



EMBRACING AGE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER, 2021

CHARITABLE INCORPORATED ORGANISATION

REGISTERED CHARITY NUMBER 1160400



EMBRACING AGE

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Legal and Administrative Information For the Year Ended 31st December 2021

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.

Trustees

Dr Jennifer Eades (Chair)
Matthew Harris (resigned March 2022)
Karen Block
Timothy Blair
Fiona Costa
Roderick Day (appointed January 2022)

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

Key Management Personnel

Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity particularly Tina English and Sarah Waller

Premises

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

Independent Examiner

John Helm ACA
Tandem Accounting
17 Heathville Road
London N19 3AL

Principal Bankers

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

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Trustees' Annual Report

For the Year Ended 31st December 2021

The Trustees submit their report and the financial statements of Embracing Age ("the Charity") for the year ended 31 December 2021. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP2015 (FRS102)) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

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.

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.

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

Staff pay rates are set by the Board of Trustees. Details of Trustees' expenses and related party transactions are disclosed in a note to the accounts.

Objectives and Activities for the Public Benefit

The aims and objectives of the Charity in 2021 in light of the continuing pandemic were 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. We also aimed to support informal carers as we recognised the huge impact the pandemic had on their access to support services.

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For the Year Ended 31st December 2021

Public Benefit

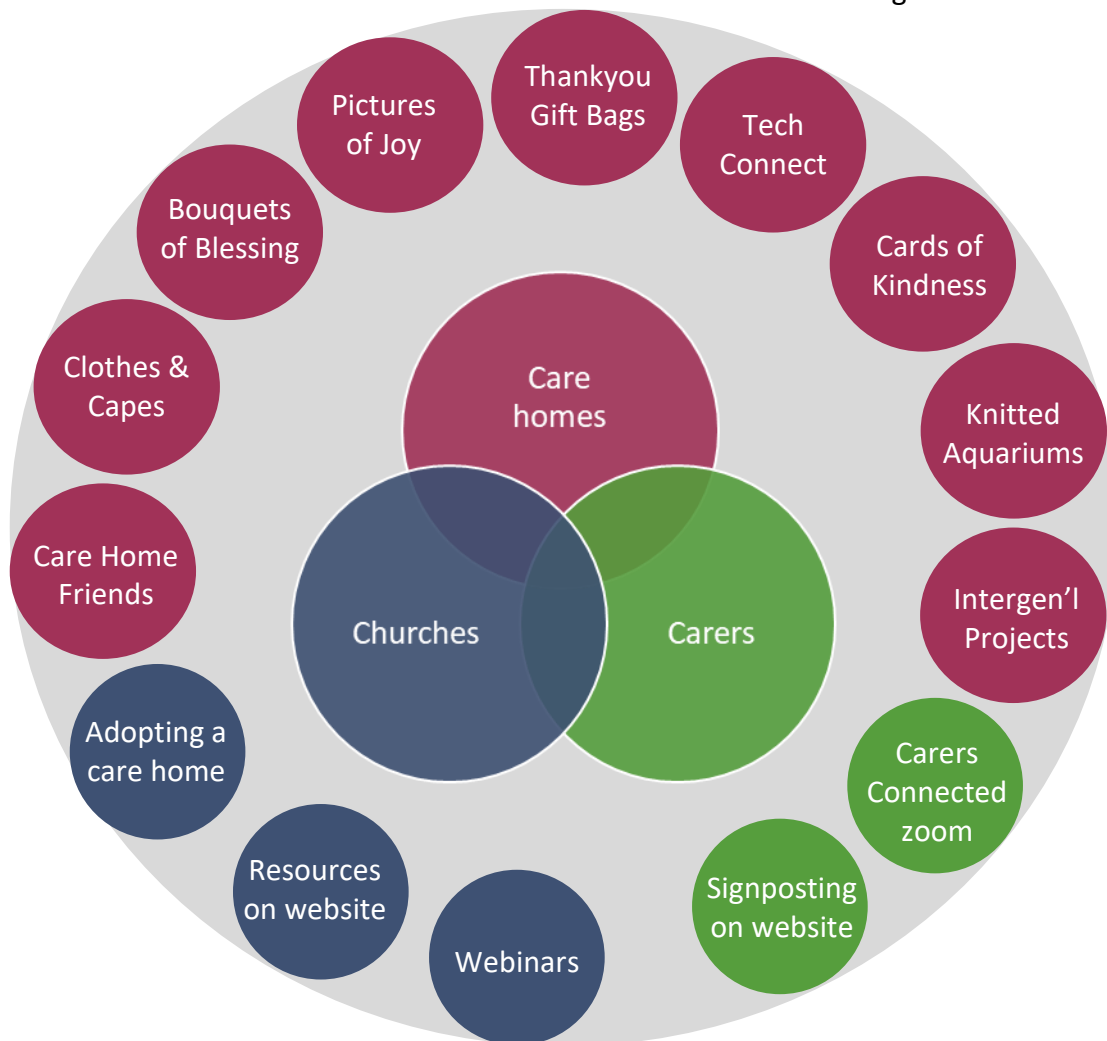
The trustees have considered the guidance of the Charity Commission on public benefit. The provision of public benefit is given at no charge and is made available to all people including those on low incomes.

