

AGE CONCERN CHISWICK
(A Charitable Incorporated Organisation)
Registered Charity No. 1164423

REPORT AND ACCOUNTS
FOR THE YEAR
ENDED 31 MARCH 2021

PB ASSOCIATES
CHARTERED ACCOUNTANTS

2 Castle Business Village
Station Road
HAMPTON
Middlesex
TW12 2BX



CHISWICK

AGE CONCERN CHISWICK

ANNUAL REPORT

For the year ended 31 March 2021

Age Concern Chiswick

Registered Charity number 1164423

The Friendship Club, Oxford Road North

London W4 4DN

Tel 020 8742 7007

ageconcernchiswick@outlook.com

**ANNUAL REPORT OF THE TRUSTEES OF AGE CONCERN CHISWICK
for year ended 31 March 2021 – Registered Charity No 1164423**

Structure, governance and management _____ Type of governing document:

Constitution dated 15 October 2015 **How is the**

charity constituted:

Charitable Incorporated Organisation

AGE CONCERN CHISWICK - Registered Charity No. 1164423

Trustee selection method: Annual by rotation.

The Trustees and Honorary Officers are elected by members of the charity at Annual General Meeting. Trustees form the Executive Committee of the charity; all are volunteers.

The Trustees have given consideration to the major risks to which the charity is exposed and have satisfied themselves that policies, systems and procedures are established in order to manage them.

Age Concern Chiswick has signed a Friendship Agreement with AgeUK England and is partnered locally with AgeUK Hounslow, although we have not had to impose on them excessively in recent years. We have also established good relations with AgeUK Hammersmith and Fulham.

Acting Chair	Mr David Lovegrove
Secretary	Mrs Sara Ioannides
Treasurer	Mrs Patricia Sterne
Volunteer co-ordinator	Mrs Barbara Ennis
Members	Ms. Anne Crowcroft
	Mrs Muriel Maxwell
	Mrs Emma Medd
	Mrs Jessica Spiring
	Ms Gayla Symon

Objectives and activities

The object of the charity Age Concern Chiswick is to promote the relief of elderly people in any manner which now is, or hereafter may be, deemed by law to be charitable within the Chiswick and Brentford area.

More specifically, the aim of Age Concern Chiswick is to promote the well-being of older people and help make life a fulfilling and enjoyable experience. In normal times the charity's main activity is to run a friendship club with regular activities, outings and special events.

In undertaking the charity's activities, the Trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and performance

This year – the year of Covid-19 - has been tough for the charity and very tough for its members. We closed the club on 16th March 2020, a week before the government imposed the first coronavirus lockdown, as the health and wellbeing of our members was paramount. The Executive Committee speedily set up an outreach programme, with the aid of a team of volunteers, to support our members in their own homes.

Membership at the start of the year was 140. We reduced the subscription to £5 and did not press for payment because of the difficulty members would have had in paying. Instead we endeavoured to be as supportive as possible to all of them, and to several other people in need, as set out below.

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Outreach Programme

Within two days we had called every single member and established within a week which ones would need most support. We divided the members up between our wonderful team of volunteers who each undertook to keep in regular telephone contact with each member and did essential shopping and other errands for them as needed. A master spreadsheet, compiled by a tireless volunteer, kept every team member up to date with what needed to be done. The programme continued throughout the year, and indeed still continues into the current year.

We also had a number of cries for help from non-members for whom we did our best, either helping ourselves or putting them in touch with other groups who could help.

Newsletter

One of our trustees, Jess Spiring, took on the task of producing our newsletter. Normally seasonal, it became a weekly then monthly production in full colour and was a vital means of communication both between the committee and members and indeed between members and one another. Snippets of good news and photographs of members' lockdown activities cheered everyone up.

Easing of restrictions

Many members were very isolated, living alone and shielding, so they were very grateful to be able to attend some of our very small gatherings during the summer easing of restrictions. We allowed up to five people, with a volunteer, to meet in our garden in a safe, socially distanced manner for a short get-together. This was very beneficial to their mental wellbeing.

In preparation for opening the building, we undertook a thorough risk assessment to ascertain what measures we needed to put in place to ensure full compliance with government and health expert guidance. These measures have all been activated. During the autumn easing of restrictions we achieved one very safe socially distanced bingo session with greatly restricted numbers.

This year there was no Christmas lunch – normally the highlight of our calendar – but instead we were extremely fortunate to receive an incredibly generous donation of 140 luxury food parcels from locally based company Ocado Zoom, so with the help of our team of volunteers as well as several more, we were able to deliver a little Christmas cheer direct to members in their own homes.

