight Community Fund for grants towards this.
2. Android tablets - In the London Borough of Richmond we were able to buy, set up and distribute 21 Android tablets, to enable care home residents to stay connected with their loved one, thanks to a grant from Richmond Parish Lands.
3. Kindness to Care Staff - We worked in partnership with churches across the London Borough of Richmond to create and distribute 920 thank you gift bags to staff in all the care homes for older people across the Borough.
4. Christmas Gift Bags - We created and distributed about 550 Christmas gift bags to care home residents without family on the Isle of Wight and in the Borough of Richmond. This was made possible through a grant from the Mary Pittis Trust for care home residents on the Isle of Wight, along with generous donations from the public in both communities.

One care home manager told us "to be frank it is hard to put into words what the gifts meant to the residents – you could say you made their Christmas." Another manager said "one gentleman cried at every present, saying 'people are so kind'". Another manager sent a thank you note saying "Kindness such as this goes a long way in putting smiles on faces in this very difficult time".

5. Flowers of Blessing – this has involved volunteers creating beautiful bouquets of flowers for care homes on the Isle of Wight, to let them know that their community is thinking of them during the pandemic. To date 260 bouquets / flower arrangements have been given.

One care home manager reported back: "You may not know what a difference a bouquet makes to those living with dementia. The presence of plants and flowers can have a healing effect, stimulate reminiscing, provide peace and quiet to help ease stress, anxiety, agitation and pain. A flower can make a lot of difference."

6. Volunteering - We have also kept in touch with our volunteers and encouraged them to keep involved with residents (either through video calls, photo postcards, small treats/flowers etc.) We deployed volunteers to other organisations at the start of the pandemic to help with the community effort. We are grateful to Richmond Parish Lands and The Hampton Fund for the continued support of our project in the Borough of Richmond.

7. National Care Home Friends - We have been encouraging and assisting our other national care home friend projects (run by volunteer "champions") as they continue to support their local care homes in whatever ways possible. This has included sending letters, activity packs, flowers and chocolates to residents throughout the year as well as special focus given at seasonal times such as Easter and Christmas, creating goody bags of treats for care home staff, and organising donations of plants for a local care home to create a sensory garden for residents during the first lockdown. Where we had projects ready to launch as lockdown hit, we have been able to support them in this way to begin building a relationship with their local care home, which will help maintain that link ready for when they are able to start visiting residents. We are grateful to The Joseph Rank Trust and The Sobell Foundation for the continued support of our national Care Home Friends development.

Financial Review

Review of Activities and Future Developments

A summary of the financial results and the work of the Charity are set out below. The Charity's income was £109,018. (2019 - £69,045)

Risk Assessment

The major risks to which the Charity has been exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate those risks.

Impact of COVID-19

As outlined above, the pandemic has had a huge impact on our work, as care homes have been largely closed to volunteers. Our volunteer co-ordinator in the Borough of Richmond was furloughed for 4 months and our national co-ordinator for 5 months.

However, we have been able to adapt to the challenges and support care homes in other ways. We have encouraged churches to support care homes in practical ways during the crisis through webinars, articles in magazines and blog posts. We have been able to build relationships with new care homes and are hopeful that when restrictions are lifted we will be able to place even more volunteers than previously, due to the trusting relationships that have been established.

Going Concern

Taking into account reserves and anticipated income, the Trustees are confident that the Charity remains a going concern for at least twelve months from the date of approval of these accounts.

Reserves

The charity has unrestricted accumulated reserves of £29,262 (2019 - £17,684). The Trustees aim is to have 3 months of unrestricted reserves and they consider that the fund reserves at the year-end were adequate but not excessive. Although this represents quite a large percentage increase on last year, the charity's monthly outgoings have also increased through having more staff.

Reporting Accountant

The Trustees intend to ask the existing Independent Examiner, P James Lowther to undertake the examination of the Charity's accounts for the next financial year.

The Report was approved by the Trustees, who are also the members of the Charity on 12th April 2021.



Jenny Eades
Chair of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF EMBRACING AGE

I have examined the accounts for the year ended 31st December, 2020 on pages 7 to 12 following which have been prepared on the basis of the accounting policies set out on pages 9 and 10.

Respective Responsibilities of Trustees and Examiner

The Trustees of the Charity are responsible for the preparation of accounts; they consider that the audit requirements under section 144 of the Charities Act 2011 do not apply but they have requested an independent examination. I have been appointed to conduct an Independent Examination under section 145 of the Charities Act 2011 and to report in accordance with the regulations made under section 145 of that Act. It is my responsibility to examine the accounts, without performing an audit and to report to the Trustees,

Having satisfied myself that the Charity is not subject to audit and is eligible for independent examination, it is my responsibility to:

- (1) examine the accounts under section 145 of the Charities Act 2011;
- (2) follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011;
- (3) state whether particular matters have come to my attention.