An Overview of our Activities

There are three main strands of our work, all for the public benefit:

- Befriending and bringing joy to care home residents
- Supporting informal carers
- Equipping churches in their work amongst older people

The activities related to these three strands are summarised in the diagram below.



1. Befriending and bringing joy to care home residents:

Whilst care home visiting has still been restricted we have continued to do this through

EMBRACING AGE**Trustees' Annual Report**For the Year Ended 31st December 2021

- Letters and cards
- Knitted aquariums
- Flower bouquets to care homes on the Isle of Wight
- Connected care home residents and their loved ones with Alexa devices
- Helping to set up an intergenerational gardening project between a primary school and a local care home.
- Emergency clothing packs to residents admitted in emergencies and comforting knitted bed capes and shawls

Where volunteers have been allowed to visit we have facilitated this. Care homes are now much less restricted, although frequent outbreaks of covid mean that there is still uncertainty. Alongside this, new visiting procedures such as booking time slots and doing lateral flow tests make placing volunteers in care homes a lengthier process.

2. Supporting informal carers

In January 2021 we started a weekly zoom gathering for carers, allowing them to shape what happened during the hour together. We found that, more than anything, carers valued the opportunity to chat and pray together. As lockdowns eased, we asked carers whether we should stop the zoom gatherings, but they were unanimous in wanting them to continue. They have felt supported, developed friendships and value the opportunity to meet with others without needing to find a sitter for the loved one they are caring for.

We developed a webpage for carers, including signposting to other resources and produced some guidance for churches in supporting carers. This guidance was produced with the carers who come to the zoom, telling us the support they would like to have from churches.

In 2022 we hope to expand to have more gatherings on different days and times.

3. Equipping churches in their work amongst older people

The widespread use of zoom enabled us to develop a series of four webinars for churches to equip them in their work amongst older people. The four topics are:

- Developing a strategy for ministry amongst older people
- Coming alongside people living with dementia
- Supporting informal carers
- Being a blessing to care home residents

We have received lots of positive feedback from these webinars and plan to continue them going forward.

Financial Review

A summary of the financial results and the work of the Charity are set out in the accounts. The Charity's income was £89,073. (2020: £109,018)

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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

Covid 19 has continued to have a huge impact on our work, as care homes have been largely closed to volunteers.

However, many of the new remote activities we started during the pandemic will be continued even when visiting becomes more regular. We have seen the joy that things like cards and flowers bring to residents between visits, and how they become a talking point amongst residents.

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 £27,321 (2020: £29,263). 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.

Independent Examiner

The Trustees intend to ask the Independent Examiner John Helm to undertake the examination of the Charity's accounts.

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

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Trustees' Annual Report

For the Year Ended 31st December 2021

- 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.

The Report was approved by the Trustees, who are also the members of the Charity, on 11th April 2022 and signed on its behalf by:

Jenny Eades
Chair of Trustees

EMBRACING AGE**Independent Examiner's Report to The Trustees of Embracing Age
For the Year Ended 31st December 2021**

I have examined the accounts for the year ended 31st December, 2021 on pages 8 to 14 following which have been prepared on the basis of the accounting policies set out on page 10 & 11.

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
- 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.

John Helm
24th July 2022

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Statement of Financial Activities
For the Year Ended 31st December 2021

		Unrestricted Funds 2021	Restricted Funds 2021	TOTAL FUNDS 2021	Unrestricted Funds 2020	Restricted Funds 2020	TOTAL FUNDS 2020
	Note	£	£	£	£	£	£
INCOME from:							
Donations & grants	2	8,489	79,515	88,004	17,467	87,099	104,566
Fundraising activity		969	0	969	3,802	0	3,802
Charitable activities		100	0	100	650	0	650
Total Income		9,558	79,515	89,073	21,918	87,099	109,018
EXPENDITURE on:							
Charitable expenditure	3 & 4	10,808	63,705	74,513	10,238	82,846	93,084
Fundraising		692	0	692	102	0	102
Total Expenditure		11,500	63,705	75,205	10,340	82,846	93,186
Net Income		(1,942)	15,810	13,868	11,578	4,253	15,832
Reconciliation of funds							
Funds brought forward		29,263	26,989	56,252	17,684	22,736	40,420
Funds carried forward		27,321	42,799	70,120	29,263	26,989	56,252

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 14 form part of these accounts.

