

AGE CONCERN TWYFORD AND DISTRICT

Charity Registration Number 1163722

AGE CONCERN TWYFORD AND DISTRICT

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ended 31st March 2021

Principal Address	The Twyford Centre Polehampton Close Twyford Berkshire RG10 9RP
President	Lady Watt
Current Trustees	Patrick Heather (Chairman) Rob Yeadon (Deputy Chairman) Pamela Graddon (Secretary) Mike Blom-Cooper (Treasurer) Gordon Holmes (HR Matters) Frankie Macmillan Jean Sinclair Helen Ferguson Jean Green Moirra Hemson
Bankers	National Westminster Bank 131, Crockhamwell Road Woodley Berkshire RG10 9DP Virgin Money Jubilee House Gosforth Newcastle upon Tyne NE34PL Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA

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TRUSTEES REPORT

FOR THE YEAR ENDED 31st March 2021

The Trustees present their Report and Accounts for the year ended 31st March 2021

Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3rd October 1988, which has been amended on 13th July 1998 and 15th July 2004 under the Charity Commission number 800919. As agreed at the 2015 AGM, the status of the Charity was changed from being a Charitable Trust to become a Charitable Incorporated Organisation (CIO). This change took place in September 2015 under a new Charities Commission number 1163722.

The trustees who served during the 2020-2021 year were:

Patrick Heather	- Chairman
Rob Yeadon	- Deputy Chairman
Pamela Graddon	- Secretary
Mike Blom-Cooper	- Treasurer
Gordon Holmes	- HR Matters
Frankie MacMillan	
Jean Sinclair	
Helen Ferguson	
Jean Green	
Moiria Hemson	

COVID-19 PANDEMIC

The Covid-19 pandemic, as per all charities throughout the UK, has impacted us greatly throughout the year. As per HM Government instructions, with Age Concern's members all in the most vulnerable category, the Day Care Centre was closed at numerous times throughout the year. This has vastly reduced our revenue position regarding member's attendance fees. There was great concern amongst the Trustees that the Charity would not be able to continue and would have to be wound down. However, we have been saved by the various grants that we have been able to claim. The Trustees have been able to keep a firm hold of the situation and have had meetings regularly through video conferencing to make the numerous necessary policy decisions.

Objectives and Activities

Through the provision of a Day Care Centre at Twyford village, the main objective of the charity is to assist elderly residents in the area to maintain their independence and quality of life, and to provide the elderly with companionship, stimulation and entertainment. Therefore, in providing this support to the older members of our community, it is hoped that the wellbeing given will reduce the burden on the NHS and Social Care services.

The charity operates under the strapline of 'friendship and care'.

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We serve the local villages of Twyford, Hurst, Wargrave, Sonning, Ruscombe and Charvil as well as the Town of Woodley and part of Earley.

The normal activities included in our Day Care Centre are:

- Nutritious mid-day meals
- Entertainment.
- Seated physical exercises
- Hand Massage and Chiropody
- Brain stimulation exercises
- Carers' support groups offering opportunities to discuss matters of concern, as well as giving advice and guidance on all aspects of care for the elderly
- Befriending service.
- A twice monthly coffee morning for people living with dementia and their Carers
- A Sunday lunch club for people who find themselves alone at the weekend and want an afternoon out at the Day Centre
- A weekly lunch club held each Thursday from 12.30 to 2.00 p.m.
- Mobility Assistance
- Handyman services
- Administration services

All the activities of the Charity are held only in England and Wales at our Twyford Village Day Care Centre. However, from 18th March 2020, the Centre had to close under the Government's pandemic rules. It was briefly re-opened in September 2020 for two weeks, continuing to be open in October, November and early December 2020. The Centre was then closed again from December 2020 until April 2021. During these lockdown periods all activities had to be minimised to maintain the required social distances and restricted access, and only table activities for individuals in their bubbles, because nothing could be shared because of the spread of the virus.

The Charity also operates an Outreach Programme.