The only activity we were able to resume late in the year was our monthly chiropody clinic which proved extremely valuable to our members, and we are very grateful to our clinician for her careful approach to covid safety measures.

Volunteers

We could not have supported our members throughout this terrible time without the help of our noble volunteers. Our regulars were joined by many more, and we had large numbers of kind and generous people offering to help – more than we could deploy. This was the one silver lining in the covid cloud: the goodness of ordinary people going out of their way, despite their own fears, to support those in need. We are truly grateful to all of them.

We are also most grateful to our regular garden volunteers who bravely returned when restrictions eased a little to continue their valuable work in keeping our garden looking good.

Financial Overview

The objective of Age Concern Chiswick's reserves is to have sufficient funds to be able to respond to any emergency or maintenance requirement arising from its freehold ownership of the property at the Friendship Club, Oxford Road North, London W4, and to protect against unforeseen shortages. The Trustees have in place appropriate reserves and investment policies to manage the funds.

Our normal sources of income from club activities, hall hire and subscriptions were substantially down but we had some generous donations, including via a fundraiser on our Facebook page and an appeal to a wide range of supporters on our new database. Two hirers were able to resume their activities late in the year in a socially distanced way. We were pleased to receive a series of generous covid relief grants from the London Borough of Hounslow, amounting to some £20,000. This was a great relief and enabled us to undertake a necessary upgrade to our IT system, with new computers and printer and improved software. This greatly helped our ability to work from home and to connect with one another remotely. It will enable us to go forward in a much more productive way.

We felt it right to continue to pay our only employee, a part-time cleaner, throughout lockdown, urging her to put her own safety first.

Our overall income for the FY 2020-2021 was £26,478; expenditure amounted to £13,464. With careful financial management we were able to add to our reserves.

Conclusion

We have survived a very difficult year during which, sadly, we lost a few members, while others are now too frail to return. We have however learnt a lot: about people's innate goodness, their generosity, both in time and money, their kindness and willingness to support those in need. Our volunteers and supporters have been outstanding, and we sincerely thank them all.

My fellow trustees have all played their part unstintingly for the good of our community of older people, and I should like to thank them all personally for everything they have done to support the charity throughout the year. We shall go forward, cautiously but positively, to greater things for Age Concern Chiswick in the post-covid world.

David Lovegrove

Acting Chair

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
AGE CONCERN CHISWICK**

I report to the Trustees on my examination of the Accounts of Age Concern Chiswick (the Charity) for the year ended 31 March 2021, which are set out on pages 2 to 7.

Responsibilities and Basis of Report

As the Trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

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

- (1) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "a true and fair view" which is not a matter considered as part of an independent examination.

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

**2 Castle Business Village
Station Road, Hampton
Middlesex TW12 2BX**

**GARETH PETER REES, FCA
on behalf of PB ASSOCIATES
CHARTERED ACCOUNTANTS**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 Restricted	2021 Unrestricted	2021 Total	2020 Total
Income and Endowment from:					
Membership subscriptions		-	458	458	987
Donations		-	3,904	3,904	1,944
Covid-19 grants from Council		-	20,193	20,193	-
Activities in furtherance of the Charity's Objects:					
Club activities		-	590	590	11,577
Hall rental		-	1,260	1,260	11,735
Investment income:					
Interest		-	73	73	164
Total Incoming Resources		<u>£NIL</u>	<u>£26,478</u>	<u>£26,478</u>	<u>£26,407</u>
Resources Expended					
Direct Charitable Expenditure:					
Charitable activity	2	-	12,894	12,894	24,047
Management and Administration	3	-	570	570	570
Total Resources Expended		<u>£NIL</u>	<u>£13,464</u>	<u>£13,464</u>	<u>£24,617</u>
Net (Outgoing)/Incoming Resources		-	13,014	13,014	1,790
Total funds brought forward		-	144,991	144,991	143,201
Total funds carried forward		<u>£NIL</u>	<u>£158,005</u>	<u>£158,005</u>	<u>£144,991</u>

BALANCE SHEET**AS AT 31 MARCH 2021**

	Note	2021	2020
FIXED ASSETS (For the Charity's use)			
Tangible Fixed Assets	1 & 4	74,919	74,499
CURRENT ASSETS			
Cash at Bank and in Hand		83,656	71,062
CREDITORS	5	570	570
Net Current Assets		83,086	70,492
NET ASSETS		<u>£158,005</u>	<u>£144,991</u>
Financed by:			
General funds (Unrestricted)		158,005	144,991
Restricted funds		-	-
		<u>£158,005</u>	<u>£144,991</u>