Basis of Examiner's Statement

This report is in respect of an examination carried out under section 145 of the Charities Act 2011 and in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity, and a comparison of the accounts presented with those records. It also includes a review of the accounts and making such enquiries as are necessary for the purpose of this report. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Examiner's Statement

Based on my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect, accounting records have not been kept in accordance with section 130 of the Charities Act 2011, or that the accounts presented do not accord with those records, or comply with the accounting requirements of the Charities Act 2011. No matter has come to my notice in connection with my examination to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts.

P James Lowther ACA

Date 23/3/21

Grey Gables Whitchurch Ross-on-Wye HR9 6DE

EMBRACING AGE**STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 31st DECEMBER, 2020

| | Note | Unrestricted Funds 2020 £ | Restricted Funds 2020 £ | TOTAL FUNDS 2020 £ | Unrestricted Funds 2019 £ | Restricted Funds 2019 £ | TOTAL FUNDS 2019 £ |
|------------------------------------|-------|------------------------------------|----------------------------------|-----------------------------|------------------------------------|----------------------------------|-----------------------------|
| INCOME from: | | | | | | | |
| Donations | 2 | 17,466 | 87,100 | 104,566 | 6,150 | 59,100 | 65,250 |
| Fundraising activity | | 3,802 | 0 | 3,802 | 2,826 | | 2,826 |
| Charitable activities | | 650 | 0 | 650 | 969 | | 969 |
| Total Income | | 21,918 | 87,100 | 109,018 | 9,945 | 59,100 | 69,045 |
| EXPENDITURE on: | | | | | | | |
| Charitable expenditure | | 10,238 | 82,846 | 93,084 | 6,367 | 42,929 | 49,296 |
| Fundraising | | 102 | | 102 | 323 | | 323 |
| Total Expenditure | 3 & 4 | 10,340 | 82,846 | 93,186 | 6,690 | 42,929 | 49,619 |
| Net Income | | 11,578 | 4,254 | 15,832 | 3,255 | 16,171 | 19,426 |
| Reconciliation of funds | | | | | | | |
| Total funds brought forward | | 17,684 | 22,736 | 40,420 | 14,429 | 6,565 | 20,994 |
| Total funds carried forward | | 29,262 | 26,990 | 56,252 | 17,684 | 22,736 | 40,420 |

All the above results derive from continuing activities. All gains and losses recognised in the year are included above.

The notes on pages 10 to 12 form part of these accounts.

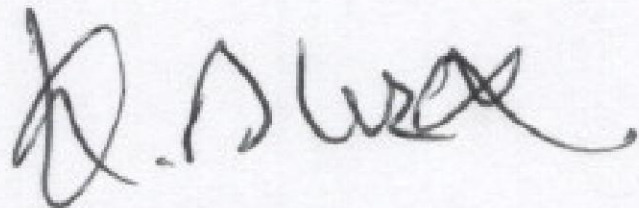
EMBRACING AGE**BALANCE SHEET at 31st DECEMBER, 2020****REGISTERED CHARITY NUMBER 1160400**

| | Note | 2020 £ | 2019 £ | 2018 £ |
|--|------|---------------|---------------|---------------|
| CURRENT ASSETS | | | | |
| Cash at bank | | 56252 | 40,420 | 20,994 |
| Debtors | | 0 | 0 | 0 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 56252 | 40,420 | 20,994 |
| FUNDS | | | | |
| | 6 | | | |
| Unrestricted Funds | | 29,262 | 17,684 | 14,429 |
| Restricted Funds | | 26,990 | 22,736 | 6,565 |
| TOTAL CHARITY FUNDS | | 56,252 | 40,420 | 20,994 |

The accounts approved by the trustees and signed on their behalf on 12th April 2021



Jennifer Eades - Trustee



Karen Block - Trustee

The notes on pages 9 to 12 form part of these accounts.

EMBRACING AGE

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020

1. ACCOUNTING POLICIES

(a) Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102).

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The Charity is a Going Concern.

A summary of the most important accounting policies, which have been applied consistently, are set out below.

(b) Funds Structure

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for specific purposes. The aim and use of each restricted fund is set out in the notes to the accounts.

(c) Income

All income is included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. No amounts have been included in the accounts for gifts in kind or for services donated by volunteers.

(d) Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources, using time spent on each activity as a guide.

Grants payable are included in the accounts where there is a legal or constructive liability.

The costs of charitable activities are those costs incurred directly in relation to the objects of the Charity.

EMBRACING AGE**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020**
(continued)

Governance costs are incurred in connection with the administration of the Charity and compliance with constitutional and statutory requirements. These tasks are undertaken by unpaid volunteers.

(e) Taxation

The Charity is a Registered Charity and is therefore exempt from taxation under the Income and Corporation Taxes Acts.

(f) Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources for which it was incurred.