There are a number of people over 70 years of age living in and around the Twyford area. The aim of the programme is to make their life more comfortable by letting them know what services and facilities are available to them, and where possible to assist the elderly with help to complete forms etc. The programme is particularly concerned about those people who become socially isolated through no longer having access to transport, or lack of knowledge of how to go about getting a blue badge or even an attendance allowance. The programme also aims to inform our communities of the presence of our Day Care Centre, along with all the activities undertaken, including special events such as our annual musical evening held at Piggott's school. The outreach programme is there to fulfil our Charity's mission in respect to meeting our overall remit.

Transport

The Charity provides transport to enable our members to attend our Day Care Centre; this is done using the Charity's own vehicle and driver as well as through local Community volunteers who provide the transport in their own vehicles to ferry the Members.

For full and comprehensive details of our Charity please visit our website
www.ageconcerntwyford.org.uk

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Volunteers

In order to fulfil the day-to-day activities of our Day Centre, including driving our members to and from home, the Charity relies on a number volunteers, at different times, to supplement our paid staff. There are around 30 volunteers on our books; however, for this year because of the pandemic, the use of volunteers was greatly restricted.

The Trustees would like to express their thanks for all the hard work of their staff and volunteers, for without their effort our Charity would not be the success that it is.

Funding

Funds are normally raised through charges to the Members and the local authority for the services provided. Most of our Charity's Members finance their participation at the Day Centre privately. There is however a small number of Members who are sent from Wokingham Borough Council and are paid for directly by the local authority to our Charity, under contract. This contract with Wokingham Borough Council is the only contract our Charity has with either a local authority or Central Government. The value of the contract with the local authority is shown in the Annual Accounts section.

However, the prices charged to our elderly Members and where applicable the local council do not cover the full cost of running the Centre. The Charity is therefore very much reliant on donations and various fund-raising activities including collections and raffles.

However, these normal sources of Income have been greatly reduced in 2020-2021.

Fundraising is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams; this year because of the pandemic all fund-raising activity was curtailed. The Charity has not used the services of a Professional fund raiser in the year.

The Charity does not operate any Trading Subsidiaries; however, some income is derived from a share of profits in a local charity shop. Even though the shop uses the Age Concern Twyford and District name it is run by a completely independent organisation separate from our Charity, viz; Age Concern Slough and Berkshire East (ACSABE). The ACSABE has had their operations greatly curtailed throughout the year. As a result, our Charity did not receive any income from this source in 2020-2021. It is reported in the accounts, that ACSABE still owe our charity £13,710 as a share of profits, for previous trading years.

The following grants, in order to facilitate our existence, were applied for and awarded during the year:

1. HM Government Job Retention Scheme = £77,163
2. Berkshire Community Grant = £ 5,000*
3. Local Restriction Support Fund = £ 8,907 Paid via Wokingham BC
4. Wokingham BC support Payments = £ 8,262
5. Gift Aid Claim 2019-2020 =£ 939.

*Note, our charity was awarded a grant from Berkshire Community Foundation, of £5,000 for staff costs. This award has been made possible through generous funding from the Pargiter Trust.

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Salary and Wages Policy

The Day Centre was closed for the majority of 2020-2021 operational year, as a result of the Covid-19 pandemic: however, the Trustees were keen to retain the expertise and loyalty of their staff during this period, so that the charity would be in a position to start up straight away, once approval has been given by the government. Therefore, it was agreed to furlough staff, and to continue to pay staff as follows. In this period the charity made use of the Government's job retention scheme for furloughed staff. Not all staff were fully furloughed throughout the year under the flexible retention scheme.

April to August (inclusive) – Staff were paid 100% of normal wage, the charity claiming available rebates under the Government's job retention scheme.

September to October (inclusive) – Staff were paid 80% of normal wage, the charity claiming available rebates under the Government's job retention scheme.

November to March 2021 (inclusive) – Staff were paid 87% of normal wage for hours actually worked and 80% of normal wage for hours not worked.

