

**Charity Registration Number 1163722**

**AGE CONCERN TWYFORD AND DISTRICT**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ended 31<sup>st</sup> March 2023**

Principal Address	The Twyford Centre Polehampton Close Twyford Berkshire RG10 9RP
President	Lady Watt
Current Trustees	Patrick Heather (Chairman) Matt Everson (Deputy Secretary) Mike Blom-Cooper (Treasurer) Steve Bryan (HR Matters) Jean Green Trudie Fell Tina Goodwin Natalie Yalden Kerry Lerski Kim Bevis
Bankers	National Westminster Bank 131, Crockhamwell Road Woodley Berkshire RG10 9DP  Redwood Bank Ltd The Nexus Building Broadway Letchworth Garden City Herts SG6 3TA

# TRUSTEESREPORT

FOR THE YEAR ENDED 31<sup>st</sup> March 2023

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The Trustees present their Report and Accounts for the year ended 31<sup>st</sup> March 2023

## Structure, Governance and Management

The Charity was previously established by a charitable trust deed on 3<sup>rd</sup> October 1988, which has been amended on 13<sup>th</sup> July 1998 and 15<sup>th</sup> 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 2022-2023 year were:

Patrick Heather	- Chairman
Pamela Graddon	- Secretary Resigned 13/10/2022
Matt Everson	- Secretary - Appointed into role 13/10/2022
Mike Blom-Cooper	- Treasurer
Melanie Kate Harvey	- Deputy Treasurer – Resigned 14/07/2022
Steve Bryan	- HR Matters
Jean Green	- Resigned as trustee, remaining on as a Member Representative
Trudie Fell	
Tina Goodwin	
Kerry Lerski	
Natalie Yalden	- Appointed 16/02/2023
Kim Bevis	- Appointed 11/11/2022
Michelle Bingham	- Appointed 1/4/2023- Resigned 08/12/2022
Marie Westoby	- Resigned 10/08/2022

The Trustees present their report and the independent examined financial statements for the year from 1<sup>st</sup> April 2022 to 31<sup>st</sup> March 2023. Reference and administration information is set out within this report. The financial statements comply with current statutory requirements for Charities with a turnover of under £250,000 p.a., and the statement of Recommended Practice – Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102 (effective 1<sup>st</sup> January 2019).

As we are a small charity, we do not employ the services of professional, HR, Legal or Accounting staff. As such we appoint some trustees as officers, who give their time and expertise without recompense, to cover the professional roles needed to run a regulated charity.

The Trustees hold regular monthly Trustee board meetings, where monthly reports relating to policy, operations and finance are tabled and discussed, and full minuted records of these meetings are produced. As well as the monthly meetings, Trustees are in communication with the Manager of the Day Care Centre regularly throughout the year to provide decision making, advice and direction.

The Trustees are responsible for preparing the Trustees' Report and the Financial Statement in accordance with the UK Accounting Standards and applicable law and regulations, as laid down by the Charity Commission. The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources of the Charity for that period.

## COVID-19 PANDEMIC

The Covid-19 pandemic, as per all charities throughout the UK, has continued to impact our Charity.

Again, as last year, a number of our members failed to return to the Centre once the lockdowns were lifted. During the year, even though our finances have improved for the year, we still have not returned to pre-pandemic levels, in terms of attendees and revenue amounts. This has been a continuing concern amongst the Trustees as to the continued viability of the Charity. However, thanks to the continuing financial support from the community and by controlling our overhead costs, we have been able to keep a firm hold of the situation and kept our finances in good enough shape, to enable us to continue to offer our caring services going forward.

## Objectives and Activities

Please see our website [www.age-concern-twyford](http://www.age-concern-twyford), which has recently been updated, for full details about our charity and the services offered.

We are a registered charity, that operates a small independent day centre, based in the centre of Twyford Village, that serves the local community: the aim of the Charity is to meet the needs of elderly residents in the area to maintain their independence and quality of life, through the provision of stimulating, activities, companionship, entertainment and fun. We ensure that our members are treated with the respect they deserve and our charity is recognised as 'dementia friendly'. 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'.

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

A breakdown of the services provided to our members are as follows: -

- Nutritious mid-day meals
- Seated physical exercises
- 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 over the phone

- A twice-monthly coffee morning for people living with dementia and their careers.
- A weekly lunch club held from 12.30 to 2.00 p.m.
- Mobility Assistance
- Hairdressing and Chiropody services ● Crafts and singalong sessions.

**The Charity also operates an Outreach Programme, with the aim as detailed below.**

There are a number of people over 60 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. 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.