2. DONATIONS

Donations comprise the following:

| | 2020 | 2019 | 2018 |
|-------------------------------|----------------|---------------|---------------|
| | £ | £ | £ |
| Grants from Charitable Trusts | 86,186 | 59,100 | 19,475 |
| Grants from companies | 4,240 | 1,212 | 691 |
| Individual donations | 11,434 | 4,188 | 4,840 |
| Other organisations | 2,706 | 750 | 964 |
| | 104,566 | 65,250 | 25,970 |

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

| | 2020 | 2019 | 2018 |
|---------------------------------------|---------------|---------------|---------------|
| | £ | £ | £ |
| Salaries, pension & staff costs | 54,436 | 44,138 | 35,122 |
| Volunteer costs, including DBS checks | 631 | 1,296 | 2,060 |
| Charitable activities | 33,923 | 485 | 1,440 |
| Publicity and development | 183 | 1,700 | 260 |
| Office and Sundries | 3,170 | 872 | 1,194 |
| Equipment | 40 | 35 | 1,487 |
| Insurance | 570 | 361 | 260 |
| Fundraising | 102 | 323 | 255 |
| Other costs | 131 | 409 | 710 |
| | 93,186 | 49,619 | 42,788 |

EMBRACING AGE**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020**
(continued)**4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES**

The Charity paid £47,202 (2019 - £40,816) to 5 individuals in the year (2019 – 5). Employer pension contributions were £1,666 (2019 - £1,122).

Trustees were paid no salaries or expenses.

The key management personnel compensation was £22,933 (2019 - £20,456).

5. RECOGNISED GAINS

The Charity had no recognised gains or losses in 2019 or 2020 other than the Income. All assets are stated at historical cost. Therefore, no adjustments are required to the reported results, which are stated on an unmodified historical cost basis.

6. FUNDS

Unrestricted funds comprise those funds which the trustees are free to use in accordance with the charitable objects. Restricted funds are grants given with a restriction imposed by the donors. Restricted funds in 2020 were as follows:

| Organisation | Use of Restricted Funds | Balance brought forward | Received in 2020 | Paid | Balance carried forward |
|------------------------|-----------------------------|-------------------------|------------------|---------------|-------------------------|
| Sobell Foundation | National CHF Replication | 2,000 | 13,000 | 8,533 | 6,467 |
| Garfield Weston | IOW care home friends | 9,897 | 0 | 5,567 | 4,330 |
| The Anchor Foundation | National CHF Replication | 3,000 | 0 | 3,000 | 0 |
| Joseph Rank Trust | National CHF Replication | 5,954 | 10,000 | 15,954 | 0 |
| Culture Seeds | Drama project | 1,885 | 400 | 2,285 | 0 |
| Wight Aid | Wight Mask Ask | | 10,000 | 10,000 | 0 |
| HiWCF | Wight Mask Ask | | 10,000 | 2,207 | 7,793 |
| RPLC | LBRuT Care Home Friends | | 8,000 | 8,000 | 0 |
| The Hampton Fund | LBRuT Care Home Friends | | 8,000 | 8,000 | 0 |
| RPLC | Coronavirus LBRuT – tablets | | 2,000 | 2,000 | 0 |
| City Bridge Trust | Coronavirus LBRuT – PPE | | 5,000 | 5,000 | 0 |
| Churches & individuals | Kindness to Carers | | 2,444 | 2,444 | 0 |
| Various individuals | Wight Mask Ask | | 4,664 | 4,664 | 0 |
| Various individuals | IOW gift boxes | | 223 | 223 | 0 |
| Mary Pittis Trust | IOW gift boxes | | 3,500 | 1,958 | 1,542 |
| Mary Pittis Trust | Flowers of blessing | | 2,000 | 0 | 2,000 |
| Various individuals | LBRuT gift boxes | | 1,562 | 1,562 | 0 |
| Allchurches Trust | Carers Together | | 4,500 | 778 | 3,722 |
| Various | Care Home Connections | | 1,807 | 671 | 1,136 |
| TOTALS | | 22,736 | 87,100 | 82,846 | 26,990 |

EMBRACING AGE**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER, 2020**
(continued)

| 2019 | Restricted Funds | Balance brought forward | Received | Paid | Balance carried forward |
|--------------------------|----------------------------|-------------------------------|----------|--------|-------------------------------|
| RPLC | Care Home Friends LBRuT | 0 | 8,500 | 8,500 | 0 |
| Hampton Fund | Care Home Friends LBRuT | 0 | 8,500 | 8,500 | 0 |
| Cinnamon Network | National Care Home Friends | 6,565 | 0 | 6,565 | 0 |
| Sobell Foundation | National Care Home Friends | 0 | 13,000 | 11,000 | 2,000 |
| Garfield Weston | National Care Home Friends | 0 | 10,000 | 103 | 9,897 |
| The Anchor Foundation | National Care Home Friends | 0 | 5,000 | 2,000 | 3,000 |
| Joseph Rank Trust | National Care Home Friends | 0 | 10,000 | 4,046 | 5,954 |
| Grace Trust | National Care Home Friends | 0 | 500 | 500 | 0 |
| Culture Seeds | Intergenerational drama | 0 | 3,600 | 1,715 | 1,885 |
| | | 6,565 | 59,100 | 42,929 | 22,736 |

7. INDEPENDENT EXAMINER

The Independent Examiner waived his fee for 2019 and 2020.