Financial Reserve and Investment Policy

The Trustees of the Charity being aware of their financial responsibilities operate a prudent cash reserve policy, to enable the Charity to have reserves to operate for at least one year, should there be a marked downturn in the Charity's financial position. As such the Charity maintains a working capital balance, a working capital reserve balance and a restricted fund reserve cash balance. The restricted fund balance is earmarked for the necessary maintenance costs that the Age Concern Centre building will require over the coming years. Even though the Centre building is owned by Wokingham Borough Council, the Charity is fully responsible for all maintenance and improvement costs for the building. To meet these future liabilities, the policy is to build up this fund further when our financial position allows.

In order to improve the Cash management of the Charity, with regard to the restricted funds, the Trustees agreed in 2018 to purchase a 1-year fixed rate Bond with The Redwood bank at 1.8% interest. The Redwood Bank is fully regulated with the Financial Conduct Authority (FCA); as such this complies with the Charity's nil risk investment policy. The bond matured in November 2020, a decision was then taken by the Trustees to invest £70,288 into a new 1 Year Redwood Bank Bond at 1% interest and to invest a further £18,360 into a Redwood bank 95-day notice account at 0.60% interest. The reason was this was to enable easier access to funds should the Charity's cash flow position deteriorate.

The Trustees are satisfied that the Charity's risk management policy and procedures adequately address the risks to the Charity arising from its activities where it operates.

Salary and benefits

There were no benefits given to staff in the year 2020-2021.
Ranges of Salary Paid in 2020-2021

Over £25,000	= 1 Staff Member (highest salary = £27,226 pa)
Over £10,000 under £20,000	= 2 Staff Members.
Under £10,000	= 8 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2020-2021 Year.

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Overseas Income

This is to confirm that the Charity had no overseas dealings whatsoever for 2020-2021.

DBS Checks

The Charity's policy is that all Trustees, Staff and Volunteers undergo a DBS check, also ensuring that the checks are re-visited every 3 years.

All Staff Members and Volunteers, who work in the Centre are DBS-checked, but Volunteer drivers are not. They have to sign the Boundary policy, which was agreed would be linked to the Data Protection policy. It was also agreed that temporary staff and short-term volunteers would not be DBS-checked but would be asked to read and sign the Boundary policy. This is carried out and has been certified accordingly.

Achievements and Performance

Age Concern Twyford and District Operations Report.

The Covid-19 pandemic has had an impact on our daily operation. We closed operations on the 20th March 2020 due to the pandemic and informed our members that we would be closed until further notice.

All staff were put on furlough, apart from one administration person who had to deal with incoming bills and payments leading up to the closure.

We then set up a work group consisting of the Centre Manager, Admin Manager and two trustees to start planning a possible reopening. We worked with the Covid-19 team of Wokingham Borough Council for guidelines on opening the centre as a safe-from-Covid-19 venue.

Screens were purchased and furniture was arranged to create bubbles, spaced 2 metres apart. Additional PPE was ordered, and extra hand sanitising facilities were installed. Safe distance marking was placed on the floors and extra bins for disposal of waste were installed and an additional service for removal of waste was introduced.

Risk assessments of all our members and staff were conducted and we were able to reopen the Day Centre in October; we found it difficult to encourage members to return as they were afraid of mixing. We had to prove that the environment we had created was safe and after some members had attended, the numbers started to increase as it was considered safe to do so.

We reopened with limited staff on duty in October as we could not operate at our normal capacity due to social distance spacing. Our new maximum was 10 as opposed to the normal 20 to 25 members per day. Numbers were increasing daily until the second lockdown occurred and we had to shut down again.

All staff were now on furlough as per guidelines. The impact of the pandemic on our membership is a loss of 17 members; many of these were moved to residential care and some passed away due to old age. It is not known if any died of Covid-19.

During the months of closure, we have maintained contact with our members, through our outreach programme. We have done essential shopping for those in need and have had regular

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telephone contact with others who we could not meet in person. The net effect of losing 17 members means that it will take some time to rebuild the membership and recover financially.

All the staff working at the Day Centre have now been vaccinated and we have completed new risk assessments for all members and staff and are ready to open again; the planned date is on the 20th April 2021.

Trustee Retirees and changes

There were no changes to the Trustee Board during 2020-2021 operational year.

