

WISE AGE LTD

England & Wales · Charity number 1188629

Details

Status Registered

Legal form Charitable company

Company number [08277094](#)

Registered 2020-03-18

Register [View on the Charity Commission register](#)

Contact

Address DBCG Ltd14/2E Docklands Business Centre
10-16 Tiller Road
London
E14 8PX

Phone 07740192446

Email peter@wiseage.org.uk

Website www.wiseage.org.uk

Activities

Objects: THE PROMOTION OF EQUALITY AND DIVERSITY FOR PUBLIC BENEFIT BY:A) THE ELIMINATION OF DISCRIMINATION ON THE GROUNDS OF RACE, GENDER, DISABILITY,AGE, SEXUAL ORIENTATION AND RELIGION;B) ADVANCING EDUCATION AND RAISING AWARENESS IN EQUALITY AND DIVERSITY;C) CONDUCTING OR COMMISSIONING RESEARCH ON EQUALITY AND DIVERSITY ISSUES AND PUBLISHING THE RESULTS TO THE PUBLIC;D) CULTIVATING A SENTIMENT IN FAVOUR OF EQUALITY AND DIVERSITY

Activities: Wise Age is the leading specialist 50-plus age and employment charity in London. We are a charitable organisation that campaigns for the elimination of age discrimination in all aspects of life, particularly employment. We deliver funded services to people aged 50-plus who need help moving towards employment and/or finding jobs or suitable vocational training.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Other Charitable Purposes
- **Who:** Other Defined Groups

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£62,260	£57,880	-	-
2023-10-31	£85,532	£86,975	-	-
2022-10-31	£73,657	£83,520	-	-
2021-10-31	£47,415	£41,855	-	-
2020-10-31	£40,167	£44,548	-	-

Trustees

Name	Role	Appointed
VALERY SMALL	Chair	2020-03-19
PETER MURPHY		2020-03-19
Sandeep Rana		2022-02-17
Suleman Bhana		2023-02-24
Timothy Whitaker		2020-03-19

WISE AGE LTD

England & Wales - Charity number 1188629

Accounts

Wise Age
Detailed Income and Expenditure Account

For the year

1st November 2023 to 31st October 2024

	UNRESTRICTED	RESTRICTED	TOTAL
Turnover			
DWP SMETHWICK	£10,800.00		£10,800.00
No Wrong Door	£10,000.00		£10,000.00
DWP Newham, Barking & Dagenham	£15,415.86		£15,415.86
DWP East London (HTH))	£25,851.50		£25,851.50
GROSS SURPLUS	£62,067.36	£0.00	£62,067.36
Other Income	£192.50		£192.50
Interest	£0.00		£0.00
			£0.00
	£62,259.86	£0.00	£62,259.86
Expenditure			
Rent and Rates	£0.00		£0.00
Consultancy Fees	£45,002.63		£45,002.63
Training Venue	£5,145.30		£5,145.30
Travel	£0.00		£0.00
Phones	£898.28		£898.28
Website/Webmaster	£309.25		£309.25
Legal, Insurance	£595.00		£595.00
Marketing & Office supplies	£113.07		£113.07
Equipment & Software	£212.35		£212.35
Age Platform Europe	£0.00		£0.00
Other	£5,604.23		£5,604.23
	£57,880.11	£0.00	£57,880.11
Surplus	£4,379.75	£0.00	£4,379.75
Total funds from last year	£9,265.59	£0.00	£9,265.59
Total Funds	£13,645.34	£0.00	£13,645.34

J. Manby
 Trustee / Director
 Wise Age Ltd
 24/4/25

31st October 2024

CURRENT ASSETS

Debtors	£0.00
Cash in bank and at hand	£8,914.38
	£8,914.38

CREDITORS

Amount falling due within 6 months	£4,534.63
Income in Advance	

NET CURRENT ASSETS	£4,379.75	£0.00
TOTAL ASSETS LESS CURRENT LIABILITIES		

RESERVES

General fund (unrestricted)	£4,379.75
	£4,379.75

A. Mundy
Treasurer / Director
Wise Age Ltd
24/10/24

Wise Age
Detailed Income and Expenditure Account

For the year

1st November 2023 to 31st October 2024

	UNRESTRICTED	RESTRICTED	TOTAL
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 Wise Age Ltd
 24/4/25

31st October 2024

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General fund (unrestricted)	£4,379.75
	£4,379.75

A. Mundy
Treasurer / Director
Wise Age Ltd
24/10/24

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WISE AGE

I report on the accounts for the year ended 31 October 2024.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year (under section 145 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under section 145 of the above Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 5b of the above Act: and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the 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 and disclosures in the accounts and seeking explanation from you as trustees concerning 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.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material aspect, the requirements

. to keep accounting records in accordance with Section 130 of the above act and

. to prepare accounts which accords with the accounting records and comply with the accounting requirements of the above 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 account to be reached

A handwritten signature in black ink, appearing to read 'William Burke', is written above a horizontal line.

William Burke BSc Econ Hons

Member of the Association of Accounting Technicians:

Address: 27 Alderton Way, Loughton Essex IG10 3EQ

Date: 30th DECEMBER 2024

WISE AGE LTD

England & Wales - Charity number 1188629

Accounts

Wise Age Annual Report

Year ending 31st October 2023

Wise Age Ltd is a registered charity (charity number 1188629.) Wise Age is the leading specialist 50+ age & employment charity in London This is our fourth AGM since becoming a registered charity – we were previously a not-for-profit company limited by guarantee and we still retain this limited company status.

1 Objectives and Activities

Wise Age's Objects, as specified in our Articles of Association, are specifically restricted to: The promotion of equality and diversity for public benefit by:

- a) The elimination of discrimination on the grounds of race, gender, disability, age, sexual orientation, and religion.
- b) Advancing education and raising awareness in equality and diversity.
- c) Conducting or commissioning research on equality and diversity issues and publishing the results to the public.
- d) Cultivating a sentiment in favour of equality and diversity.