Approved on behalf of the Trustees on and signed on their behalf by:

..... **TRUSTEE**..... **TRUSTEE***The notes on pages 5 to 7 form part of these Accounts.*

NOTES TO THE ACCOUNTS**FOR THE YEAR ENDED 31 MARCH 2021****1. ACCOUNTING POLICIES****Accounting Convention**

The financial statements are prepared under the historic cost convention. They have been prepared to comply with the Statement of Recommended Practice: "Accounting and Reporting by Charities" (applicable to charities preparing accounts in accordance with the the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), Financial Reporting Standard 102 and relevant charities legislation. The charity has taken advantage of exemptions available to small entities in the SORP and FRS 102.

The charity is a Charitable Incorporated Organisation which was formed to take over the assets, liabilities and activities of an unincorporated charity of the same name. In accordance with Section 27 of the SORP, the accounts have been prepared on the basis that the incorporated and unincorporated charities have always been part of the same reporting charity. The reasons for this treatment are:-

- the beneficiary class has not significantly changed.
- the purpose for which funds are held has not significantly changed.
- the trustees have not significantly changed.

Incoming Resources

Income is recognised in the year in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Resources Expended

Expenditure is included when incurred.

Tangible Fixed Assets

Fixed assets are depreciated at variable rates to write off the assets over their estimated useful lives on a straight line basis.

Freehold property is not depreciated on the grounds that the high residual value of the property and the very long estimated useful life would render any depreciation charge immaterial.

Cashflow Statement

The charity is exempt from preparing a cashflow statement.

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES (CONTINUED)

Value Added Tax

Value Added Tax is not recoverable by the Charity, and as such is included in the relevant costs in the Statement of Financial activities.

Funds Accounting

Funds held by the Charity are: -

Unrestricted General Funds

These are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Further explanations of the nature and purpose of each fund is included in the notes to the Accounts.

Taxation

The Charity is exempt from Income Tax and Corporation Tax to the extent that its income is applied for charitable purposes.

Executive committee remuneration and expenses

No expenses or remuneration has been paid to any Trustee or member of the Management Committee during the year.

Investment powers

Under the constitution the Executive Committee have no specific powers to borrow or invest in any other operation.

Risk Management

The Executive Committee has to assess the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and is satisfied that systems are in place to mitigate our exposure to the major risks.

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

2. DIRECT CHARITABLE EXPENDITURE
(Including support costs)

	Restricted Funds	2021 Unrestricted Funds	2021 Total Funds	2020 Total Funds
Club Activities	-	508	508	8112
Salaries and Cleaning costs	-	3,621	3,621	3,612
Property costs	-	5,080	5,080	7,409
Planning Consultation	-	-	-	1,120
Telephone, Postage and Stationery	-	618	618	880
Insurance	-	1,951	1,951	1,947
Depreciation	-	1,110	1,110	815
Miscellaneous	-	6	6	152
	<u>£NIL</u>	<u>£12,894</u>	<u>£12,894</u>	<u>£24,047</u>

3. MANAGEMENT AND ADMINISTRATION

	Restricted Funds	2021 Unrestricted Funds	2021 Total Funds	2020 Total Funds
Independent Examiner Fee	-	570	570	570
	<u>£NIL</u>	<u>£570</u>	<u>£570</u>	<u>£570</u>

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

4. TANGIBLE FIXED ASSETS FOR CHARITY'S OWN USE

	Freehold property	Fixtures and Fittings	Computer equipment	TOTAL
COST				
At 1 April 2020	72,000	29,941	3,032	104,973
Additions	-	-	1,530	1,530
At 31 March 2021	<u>72,000</u>	<u>29,941</u>	<u>4,562</u>	<u>106,503</u>
DEPRECIATION				
At 1 April 2020	-	27,442	3,032	30,474
Charge for the year	-	728	382	1,110
At 31 March 2021	<u>-</u>	<u>28,170</u>	<u>3,414</u>	<u>31,584</u>
NET BOOK VALUE:				
At 31 March 2021	<u>£72,000</u>	<u>£1,771</u>	<u>£1,148</u>	<u>£74,919</u>
At 31 March 2020	<u>£72,000</u>	<u>£2,499</u>	<u>£NIL</u>	<u>£74,499</u>

A professional valuation of the freehold property in April 2014 was £695,000.

5. CREDITORS	2021	2020
Accruals	<u>£570</u>	<u>£570</u>

6. TRUSTEES

No Trustees received any remuneration or expenses from the charity.