## **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 of volunteers, at different times, to supplement our paid staff. There are in normal times around 30 volunteers on our books; however, again, for this year because of the pandemic, a number of our volunteers did not return. There are currently only 5 volunteers, 2 for driving members and 3 for working in the Day Care Centre.

The reduced number of volunteers has put more pressure on our existing Care staff.

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 the local community for donations, grants, legacies and various fund-raising activities including collections and raffles.

Fundraising from the general public is normally a vital promotional tool to ensure that we are fulfilling our Charity's remit alongside our normal revenue streams; the Twyford Christmas Fayre, as an example was held in December 2022 in which our Charity participated and around £1,400 was raised.

The Charity has not used the services of a Professional fund raiser in the year.

### **AGE CONCERN SLOUGH AND BERKSHIRE EAST – CHARITY SHOP**

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 agreement is that ACSABE will pay ACT&D 25% of net profit made on the shop. ACSABE announced a shop loss for 2020-2021, so there was no payments accruing for that year.

However, at the time of this report, our Charity is still awaiting the profit figures for the Twyford shop relating to financial year 2021-2022 and 2022-2023. However, ACSABE agreed to pay our charity £1,500 per month in advance of the profit figures being announced. Our 2021-2022 accounts showed that ACSABE owed our Charity £8,736, as our share of outstanding profit earned in previous years, prior to 2020-2021. The monthly instalments of £1,500, were initially allocated against the debt, which was paid off in September 2022, the subsequent payments were treated as income for the remainder of the year, the accounts for 2022-2023 therefore show a figure of £9,264 for the year.

### **GRANTS DONATIONS AND LEGACIES**

The following grants/donations, in order to supplement our existence, were given during the year:

- |   |           |
|---|-----------|
| 1. Gift Aid Claim 2021-22 paid in 2022-23 | = £ 1,058 |
| 2. Parish Councils/Churches Charity funds | = £1,000  |
| 3. Polehampton Charities                  | = £ 3,582 |
| 4. Memorial legacy Funds Daphne Turner    | = £10,000 |
| 5. Wokingham United charities             | = £ 4,500 |
| 6. Large Individual Donations             | = £ 3,600 |

### **Salary and Wages Policy**

It is the policy, in order to attract and retain the best possible caring staff, to pay our staff in excess of the Governments living wage rates. The rates of pay for 2022-2023, were £10.50p per hour. The new rates from 1/4/2023 were increased to £11.42p per hour.

The Charity offers staff entry to a Workplace Pension Scheme through Nest Pensions. The Charity pays for those staff who are members a contribution of 3% of total Gross pay. Which is higher than the statutory requirement.

## **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 4th 1-year Bond matured in November 2022; a decision was then taken by the Trustees to invest £72,286 into a new 1-year Redwood Bank Bond at 2.96% interest and to retain investment into the Redwood bank 95-day notice account at 2.91% interest. The reason was this was to enable easier access to funds should the Charity's cash flow position deteriorate.

At Year End the Redwood 1-year Bond was worth £72,286 and the 95-day account had a balance of £18,828, the total monies invested in Redwood Bank being £91,114.

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.

Also, during the year, the Charity, closed the Virgin money bank Charity Account as the interest rate offered was way lower, than the market was offering. The balance was transferred to our Nat West restricted fund account, which offered higher interest.

## **Salary and benefits**

There were no benefits given to staff in the year 2022-2023.

Ranges of Salary Paid in 2022-2023

Over £25,000 = 1 Staff Member

Over £10,000 under £25,000 = 3 Staff Members.

Under £10,000 = 6 Staff Members.

There was no remuneration or benefits given to any of the Trustees in the 2022-2023 Year.

## **Overseas Income**

This is to confirm that the Charity had no overseas dealings whatsoever for 2022-2023.

## **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.

Wokingham Borough Council have insisted, that all associates of our charity, staff, volunteers and Trustees, undertake an on-line safe guarding course, to obtain the necessary certificate.

## Achievements and Performance

### 2022-2023 Statistics

Total Number of Attendees in Year 2022-20023	467	
Total Number of sessions held in year 2022-2023	2646	
No of Days Centre opened in Year 2022-2023	244	
Membership Revenue 2022-2023		£119,217
Total Expenditure 2022-2023		£161,923
Cost per Session 2022-2023	£61.20	
Revenue per Session 2022=2023	£45.08	

We have now been opened since 20<sup>th</sup> April 2021 after being closed due to the Covid Pandemic that had a huge Impact on the Day Centre and the staff to be able to operate fully for our day care members.

The Centre is now open Monday to Friday for day care in a much more relaxed atmosphere since restrictions were lifted.