As a charity with a specific remit on grounds of age, the above Objects all primarily apply to age issues, though we do also aim to ensure that we apply the same criteria to all protected characteristics. Our activities are as follows:

- a) We work to eliminate age discrimination in all aspects of life, particularly employment.
- b) We offer practical support for over 50s looking for employment or self-employment and promote the benefits of employing older workers to employers.
- c) We show employers the benefits of age diversity in the workplace, matching their needs with older working age adults (50+) seeking work. we carry out research and lobby on behalf of older workers drawing on best practice from across the UK and the EU and our own successful experiences.
- d) We also provide best practice training for organisations wanting to develop employment support services for the 50+ or interested in improving the quality of their existing provision.
- e) Wise Age also campaigns for the active involvement of older people in developing age-friendly cities and services and uses a holistic approach to overcome older people's poverty, social isolation and loneliness, while promoting intergenerational communication and understanding.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

During the year under consideration, Wise Age delivered the following projects in full or in part, and these generated our income for the year.:

1. Department for Work and Pensions Flexible Support Fund contracts EL011 and EL014; these contracts cover support for unemployed over 50s in the London Boroughs of Tower Hamlets & Hackney, Newham and Barking & Dagenham. (these were a mix of so-called Category 2 contracts for those who have been long-term unemployed and need more support to become employable, and Category 4 contracts with paid employment outcomes).
2. EQUIP (ESF funded project for 50+, delivery of which had already been completed the previous year, but for which we were paid a final instalment during the year 2022-23).
3. TRUST FOR LONDON grant for 50+ jobseekers pan-London and support to employers, organisations supporting 50+ etc.
4. HELLAS 50+ - this Greek organisation partnered with us to get 50+ tourists to Greece to participate in an exercise involving a questionnaire and production of a Silver Guide.

In addition we received a small payment of £237.96 which shows on our Annual Accounts as income, but which was actually a rebate for mobile phone charges. **This counts as income as it was paid into our account, not deducted as a rebate.**

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2 Achievements and Performance

During the year under consideration, Wise Age delivered, or was still delivering, the following projects:

1. Department for Work and Pensions Flexible Support Fund contracts EL011 (Newham, Barking & Dagenham) and EL014 (Hackney and Tower Hamlets). (these were a mix of so-called Category 2 contracts for those who have been long-term unemployed and need more support to become employable, and Category 4 contracts with paid employment outcomes). Both were still going at October 31st 2023 and were finally on track to be delivered in full, although both had suffered from early setbacks such as delays in job centres sending us clients, job centres referring clients to us who we gave support to only to have payment claims rejected because the clients had not actually been eligible for the provision, either at the start (job centre error) or by the time we claimed (because we don't claim start payments until we have evidence of high levels of ongoing commitment, during which time clients became ineligible because work coaches had put them onto national programmes such as Restart and Work & Health Programme).
2. The HELLAS 50+ Silver Guide project was successfully delivered.

TRUST FOR LONDON Project – group trainings via Zoom, 121 employment and personal support from advisors via telephone, email, etc. to 160 clients. Other beneficiaries included employers and recruitment professionals, and relevant decision makers at GLA, London Councils, borough and London Recovery Board and strategic partners.

Also key to achieving our objectives is to influence decision makers across London and publicise the employment issues facing older workers, as well as the importance and value of an age diverse workforce. In the year under consideration this has been achieved through:

1. Using our website to publicise material on age and employment including updated guides for over 50s workers and employers.
2. Using social media including Facebook, X ((Twitter) and LinkedIn to publicise the role of Wise Age and employment issues for over 50s.
3. Reviewing latest research on trends affecting over 50s and age friendly employment. This includes a regular analysis of ONS statistics and London specific employment data sets.

Page 3 of 6

4. We have been active in lobbying the Greater London Authority and London Boroughs in pursuing an age friendly employment agenda in London.

3 Birkbeck Street, LONDON E2 6JY
Tel +44 020 8123 6047
contact@wiseage.org.uk

5. We have worked closely with other age organisations in London and are core members of the London Age Friendly Forum and participated in its campaigns focusing on disadvantage notably digital inclusion, transport issues including the removal of free travel for over 60s before 9am.

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3 Financial Review

**LONDON
COMMUNITY
RESPONSE FUND**



Department
for Work &
Pensions



European Union
European
Social Fund

The Company's last inspected Annual Accounts are appended to this Report. They are made up to end October 2023. They show:

- income of £85,532.03,
- expenditure of £86,975.21, and therefore
- a deficit of -£1,443.18.
- Net current assets are shown as £9,265.59.
-

Clearly the deficit was cause for concern which the board of trustees was urgently addressing.

The Board has developed a fund-raising strategy with a fundraising subgroup discussed at each Board meeting and works on grant applications from a range of funding sources. However, achieving our goal of a wider, more diverse range of sources of funding and income was proving to be a challenge.

The Board also aims to build up reserves of £8,000 s soon s this can be achieved.

A loan from Director/Trustee Valery Small is included in the "Cash in Bank and at Hand" figure on the Balance Sheet. Director/Trustee Peter Murphy and Chief Exec Chris Walsh had also loaned us monies by formally document deferral of invoice payments to get us through a period when, due to delays with the DWP contracts, our cashflow would have been insufficient. These loans were still in place on 31st October 2023. Other consultants also had some of their payments delayed for shorter periods of time, and Wise Age is grateful to all for successfully getting us through a difficult period.

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4 Structure, Governance and Management



3 Birkbeck Street, LONDON E2 6JY
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The charity's governing documents are its Memorandum and Articles of Association. We are a company limited by guarantee, and also a charity registered with the Charities Commission.