Financial Review

The accounts for the Charity, for 2020-2021 financial year, show an overall deficit of expenditure over revenue of (-£540) (2019-2020: surplus £12,345). As stated previously, because the Day Care Centre was closed for the greater part of the financial year, this decimated the revenue the charity normally receives from attendance fees from our members. Thanks to the support mechanisms put in, by Central and local Government authority, we were able largely to cover our costs through these grants, coupled with the continued generosity of the community making donations to our charity.

Total booked income in the year was £48,590, much smaller than the 2019-2020 revenue figure of £186,319. The Donation item and the Wokingham BC item in the accounts, include the grants received. The Investment income, in line with the reduced interest rates available, was also lower in the year, compared to the previous year.

As a result of closure of the Day Centre, the running costs were much lower in the year. The total expenditure for 2020-2021 was £49,130 compared with last year's expenditure of £173,974. The Trustees agreed to a policy of retaining our staff throughout the pandemic (see the Salaries and Wages policy section of the report for details). The actual staff costs figure of £108,877 was offset by £77,162 received from HM Government, under the job retention scheme, leaving a net wage spend of £31,715. The rest of the expenditure is made up of lease and contract commitments, which could not be set aside because of the pandemic. There is also some expenditure, relating to costs incurred, when the Day Centre was open.

Originally the job retention scheme was due to end in October; the Trustees therefore passed a motion for the Charity to take advantage of the Government's bounce back loan scheme, which enables organisations to borrow money with a low interest rate but with no interest due in the first year. This was a cash-prudent resolution; as a result, an amount of £10,000 was borrowed through Nat West Bank, with the intention to repay this loan after 1 year in October 2021, thus incurring no interest on the loan.

Overall, at the company year end, the Charity has cash reserves of £163,105 including in the restricted fund of £114,652. The overall cash figure includes the £10,000 Bounce back Loan, held as a working capital reserve item.

At the time of writing, in view of the current situation relating to the Covid-19 pandemic, the future is still very unclear. The Day Care Centre is due to re-open on 20/4/2021, but the Membership income will be way down as, because of the new government restrictions, attendance will be much lower than it was when the centre was fully operational. Therefore,

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our charity will continue to make use of the support funds available, in order to retain our staff and to keep the charity financially viable going forward.

The Trustees are indebted to the support of certain private individuals for their donations/legacies; the business community of Twyford and District through Twyford Together (formerly Twyford Village Partnership - TVP); Sonning, Twyford and Charvil Parish Councils; St Andrews Church Sonning; Waitrose; Polehampton Charities; Hurst Horticultural college; and special thanks to the David Brownlow Charitable Foundation, for their support for our Outreach programme.

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INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

The Charity's trustees consider that an audit is not required for this year of the Charities Act 2011 part 8 (the Act)) and that an independent examination is sufficient. The Charity under the act is classified as a small charity (Revenue under £250,000 pa) and is subject to presentation relief from the requirements of SORP (FRS102); the act also allows the accounts to be signed off by an Independent Examiner.

It is my responsibility to:

- examine the accounts (under section 145 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 of the Act), and
- to state whether particular matters have come to my attention.

My examination was carried out in accordance with General Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. 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.

In the course of examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 145 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



V Lewis
6 Henderson Close,
Woodley
Berkshire
RG5 4TW

Financial Controls

The Treasury carries out regular reviews of the Financial Controls

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RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31st March 2021

	2020-2021			2020
	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	£	£	£	£
RECEIPTS				
Wokingham Borough	18,285	-	18,285	10,354
Private Day Care Charges	7,791	-	7,791	102,877
Catering	1,081	-	1,081	24,218
Share of Shop Profits	0	-	0	20,096
Donations and Legacies	17,601	-	17,601	17,095
Transport	450	-	450	3,735
Membership Fees	1,000	-	1,000	2,350
Rents Received	1,000	-	1,000	1,040
Fund Raising	0	-	0	1,990
Miscellaneous	0	-	0	520
Sunday and Golden Cafe Club	0	-	0	312
Investment Income	5	1,378	1,383	1,732
Total Receipts	47,212	1,378	48,590	186,319