Lunch club was restarted for a Monday and a Thursday to build up revenue for the Charity. We still offer afternoon activities to the lunch club members also lunches are offered throughout the week this generates revenue.

We now have 24 new slider chairs that we received through community supported donation.

We also received a further two donations for new lighting throughout the building to create adequate lighting to be safer for our members with poor eyesight. New window blinds to create a more welcoming room and this also gives a lot lighter in the whole building.

Audit with Care Quality WBC

Since the end of the Covid-19 restrictions we are now reviewed by the Care Quality team at Wokingham Borough Council to make sure we are compliant with Health & Safety and all Policies and training for staff and Volunteers are all up to date, these are now required annually.

Risk assessments continue and update when required. These are all in care plans for the day centre members.

Anne Greaves room is now a Treatment room for Chiropody and a hairdresser. This became achievable with the kind donation from Wokingham United Charities.

We have all worked hard to update our Website this goes live in June 2023.

We are pleased to report that the Charity did not suffer from any serious incidents, during the year.

## **Trustee Retirees and changes**

There were an unusual number of changes to the Trustee Board during 2022-2023 operational year, due to Trustees moving away from the area, retiring, taking up more senior trustee posts elsewhere and normal resignations.

The following Trustees left their posts in the Year of this report:

Pamela Graddon – Secretary retired

Melanie Kate Harvey Assistant Treasurer resigned

Michelle Bingham Assistant Treasurer resigned

Marie Westerby - resigned

We wish to put on record, our sincere thanks for all their time and effort, dedicated to the Charity over the years of their appointment.



The following were appointed as new Trustees in the Year of this report:

Kim Bevis – appointed 11/11/2022

Natalie Yalden – appointed 16/02/2023

## **Principal Risks and Uncertainties.**

1. Revenue and Donations etc. not covering the expenditure in running the Day Centre.
2. The ability to attract new members to the Day Care Centre.
3. Being able to recruit Caring Staff for the Day Care Centre.
4. Return of a pandemic
5. Inadequate cover for the Finance functions
6. Redwood Bank balance in excess of £85,000

## **Financial Review**

The accounts for the Charity, for 2022-2023 financial year, show an overall deficit of expenditure over revenue of **(-£1,955)** This was a big improvement on last year's deficit (2021-2022: deficit was **-£18,667**).

The previous, attendance restrictions were lifted for 2022-2023 year and the Day Care Centre is gradually building up its membership numbers. It must be reported that we lost a number of our members during the pandemic. As a result, we still have not reached the attendance levels, of pre Covid restrictions, Therefore, we are continuing to operate at a loss. The Trustees will continue to monitor the financial situation, keeping our expenditure at a minimum. In order to retain our reserves for emergencies, any Building Improvements will need to be kept as low as possible, until we can restore our attendance levels to cover our costs.

Total booked income in the year was £159,968, which was much better than the 2021-2022 figure of £98,528, as the Day Centre being closed for large parts of that year. The Investment income, in line with the increased interest rates available, was higher in the year, compared to the previous year. (£1,814 compared to £820)

The expenditure in the year was £161,923, which as a result of increased activity, including higher energy, staff and catering costs, was more than the 2021-2022 expenditure of £117,194.

The Company vehicle, used for transporting our members was fully depreciated in 2021-22, so the accounts have not booked an asset value for the vehicle. Any revenue received on the sale of the vehicle will be accounted for in the year of sale.

Overall, at the company year end, the Charity has cash reserves of £146,296 including in the restricted fund £117,241.

The debtors figure carried forward from 2021-2022 relating to the Age Concern, Slough and East Berkshire charity shop was paid in full during the year of this report. Please see the section in the report on the Charity Shop.

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 parish council, Twyford and Charvil Parish Councils; St Andrews Church Sonning; Polehampton Charities; and special thanks to the Wokingham United charities and the Cracker fund and Bridge House Twyford, for their continued support for our charity.

## **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

The Charity's trustees consider that an audit is not required for this year under 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 p.a.) 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 2019 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.

## **Signed**

### **Francis Lee Hatlee**

8, Land's End  
Henley-on-Thames  
Oxon RG9 1UX

## **Financial Controls**

The Treasurer is tasked with keeping the financial records of the Charity and is the sole authority with our bankers for making supplier payments as well as running Payroll and paying over PAYE and Pension payments. Invoices and Expense claims are authorised by the Day Care Manager and passed over to the Treasurer for payments. The majority of our suppliers have direct debits set up with our bankers. This ensures that payments are paid when due. There is a risk in having just one person responsible for the finances and the Trustees are aware of this and are taking steps to rectify this position.