The Board of Trustees currently comprised nine trustees on October 31st, 2022. Board Meetings are also attended by the Chief Executive and the Finance Officer.

The procedure for appointing new trustees is that we may, by ordinary resolution, appoint a person who is willing to be a trustee/director and that we may determine the rotation in which any additional trustees/directors are to retire.

5 Reference and Administrative Details

The Trustees delegate day-to-day management of the charity to the Chief Executive and any other consultants engaged by the charity to deliver services on its behalf.

The current trustees/directors, listed alphabetically by surname, are: Suleman Bhana, Peter Murphy, Abbas Nurbhai, Magali Pelissier, Sandeep Singh, Valery Jean Small, Bryony Jane Tedder, Timothy Whitaker and Nadeya Zaman.

The Chief Executive is Chris Walsh.

The Finance Officer is Barbara Deason.

The Person with Significant Control (PSC) is Peter Murphy

The accounts are inspected by William Burke BSc Econ Hons, Member of the Association of Accounting Technicians.

Appendix 1 – Annual Accounts Year End October 31st, 2023

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Wise Age
Detailed Income and Expenditure Account

For the year

1st November 2022 to 31st October 2023

	UNRESTRICTED	RESTRICTED	GENERAL
Turnover			
LONDON COUNCILS ESF	£0.00		£0.00
Trust for London		£43,712.00	£43,712.00
Equip	£3,994.00		£3,994.00
DWP Newham, Barking & Dagenham	£21,820.14		£21,820.14
DWP East London (HTH))	£9,386.92		£9,386.92
DWP ELO43	£0.00		£0.00
DWP ELO44	£0.00		£0.00
Hellas 50Plus	£1,641.09		£1,641.09
ICE Comms	£237.96		£237.96
Connect Hackney	£0.00		£0.00
London Community Response Fund (LCRF)	£4,739.92		£4,739.92
GROSS SURPLUS	£41,820.03	£43,712.00	£85,532.03
Other Income	£0.00	£0.00	£0.00
Interest	£0.00	£0.00	£0.00
	£0.00		£0.00
	£41,820.03	£43,712.00	£85,532.03
Expenditure			
Rent and Rates	£0.00		£0.00
Consultancy Fees	£31,398.00	£43,712.00	£75,110.00
Training Venue	£4,888.30		£4,888.30
Travel	£0.00		£0.00
Phones	£1,202.11		£1,202.11
Website/Webmaster	£1,536.34		£1,536.34
Legal, Insurance	£2,099.65		£2,099.65
Marketing & Office supplies	£1,594.79		£1,594.79
Equipment & Software	£143.88		£143.88
Age Platform Europe	£0.00		£0.00
Other	£400.14		£400.14
	£43,263.21	£43,712.00	£86,975.21
Surplus	-£1,443.18	£0.00	-£1,443.18
Total funds from last year	£10,708.77	£0.00	£10,708.77
Total Funds	£9,265.59	£0.00	£9,265.59

Wise Age Balance Sheet 31st October 2023

31st October 2023

CURRENT ASSETS

Debtors	£3,799.42
Cash in bank and at hand	£9,166.12
	£12,965.54

CREDITORS

Amount falling due within 6 months	£3,699.95
Income in Advance	

NET CURRENT ASSETS	£9,265.59
TOTAL ASSETS LESS CURRENT LIABILITIES	

RESERVES

General fund (unrestricted)	£9,265.59
LONDON COUNCILS ESF	£0.00
Trust for London	£0.00
London Community Response Fund (LCRF)	£0.00

£9,265.59

Signed _____
TRUSTEE/TREASURER

Date _____

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WISE AGE

I report on the accounts for the year ended 31 October 2023.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year (under section 144 2 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under section 145 of the above Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 5b of the above Act: and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the 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 and disclosures in the accounts and seeking explanation from you as trustees concerning 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.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material aspect, the requirements

. to keep accounting records in accordance with Section 130 of the above act and

. to prepare accounts which accords with the accounting records and comply with the accounting requirements of the above 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 account to be reached

A handwritten signature in black ink, appearing to read 'W Burke', is written above a horizontal line.

William Burke BSc Econ Hons

Member of the Association of Accounting Technicians:

Address: 27 Alderton Way, Loughton Essex IG10 3EQ

Date: 12th March 2023

WISE AGE LTD

England & Wales - Charity number 1188629

Accounts

Wise Age Annual Report

Year ending 31st October 2022

Wise Age Ltd is a registered charity (charity number 1188629.) Wise Age is the leading specialist 50+ age & employment charity in London This is our third AGM since becoming a registered charity - we were previously a not-for-profit company limited by guarantee and we still retain this limited company status.

1 Objectives and Activities

Wise Age's Objects, as specified in our Articles of Association, are specifically restricted to: The promotion of equality and diversity for public benefit by:

- a) The elimination of discrimination on the grounds of race, gender, disability, age, sexual orientation, and religion.
- b) Advancing education and raising awareness in equality and diversity.
- c) Conducting or commissioning research on equality and diversity issues and publishing the results to the public.
- d) Cultivating a sentiment in favour of equality and diversity.