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Balance Sheet

As at 31st December 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS	5	360	0	360	0
CURRENT ASSETS					
Cash at bank		24,600	42,799	67,399	56,252
Debtors	6	3,231	0	3,231	0
		27,831	42,799	70,630	56,252
CREDITORS: AMOUNTS DUE WITHIN ONE YEAR	7	870	0	870	0
TOTAL ASSETS LESS CURRENT LIABILITIES		27,321	42,799	70,120	56,252
FUNDS					
Unrestricted Funds		27,321	-	27,321	29,262
Restricted Funds	8	-	42,799	42,799	26,990
TOTAL CHARITY FUNDS		27,321	42,799	70,120	56,252

The accounts approved by the trustees and signed on their behalf on 11th April 2022

Jennifer Eades - Trustee

Karen Block - Trustee

The notes on pages 10 to 14 form part of these accounts.

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Notes to The Accounts
For The Year Ended 31st December 2021

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.

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 trustees.

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

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Notes to The Accounts
For The Year Ended 31st December 2021

(e) Fixed Assets

The cost of the office equipment, less any expected residual value is depreciated on a straight line basis over the effective useful life of the assets which has been estimated as four years. Office equipment items are initially included at cost and depreciated as stated. The carrying values are reviewed at the year-end for impairment if circumstances indicate that the full carrying value may not be recoverable.

(f) Taxation

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

2. DONATIONS

Donations comprise the following:

	2021	2020	2019
	£	£	£
Grants from Charitable Trusts	79,250	86,186	59,100
Grants from companies	823	4,240	1,212
Individual donations	3,013	11,434	4,188
Other organisations	4,899	2,706	750
	88,004	104,566	65,250

3. CHARITABLE EXPENDITURE

Charitable expenditure comprises the following:

	2021	2020	2019
	£	£	£
Salaries, pension & staff costs	56,705	54,436	44,138
Volunteer costs, including DBS checks	257	631	1,296
Charitable activities	9,271	33,923	485
Publicity and development	355	183	1,700
Office and Sundries	4,743	3,170	872
Equipment	810	40	35
Insurance	850	570	361
Depreciation	120	0	0
Other costs	532	131	409
Independent examination	870	0	0
	74,513	93,084	49,296

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Notes to The Accounts
For The Year Ended 31st December 2021

4. SALARIES, TRUSTEES' REMUNERATION AND TRUSTEES' EXPENSES

The Charity paid £53,025 (2020 - £47,202) to 5 individuals in the year (2020 – 5). Employer pension contributions were £1,394 (2020 - £1,666).

The key management personnel compensation was £23,702 (2020 - £22,933).

Trustees were paid no salaries or expenses.

5. FIXED ASSETS

		Office Equipment £
Cost		
At 1 January 2021		0
Additions		480
Disposals		0
		480
Depreciation		
At 1 January 2021		0
Charge for the year		120
Disposals		0
		120
Net Book Value		360

6. DEBTORS

	2021	2020
	£	£
Sundry debtors	3,231	0

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Accruals	870	0

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Notes to The Accounts
For The Year Ended 31st December 2021

8. RESTRICTED FUNDS

2021 Restricted funds:

Organisation	Purpose	At 1 January 2021	Income	Expenditure	At 31 December 2021
Sobell	National CHF	6,467	13,000	19,467	0
Joseph Rank	National CHF	0	10,000	4,526	5,474
Garfield Weston	IoW CHF	4,330		4,330	0
HiWCF	Wight Mask Ask	1,562		1,562	0
Mary Pittis Trust	Flowers of Blessing	2,000		1,679	322
Allchurches Trust	Carers Connected	3,722		3,722	0
Mary Pittis Trust	IOW gifts/cards	1,542		890	652
Crowdfunding	CH Connections	1,136		1,136	0
Mary Pittis Trust	Alexa on IoW		4,000	375	3,625
Hollyhock Foundation	National CHF		5,000	0	5,000
Hollyhock Foundation	Carers Connected		2,500	2,500	0
Hollyhock Foundation	CHF new area		15,000	0	15,000
The Hampton Fund	LBRUT CHF		8,000	8,000	0
individuals	IOW gifts/cards		60	0	60
Richmond Parish Lands Charity	LBRUT CHF		8,000	8,000	0
HIWCF	IOW CHF	6,231		6,231	0
The Steel Charitable Fund	IOW CHF		13,750	1,083	12,667
Individuals - gift aid	LBRuT gift boxes		205	205	0
TOTALS		26,990	79,515	63,705	42,800

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Notes to The Accounts
For The Year Ended 31st December 2021

8. RESTRICTED FUNDS (continued)

2020 Restricted funds:

Organisation	Purpose	At 1 January 2020	Income	Expenditure	At 31 December 2020
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

9. RELATED PARTY TRANSACTIONS

There were no related party transactions.