At present, the Treasurer carries out regular reviews of the Financial Controls, which are documented and held at the Day Care Centre. The Controls and Processes are explained to the Independent Examiner as part of the Auditing procedure.

**RECEIPTS AND PAYMENTS ACCOUNT****YEAR ENDED 31<sup>st</sup> March 2023**

	2022-2023		2022	
	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	£	£	£	£
<b>RECEIPTS</b>				
Wokingham Borough	24,044	-	24,044	8,946
Private Day Care Charges	73,000	-	73,000	33,900
Catering	18,901	-	18,901	8,071
Share of Shop Profits	9,264	-	9,264	6,026
Donations, Grants and Legacies	24,529	-	24,529	36,507
Transport	1,664	-	1,664	876
Membership Fees	1,578	-	1,578	993
Rents Received	1,000	-	1,000	1,000
Fund Raising	4,144	-	4,144	1,313
Miscellaneous	30	-	30	76
Sunday Club	0	-	0	0
Investment Income	44	1,770	1,814	820
Total Receipts	158,198	1,770	159,968	98,528

## AGE CONCERN TWYFORD AND DISTRICT

### PAYMENTS

Depreciation	0	-	0	203
Employee Costs	124,734	-	124,734	116,219
Building Maintenance & Improvements	6,173	-	6,173	3,448
Catering	10,104	-	10,104	4,928
Utilities	6,017	-	6,017	1,023
Office Expenses	8,692	-	8,692	5,691
Insurance	2,865	-	2,865	2,930
Transport	2,549	-	2,549	2,412
Miscellaneous	0	-	0	0
Entertainment	675	-	675	27
Training	114	-	114	255
Advertising and Printing	0	-	0	150
Job Retention rebate	0	-	0	-
				20,091
Total Payments	161,923	0	161,923	117,195
	<hr/>	<hr/>	<hr/>	<hr/>
Surplus / (Deficit) for the Year	-3,725	1,770	-1,955	18,667
Fund Assets at 1st April 2022	148,351	0	148,351	148,351
Increase Restricted Fund		1,770	0	<hr/>
		<hr/>		
Fund Assets at 31 <sup>st</sup> March 2023	<u>144,626</u>	<u>1,770</u>	<u>146,396</u>	<u>148,351</u>

### BALANCE SHEET

# AGE CONCERN TWYFORD AND DISTRICT

## AS AT 31<sup>st</sup> March 2023

Current Assets	2023	2022
Debtors	0	8,736
Cash at bank and on hand	146,396	139,615
Vehicle	0	203
less depreciation	0	203

	0	0
	146,396	148,351
Total Assets		
	0	0
Liabilities	0	0
Creditors	0	0
Accruals	0	0
Total Liabilities		
	146,396	148,351
Total assets less liabilities	=====	=====

made up of Income Funds		
Unrestricted funds	29,155	24,144
Restricted funds	117,241	115,471
Vehicle	0	0
Debtors	0	8,736
Liabilities	0	0
TOTAL ASSETS	146,396	148,351

## NOTES TO THE ACCOUNTS

### YEAR ENDED 31<sup>st</sup> March 2023

#### 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 2019. In accordance, the accounts are prepared on a Receipts and Payments basis, completed by March 31<sup>st</sup>, 2023. 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 2022-2023, as there was no major, building and maintenance work undertaken.

## Revenue

The Revenue figures, represent actual monies received up to and including 31/3/2023, Also included are Donations and Grant monies actually received up to and including 31/3/2023, the figures include Gift Aid payments. The majority of revenue received arises from fees received by our and Wokingham Council Members for attendance days at The Age Concern Twyford and District Day Care Centre, this is supplemented as stated by Grants and Donations received.

## Expenditure

The Expenditure figures, includes all Invoices received and paid by Age Concern Twyford and District up to and included 31/3/2023. Most suppliers are paid via direct Debit, other Invoices received are paid immediately. There will be no material creditor due at year end.

## Assets

The Assets of the charity as at 31/3/2023 are solely cash in the bank and on deposit.

The vehicle was fully depreciated in May 2021. There will be a residual value for the vehicle, but our accounting policy is not to book any value, until the vehicle is disposed off.

## Liabilities

There are no Creditors, booked in the accounts for 2022-202, The policy of the Charity is that all Invoices are paid on receipt, subject to the cash flow position.

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:

State whether applicable accounting standards have been followed, subject to any material departures, disclosed and explained in the financial statement: and

Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, and the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees of the Charity as at 31<sup>st</sup> March 2023 and signed on its behalf by:

P Heather  
Chairman of Trustees

*Mike Blom Cooper*  
M A Blom-Cooper  
Treasurer