As a charity with a specific remit on grounds of age, the above Objects all primarily apply to age issues, though we do also aim to ensure that we apply the same criteria to all protected characteristics. Our activities are as follows:

- a) We work to eliminate age discrimination in all aspects of life, particularly employment.
- b) We offer practical support for over 50s looking for employment or self-employment and promote the benefits of employing older workers to employers.
- c) We show employers the benefits of age diversity in the workplace, matching their needs with older working age adults (50+) seeking work. we carry out research and lobby on behalf of older workers drawing on best practice from across the UK and the EU and our own successful experiences.
- d) We also provide best practice training for organisations wanting to develop employment support services for the 50+ or interested in improving the quality of their existing provision.
- e) Wise Age also campaigns for the active involvement of older people in developing age-friendly cities and services and uses a holistic approach to overcome older people's poverty, social isolation and loneliness, while promoting intergenerational communication and understanding.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

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During the year under consideration, Wise Age ~~delivered the~~delivered the following projects in full or in part, and these generated our income for the year.:

1. Department for Work and Pensions Flexible Support Fund contracts EL061, EL0110, EL111 and EL0112 these contracts cover support for unemployed over 50s in the London Boroughs of Tower Hamlets, Newham and Hackney (all were so-called Category 2 contracts for those who have been long-term unemployed and need more support to become employable. There were no Category 4 contracts with paid employment outcomes).
2. London Councils/European Social Fund contract for the London Borough of Tower Hamlets, to support people who are long-term unemployed of economically inactive towards employability. Delivery of this contract had already ended at the time of the 2020 Annual Report, but as of 31st October 2021 we were still awaiting final reconciliations and settlement due to London Councils internal issues.
3. A Grant from City Bridge Trust via London Recovery Board for the provision of IT equipment to digitally excluded clients in the form of loan of relevant devices, as well as online support via our website.
4. A grant from Trust for London to enable delivery of support around employment to over-50s in all London Boroughs, support London businesses in becoming more age-friendly, and improve our website and social media.
5. EQUIP, with funding from ESF via Paddington Development Trust. This was to provide support to over-50s living in Hackney and Tower Hamlets who are looking to move towards and into work and training.

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**LONDON
COMMUNITY
RESPONSE FUND**

08277094



Department
for Work &
Pensions



European Union
European
Social Fund

Registered Charity Number: 1188629 Registered Company Number:

2 Achievements and Performance

During the year under consideration, Wise Age had delivered, or was still delivering, the following projects:

1. Department for Work and Pensions Flexible Support Fund contracts EL0110, EL111 and EL0112 - these contracts cover support for unemployed over 50s in the London Boroughs of Tower Hamlets, Newham and Hackney (all were so-called Category 2 contracts for those who have been long-term unemployed and need more support to become employable. There were no Category 4 contracts with paid employment outcomes). The Annual Accounts also show an adjustment for EL061 which had actually been completed in the previous financial year.
2. London Councils/European Social Fund contract for the London Borough of Tower Hamlets, to support people who are long-term unemployed or economically inactive towards employability. Delivery of this contract had already ended at the time of the 2020 Annual Report, but final reconciliations and settlement were delayed due to London Councils internal issues, so our final payment was received in the financial year being reported.
3. A Grant from City Bridge Trust via London Recovery ~~Board~~ (Board (London Community Response Fund) for the provision of IT equipment to digitally excluded clients in the form of loan of relevant devices, as well as online support via our website. 5 laptops and 10 tablets had been purchased as of 31st October 2022.
4. A grant from Trust for London to enable delivery of support around employment to over-50s in all London Boroughs, support London businesses in becoming more age-friendly, and improve our website and social media. At 31st October we had fully supported 60 individual 50+ clients (target 120) and had 82 more registered who were either being contacted or already receiving support. Some of these clients also attended optional group sessions over Zoom, and some took advantage of the personal support offered by our ~~lifecoach~~life coach. Support to employers ~~had~~has been more challenging ~~progressed less swiftly~~, and we were reviewing how best to deliver this ~~element through~~element through various initiatives in time for ~~the~~contract end date of June 2023.
5. EQUIP, with funding from ESF via Paddington Development Trust. This was to provide support to over-50s living in Hackney and Tower Hamlets who are looking to move towards and into work and training.

Also key to achieving our objectives is to influence decision makers across London and publicise the employment issues facing older workers, as well as the importance and value of an age diverse workforce. In the year under consideration this has been achieved through:

1. Using our website to publicise material on age and employment including updated guides for over 50s workers and employers.
2. Using social media including Facebook, Twitter and ~~LinkedIn~~LinkedIn to publicise the role of Wise Age and employment issues for over 50s.

3. Reviewing latest research on trends affecting over 50s and age friendly employment. This includes a regular analysis of ONS statistics and London specific employment data sets.

Page 3 of 6

4. We have been active in lobbying the Greater London Authority and London Boroughs in pursuing an age friendly employment agenda in London. We have helped co-produce the draft Employment section of the forthcoming Age Friendly Action Plan for London and have worked closely with GLA members and officers in developing more employment support measures. We also helped shape the London Recovery Board mission on helping Londoners into good work particularly for those older workers facing multiple disadvantages.

5. We have worked with several London Boroughs such as Sutton and Hackney to help shape age friendly action plans and employment issues.

6. We have also publicised the broader issues of ~~economic~~ economic and social challenges facing older Londoners particularly poverty and race issues and helped plan a major conference on Poverty of older people in London which was held in late 2022.

7. We have worked closely with other age ~~organsiations~~ organisations in London and are core members of the London Age Friendly Forum and participated in its campaigns focusing on disadvantage notably digital inclusion, transport issues including the removal of free travel for over 60s before 9am.

The rest of this page is intentionally blank.



3 Financial Review

The Company's last inspected Annual Accounts are appended to this Report. They are made up to end October 2022. They show:

- income of £73,656.91,
- expenditure of £83,619.64, and therefore
- a deficit of -£9,862.73 NB This is largely as a result of a -£8,064.52 adjustment for accounting purposes.
- Net current assets are shown as ~~£846.04~~£846.04.