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PAYMENTS	2021			2020
Depreciation	2,256	-	2,256	2,256
Employee Costs	108,877	-	108,877	137,548
Building Maintenance & Improvements	1,270	-	1,270	3,866
Catering	29	-	29	8,500
Utilities	1,365	-	1,365	2,000
Office Expenses	8,181	-	8,181	8,483
Insurance	2,679	-	2,679	2,544
Transport	958	-	958	2,323
Miscellaneous	0	-	0	164
Entertainment	0	-	0	2,596
Training	250	-	250	1,163
Advertising and Printing	427	-	427	2,531
Job Retention rebate	-77,162	-	-77,162	0
 Total Payments	 49,130	 0	 49,130	 173,974
	<hr/>	<hr/>	<hr/>	<hr/>
Surplus / (Deficit) for the Year	-1,918	1,378	-540	12,345
Fund Assets at 1st April 2020	167,557	0	167,557	167,577
Increase Restricted Fund		1,378	0	
	<hr/>	<hr/>	<hr/>	<hr/>
Fund Assets at 31 st March 2021	<u>165,639</u>	<u>1,378</u>	<u>167,017</u>	<u>167,577</u>

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BALANCE SHEET

AS AT 31st March 2021

Current Assets	2021	2020
Debtors	13,710	16,967
Cash at bank and on hand	163,105	150,185
Vehicle	2,459	4,715
less depreciation	2,256	2,256
	<u>203</u>	<u>2,459</u>
Total Assets	<u>177,018</u>	<u>169,611</u>
Liabilities		
Creditors	10,000	1,754
Accruals	0	300
Total Liabilities	<u>10,000</u>	<u>2,054</u>
Total assets less liabilities	<u>167,018</u>	<u>167,557</u>
	=====	=====
made up of		
Income Funds		
Unrestricted funds	48,453	36,911
Restricted funds	114,652	113,273
Vehicle	203	2,459
Debtors	13,710	16,967
Liabilities	-10,000	-2,054
TOTAL ASSETS	<u>167,018</u>	<u>167,557</u>

AGE CONCERN TWYFORD AND DISTRICT

NOTES TO THE ACCOUNTS

YEAR ENDED 31st March 2021

Basis of preparation

The accounts have been prepared in accordance with the Statement of Recommended Practice for a small charity with revenue under £250,000, this allows for reporting relief from the full accruals accounting under (SORP FRS102) 'Accounting and Reporting by Charities' issued under the Charities act 2011. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31st 2021. There is also no requirement to provide a cash flow statement.

Restricted Fund

The restricted fund has been established for the repair, maintenance and improvement to The Twyford Centre and its furniture, fittings and equipment. There were no drawings on the Restricted Fund in 2020-2021, as there was no major, building and maintenance work undertaken.

Revenue

The Revenue figures, represent actual monies received up to and including 31/3/2021. Also included are Donations and Grant monies actually received up to and including 31/3/2021, the figures include Gift Aid payments. The majority of revenue received arises from Grants and Donations.

Expenditure

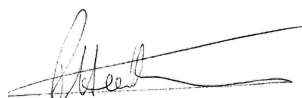
The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2021. Invoices are paid on receipt. Please note that monies received from HM Government's job retention scheme, to offset the staff costs, are shown as a minus expenditure amount in the accounts.

Assets

Debtors represent monies owed to the Charity up to and including 31/3/2021 by Slough Berkshire East Age Concern, the Organisation which runs the Age Concern Charity shop. Our charity has an agreement with Age Concern Slough, that in exchange for using our name, Slough would donate a percentage of their profits to us. Age Concern Slough have confirmed that our charity is owed the sum of £6,395 for 2018-2019 and a further £7,315 for 2019-2020, making a total owed of £13,710. There have been numerous communications with Age Concern Slough over this debt but to-date this money has not yet been paid. A repayment scheme has been agreed with ACSABE to repay the debt in instalments commencing in 2021-22.

Liabilities

Creditors, represent the 'bounce back' Government backed loan taken out by the Trustees with Nat West Bank; repayment due in November 2021 as nil% interest.



P Heather
Chairman of Trustees



M A Blom-Cooper
Treasurer