Clearly the deficit and resulting low current assets are cause for concern which the board of trustees was urgently addressing. The main reason was that, following the end of the DWP contracts EL110, 111 and 12, which were issued under the initial Dynamic Purchasing System (DPS), this funding stream ended and was replaced by DPS2. The requirements for funders were considerably more stringent and it took us many months to comply fully with these new requirements. Among a whole raft of new requirements, we had to obtain Cyber Essentials Accreditation, which we succeeded in doing, and we have now Cyber Essentials accredited and were also approved as a DPS2 supplier. However, as of 31st October 2022 we had not succeeded in gaining any new DWP contracts though we had a programme of applying for new contracts on a regular basis. This ~~though~~ adversely affected our income stream during this time period.

The Board has developed a fund-raising strategy with a ~~fundraising~~ fundraising sub-group ~~subgroup~~ discussed at each Board meeting and works on grant applications from a range of funding sources.

The Board also aims to build up reserves of £8,000 s soon s this can be achieved.

The rest of this page is intentionally blank.

4 Structure, Governance and Management

The charity's governing documents are its Memorandum and Articles of Association. We are a company limited by guarantee, and also a charity registered with the Charities Commission.

The Board of Trustees currently comprised six trustees ~~at on~~ October 31st ~~2022, 2022~~, and a seventh applicant was scheduled for interview. Board Meetings are also attended by the Chief Executive and the Finance Officer.

The procedure for appointing new trustees is that we may, by ordinary resolution, appoint a person who is willing to be a trustee/director and that we may determine the rotation in which any additional trustees/directors are to retire.

5 Reference and Administrative Details

The Trustees delegate day-to-day management of the charity to the Chief Executive and any other consultants engaged by the charity to deliver services on its behalf.

The current trustees are Valery Small, Peter Murphy, Tim Whitaker, and Nadeya Zaman, Sunny Singh (Sandeep Rana) and Abbas Nurbhai. New applicant Suleman Bhana was scheduled for interview in November ~~2022~~2022, and we were continuing to [advertise for and](#) recruit new board members.

The Chief Executive is Chris Walsh.

The Finance Officer is Barbara Deason.

The accounts are inspected by William Burke BSc Econ Hons, Member of the Association of Accounting Technicians.

Appendix 1 – Annual Accounts Year End October 31st, 2022

3 Birkbeck Street, LONDON E2 6JY
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**LONDON
COMMUNITY
RESPONSE FUND**

08277094



Department
for Work &
Pensions



European Union
European
Social Fund

Registered Charity Number: 1188629 Registered Company Number:

Wise Age
Detailed Income and Expenditure Account

For the year

1st November 2021 to 31st October 2022

UNRESTRICTED RESTRICTED GENERAL

Turnover

LONDON COUNCILS ESF Trust for London Paddington Development Trust (EQUIP)	£2,403.59		£2,403.59
DWP EAST LONDON EL110, EL111, and EL112		£24,630.44	£24,630.44
DWP ELO58	£14,937.50		£14,937.50
DWP ELO61	£35,008.00		£35,008.00
DWP ELO43	£0.00		£0.00
DWP ELO44	-£8,062.54		-£8,062.54
Connect Hackney	£0.00		£0.00
London Community Response Fund (LCRF)	£0.00		£0.00
	£4,739.92		£4,739.92
GROSS SURPLUS	£49,026.47	£24,630.44	£73,656.91
Other Income	£0.00	£0.00	£0.00
Interest	£0.00	£0.00	£0.00
	£49,026.47	£24,630.44	£73,656.91

Expenditure

Rent and Rates	£0.00		£0.00
Consultancy Fees	£53,922.65	£24,197.35	£78,120.00
Training Venue	£2,109.04		£2,109.04
Travel	£0.00		£0.00
Phones	£792.22		£792.22
Website/Webmaster	£0.00		£0.00
Legal, Insurance	£1,381.06	£418.29	£1,799.35
Marketing & Office supplies	£388.56	£14.80	£403.36
Equipment & Software	£143.88		£143.88
Age Platform Europe	£0.00		£0.00
Other	£151.80		£151.80
	£58,889.20	£24,630.44	£83,519.64
Surplus	-£9,862.73	£0.00	-£9,862.73
Total funds from last year	£10,708.77	£0.00	£10,708.77
Total Funds	£846.04	£0.00	£846.04

Wise Age
Balance Sheet

31st October 2022

CURRENT ASSETS

Debtors	£3,994.00
Cash in bank and at hand	£29,697.78
	£33,691.78

CREDITORS

Amount falling due within 6 months	£5,483.75
Income in Advance	£27,362.00

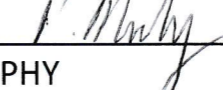
NET CURRENT ASSETS

£846.03

TOTAL ASSETS LESS CURRENT LIABILITIES

RESERVES

General fund (unrestricted)	£846.04
LONDON COUNCILS ESF	£0.00
Trust for London	£0.00
London Community Response Fund (LCRF)	£0.00
	£846.04

Signed 
PETER MURPHY
TREASURER/TRUSTEE

Date 06/04/2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WISE AGE

I report on the accounts for the year ended 31 October 2022.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year (under section 144 2 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under section 145 of the above Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 5b of the above Act: and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the 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 and disclosures in the accounts and seeking explanation from you as trustees concerning 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.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material aspect, the requirements

. to keep accounting records in accordance with Section 130 of the above act and

. to prepare accounts which accords with the accounting records and comply with the accounting requirements of the above 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 account to be reached

A handwritten signature in black ink, appearing to read 'W Burke', is written above a horizontal line.

William Burke BSc Econ Hons

Member of the Association of Accounting Technicians:

Address: 27 Alderton Way, Loughton Essex IG10 3EQ

Date: 26th March 2023

WISE AGE LTD

England & Wales - Charity number 1188629

Accounts

Wise Age Annual Report

Year ending 31st October 2021

Wise Age Ltd is a registered charity (charity number 1188629.) Wise Age is the leading specialist 50+ age & employment charity in London This is our second AGM since becoming a registered charity - we were previously a not-for-profit company limited by guarantee.

1 Objectives and Activities

Wise Age's Objects, as specified in our Articles of Association, are specifically restricted to: The promotion of equality and diversity for public benefit by:

- a) The elimination of discrimination on the grounds of race, gender, disability, age, sexual orientation and religion.
- b) Advancing education and raising awareness in equality and diversity.
- c) Conducting or commissioning research on equality and diversity issues and publishing the results to the public.
- d) Cultivating a sentiment in favour of equality and diversity.

As a charity with a specific remit on grounds of age, the above Objects all primarily apply to age issues, though we do also aim to ensure that we apply the same criteria to all protected characteristics. Our activities are as follows:

- a) We work to eliminate age discrimination in all aspects of life, particularly employment.
- b) We offer practical support for over 50s looking for employment or self-employment and promote the benefits of employing older workers to employers.
- c) We show employers the benefits of age diversity in the workplace, matching their needs with older working age adults (50+) seeking work. we carry out research and lobby on behalf of older workers drawing on best practice from across the UK and the EU and our own successful experiences.
- d) We also provide best practice training for organisations wanting to develop employment support services for the 50+ or interested in improving the quality of their existing provision.
- e) Wise Age also campaigns for the active involvement of older people in developing age-friendly cities and services and uses a holistic approach to overcome older people's poverty, social isolation and loneliness, while promoting intergenerational communication and understanding.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

Page 1 of 4

During the year under consideration, Wise Age had delivered, or was still delivering, the following projects:

1. Department for Work and Pensions Flexible Support Fund contracts EL061, EL0110, EL111 and EL0112 these contracts cover support for unemployed over 50s in the London Boroughs of Tower Hamlets, Newham and Hackney (all were so-called Category 2 contracts for those who have been long-term unemployed and need more support to become employable. There were no Category 4 contracts with paid employment outcomes).
2. London Councils/European Social Fund contract for the London Borough of Tower Hamlets, to support people who are long-term unemployed of economically inactive towards employability. Delivery of this contract had already ended at the time of the 2020 Annual Report, but as of 31st October 2021 we were still awaiting final reconciliations and settlement due to London Councils internal issues.
3. A Grant from City Bridge Trust via London Recovery Board for the provision of IT equipment to digitally excluded clients in the form of loan of relevant devices, as well as online support via our website.
4. A grant from Trust for London to enable delivery of support around employment to over-50s in all London Boroughs, support London businesses in becoming more age-friendly, and improve our website and social media.
5. EQUIP, with funding from ESF via Paddington Development Trust. This is to provide support to over-50s living in Hackney and Tower Hamlets who are looking to move towards and into work and training.

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Page 2 of 2

**LONDON
COMMUNITY
RESPONSE FUND**

08277094



Department
for Work &
Pensions



European Union
European
Social Fund

Registered Charity Number: 1188629 Registered Company Number:

2 Achievements and Performance

1 DWP contract SPS ELO61 was successfully delivered and met all specified outcomes, Contracts DPS EL) 110, 111 and 112 were progressing well and were on track to deliver full outcomes by the time of the end of the contracts on January 31st, 2022.

. In particular we:

- Gave support to 20 clients through one-to-one and group activities during ELO61 - 20 starts and 20 completions. A high proportion of these clients were long-term unemployed and had gaps in skills, experience and work history which made them hard to place into employment. At end of October 2021 the three remaining contracts - for 60 clients (20 in each of the three boroughs of Hackney, Tower Hamlets and Newham - had already registered and was supporting 41 clients.
- We had not formally claimed any completions, although advisors were starting to inform us of clients who had either received all the help we could give or had even been offered jobs.
- Gave considerable support to many other people who were referred to us but were never formally registered as clients on a funded programme, as there were many more referrals than we were able to register on funded projects. This support included working on CVs, applications, etc., and building up their self-confidence, as well as directing them to possible free training and development opportunities.

2 The London Councils/ESF contract was very adversely affected by the COVID pandemic, and the funders first of all extended the contract, then with the second lockdown decided to terminate all ESF activity in the UK early. This made full delivery of the originally specified outcomes impossible, and final determination of the outcomes is still being undertaken by London Councils/ESF. Provisional outcomes are:

- 11 clients enrolled and given one-to-one and group support.
- 5 clients referred on to further training.

There was supposed to be one employment outcomes, and one client did get a job offer, but sadly it was withdrawn when the first lockdown was announced days later

3 City Bridge Trust grant - by end of October 2021 we had purchased 5 laptops and 10 tablets for client use and all the laptops were out on loan; the tablets had proved less popular.

4 Trust for London. As at end of October 2021 this was just getting going. We were making good progress producing the four guides (2 each for employers and 50+ people seeking work) and were in the process of interviewing candidates to deliver the one-to-one support to clients and employers.

5 EQUIP ESF contract - at end of October 2021 we had registered 5 clients, and 2 had found work. None had found training, whereas we had been profiled to get 5 into training by now. We were encountering problems getting people onto this scheme as the onerous

requirements regarding evidence of eligibility were a huge obstacle when gathering evidence remotely by electronic means from clients who were mostly either digitally unskilled and/or mistrustful of electronic means of sending copies of e.g., passports, utility bills etc.

By the end of 2022 we are profiled to have enrolled 40 people, and got 20 into training and 6 into jobs, so there was a way to go in order to achieve these targets.

Page 3 of 4

3 Financial Review

The Company's last inspected Annual Accounts are appended to this Report. They are made up to end October 2021. They show:

- income of £47,415.67,
- expenditure of £41,855.01, and therefore
- a surplus of £5,560.66
- Net current assets are shown as £10,708.77

Wise Age's Reserves Policy includes the following commitment:

- The Trustees will aim to maintain the Operating Reserve at the equivalent of three months of average operating costs and will not let it fall below a minimum of two months average operating costs.

4 Structure, Governance and Management

The charity's governing documents are its Memorandum and Articles of Association. We are a company limited by guarantee, and also a charity registered with the Charities Commission.

The Board of Trustees currently comprises four trustees - it was six at the beginning of the year covered by this report, but sadly two of our trustees, Donald Weighton and Jane Shenton, died during the 12-month period covered by this annual report... Board Meetings are also attended by the Chief Executive and the Finance Officer.

The procedure for appointing new trustees is that we may, by ordinary resolution, appoint a person who is willing to be a trustee/director and that we may determine the rotation in which any additional trustees/directors are to retire.

5 Reference and Administrative Details

The Trustees delegate day-to-day management of the charity to the Chief Executive and any other consultants engaged by the charity to deliver services on its behalf.

3 Birkbeck Street, LONDON E2 6JY
Tel +44 020 8123 6047
contact@wiseage.org.uk

The current trustees are Valery Small, Peter Murphy, Tim Whitaker, and Nadeya Zaman. Plans were being made to expand the board by advertising for new trustees, but as at 31st October 2021 this had not led to any new appointments.

The Chief Executive is Chris Walsh.

The Finance Officer is Barbara Deason.

The accounts are inspected by William Burke BSc Econ Hons, Member of the Association of Accounting Technicians.

Appendix 1 - Annual Accounts Year End October 31st, 2020

Page 4 of 4



Wise Age
Detailed Income and Expenditure Account

For the year

1st November 2020 to 31st October 2021

	UNRESTRICTED	RESTRICTED	GENERAL
Turnover			
LONDON COUNCILS ESF		£2,260.29	£2,260.29
Trust for London		£288.00	£288.00
Equip	£5,032.50		
<u>DWP EAST LONDON EL110, EL111, and EL112</u>	£10,558.54		£10,558.54
DWP ELO58	£15,155.27		£15,155.27
DWP ELO61	£12,800.00		£12,800.00
London Community Response Fund (LCRF)		£1,321.07	£1,321.07
GROSS SURPLUS	£43,546.31	£3,869.36	£47,415.67
Other Income	£0.00	£0.00	£0.00
Interest	£0.00	£0.00	£0.00
	£43,546.31	£3,869.36	£47,415.67
Expenditure			
Rent and Rates	£0.00		£0.00
Consultancy Fees	£35,299.97	£3,601.36	£38,901.33
Training Venue	£0.00	£160.00	£160.00
Travel	£33.70		£33.70
Phones	£479.06		£479.06
Website/Webmaster	£7.50		£7.50
Legal, Insurance	£1,156.65	£108.00	£1,264.65
Marketing & Office supplies	£214.06		£214.06
Equipment & Software	£414.94		£414.94
Age Platform Europe	£379.77		£379.77
Other	£0.00		£0.00
	£37,985.65	£3,869.36	£41,855.01
Surplus	£5,560.66	£0.00	£5,560.66
Total funds from last year	£5,148.11	£0.00	£5,148.11
Total Funds	£10,708.77	£0.00	£10,708.77

Wise Age
Balance Sheet

31st October 2021

CURRENT ASSETS	
Debtors	£13,358.33
Cash in bank and at hand	£27,122.36
	£40,480.69
CREDITORS	
Amount falling due within 6 months	£5,320.00
Income in Advance	£24,451.92
NET CURRENT ASSETS	£10,708.77
TOTAL ASSETS LESS CURRENT LIABILITIES	
RESERVES	
General fund (unrestricted)	£10,708.77
LONDON COUNCILS ESF	£0.00
Trust for London	£0.00
London Community Response Fund (LCRF)	£0.00
	£10,708.77

Signed P. Murphy Date 22/10/21

PETER MURPHY (Treasurer)
Director, Wise Age Ltd.

Accepted by Board 25/10/21. P.M. approval

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WISE AGE

I report on the accounts for the year ended 31 October 2021.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year (under section 144 2 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under section 145 of the above Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 5b of the above Act: and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the 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 and disclosures in the accounts and seeking explanation from you as trustees concerning 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.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

1) Which gives me reasonable cause to believe that, in any material aspect, the requirements

. to keep accounting records in accordance with Section 130 of the above act and

. to prepare accounts which accords with the accounting records and comply with the accounting requirements of the above 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 account to be reached

A handwritten signature in black ink, appearing to read 'W Burke', is written above a horizontal line.

William Burke BSc Econ Hons

Member of the Association of Accounting Technicians:

Address: 27 Alderton Way, Loughton Essex IG10 3EQ

Date: 5th March 2022

WISE AGE LTD

England & Wales - Charity number 1188629

Accounts

Wise Age Annual Report

Year ending 31st October 2020

Wise Age Ltd is a registered charity (charity number 1188629.) Wise Age is the leading specialist 50+ age & employment charity in London. NB Previous AGMs were held when Wise Age was solely a Company Limited by Guarantee. This is the first AGM to be held since we gained accreditation as a registered charity.

1 Objectives and Activities

Wise Age's Objects, as specified in our Articles of Association, are specifically restricted to: The promotion of equality and diversity for public benefit by:

- a) The elimination of discrimination on the grounds of race, gender, disability, age, sexual orientation and religion.
- b) Advancing education and raising awareness in equality and diversity.
- c) Conducting or commissioning research on equality and diversity issues and publishing the results to the public.
- d) Cultivating a sentiment in favour of equality and diversity.

As a charity with a specific remit on grounds of age, the above Objects all primarily apply to age issues, though we do also aim to ensure that we apply the same criteria to all protected characteristics. Our activities are as follows:

- a) We work to eliminate age discrimination in all aspects of life, particularly employment.
- b) We offer practical support for over 50s looking for employment or self-employment and promote the benefits of employing older workers to employers.
- c) We show employers the benefits of age diversity in the workplace, matching their needs with older working age adults (50+) seeking work. we carry out research and lobby on behalf of older workers drawing on best practice from across the UK and the EU and our own successful experiences.
- d) We also provide best practice training for organisations wanting to develop employment support services for the 50+ or interested in improving the quality of their existing provision.
- e) Wise Age also campaigns for the active involvement of older people in developing age-friendly cities and services and uses a holistic approach to overcome older

people's poverty, social isolation and loneliness, while promoting intergenerational communication and understanding.

The Trustees have had regard to the Charity Commission's guidance on public benefit.

During the year under consideration, Wise Age has delivered, or is still delivering, the following projects:

Page 1 of 3

1. Department for Work and Pensions Flexible Support Fund contracts EL043, EL044, EL058 and EL061: these contracts cover support for unemployed over 50s in the London Boroughs of Tower Hamlets and Hackney (either so-called Category 2 contracts for people with up-to-date skills and experience, or category 4 contracts for those who have been long-term unemployed and need more support to become employable).
2. London Councils/European Social Fund contract for the London Borough of Tower Hamlets, to support people who are long-term unemployed of economically inactive towards employability.
3. A Grant from City Bridge Trust via London Recovery Board for the provision of IT equipment to digitally excluded clients in the form of loan of relevant devices, as well as online support via our website.

2 Achievements and Performance

All DWP contracts were successfully delivered and met or exceeded all specified outcomes. In particular we:

- Gave support to 80 clients through one-to-one and group activities. A high proportion of these clients were long-term unemployed and had gaps in skills, experience and work history which made them hard to place into employment.
- Placed 14 clients into employment. This represents a 50% success rate for the programmes which had employment outcomes.
- Gave considerable support to many other people who were referred to us but were never formally registered as clients on a funded programme, as there were many more referrals than we were able to register on funded projects. This support included working on CVs, applications, etc., and building up their self-confidence, as well as directing them to possible free training and development opportunities.

The London Councils/ESF contract was very adversely affected by the COVID pandemic, and the funders first of all extended the contract, then with the second lockdown decided to terminate all ESF activity in the UK early. This made full delivery of the originally specified outcomes impossible, and final determination of the outcomes is still being undertaken by London Councils/ESF. Provisional outcomes are:



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contact@wiseage.org.uk

- 11 clients enrolled and given one-to-one and group support.
- 5 clients referred on to further training.

There was supposed to be one employment outcomes, and one client did get a job offer, but sadly it was withdrawn when the first lockdown was announced days later.

The rest of this page is intentionally blank. The Annual Report continues on the following page.

Page 2 of 3



3 Financial Review

The Company's last inspected Annual Accounts are appended to this Report. They are made up to end October 2020. They show:

- income of £40,166.74,
- expenditure of £44,548.40, and therefore
- a deficit of -£4,381.66.
- Net current assets are shown as £5,148.11

Wise Age's Reserves Policy includes the following commitment:

- The Trustees will aim to maintain the Operating Reserve at the equivalent of three months of average operating costs and will not let it fall below a minimum of two months average operating costs.

4 Structure, Governance and Management

The charity's governing documents are its Memorandum and Articles of Association. We are a company limited by guarantee, and also a charity registered with the Charities Commission.

The Board of Trustees currently comprises six trustees. Board Meetings are also attended by the Chief Executive and the Finance Officer.

The procedure for appointing new trustees is that we may, by ordinary resolution, appoint a person who is willing to be a trustee/director and that we may determine the rotation in which any additional trustees/directors are to retire.

5 Reference and Administrative Details

The Trustees delegate day-to-day management of the charity to the Chief Executive and any other consultants engaged by the charity to deliver services on its behalf.

The current trustees are: Donald Weighton, Valery Small, Peter Murphy, Tim Whitaker, Jane Shenton and Nadeya Zaman.

The Chief Executive is Chris Walsh.

The Finance Officer is Barbara Deason.

The accounts are inspected by William Burke BSc Econ Hons, Member of the Association of Accounting Technicians.

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Tel +44 020 8123 6047
contact@wiseage.org.uk

Appendix 1 - Annual Accounts Year End October 31st, 2020

Page 3 of 3



Wise Age Ltd
BALANCE SHEET
31st October 2020

CURRENT ASSETS

Debtors	£7,438.28
Cash in bank and at hand	£22,776.71
	£30,214.99

CREDITORS

Amount falling due within 6 months	£3,850.62
Income in Advance	£21,216.26

NET CURRENT ASSETS	£5,148.11
TOTAL ASSETS LESS CURRENT LIABILITIES	

RESERVES

General fund (unrestricted)	£5,148.11
LCRF (restricted)	£0.00
	£5,148.11

Signed _____ Date _____

Peter Murphy, Treasurer
Wise Age Board of Directors
22nd March 2021



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WISE AGE

I report on the accounts for the year ended 31 October 2020.

Respective responsibilities of trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider an audit is not required for this year (under section 144 2 of the Charities Act 2011 and that an independent examination is required.

It is my responsibility to:

- Examine the accounts under section 145 of the above Act.
- To follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 5b of the above Act: and
- To state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the 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 and disclosures in the accounts and seeking explanation from you as trustees concerning 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.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- 1) Which gives me reasonable cause to believe that, in any material aspect, the requirements

. to keep accounting records in accordance with Section 130 of the above act and

. to prepare accounts which accords with the accounting records and comply with the accounting requirements of the above 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 account to be reached

A handwritten signature in black ink, appearing to read 'William Burke', is written above a horizontal line.

William Burke BSc Econ Hons

Member of the Association of Accounting Technicians:

Address: 27 Alderton Way, Loughton Essex IG10 3EQ

Date: 14th March 2021