

# AGE CONCERN, LUTON

England & Wales · Charity number 200463

## Details

---

Other names	AGE CONCERN LUTON
Status	Registered
Legal form	Other
Registered	1961-09-05
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	Age Concern 39 King Street Luton LU1 2DW
Phone	01582456812
Email	<a href="mailto:admin@ageconcernluton.org.uk">admin@ageconcernluton.org.uk</a>
Website	<a href="http://www.ageconcernluton.org.uk">www.ageconcernluton.org.uk</a>

## Activities

---

**Objects:** 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 BOROUGH OF LUTON

**Activities:** Age Concern Luton provides a wide range of services to meet the different needs of older people and their carers in Luton. This includes home support, gardening service, a visiting scheme, telephone club, home repair scheme, lunch and social clubs, advice and information, enhancing lives scheme, hospital discharge service, advocacy, mental health and dementia drop in sessions.

## Classification

---

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Amateur Sport
- **Who:** Elderly/old People, People With Disabilities

## Geography

- **Area of benefit:** BOROUGH OF LUTON
- Bedford
- Central Bedfordshire
- Luton

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£739,743	£845,424	£1,833,244	42
2024-03-31	£1,000,289	£985,744	£1,938,925	48
2023-03-31	£1,029,555	£936,567	£1,924,380	51
2022-03-31	£986,165	£787,418	£1,845,216	56
2021-03-31	£875,393	£881,015	£1,646,469	60

## Trustees

Name	Role	Appointed
<b>Dr SIVA PUTHRASINGAM</b>	Chair	2001-03-12
ANEEL SHARMA		2010-06-02
BPK Shah		2024-08-01
Lana Haslam		2024-08-01
MAXINE BRAHAM		2013-10-10
Soraya Dhillon MBE		2024-08-01

**AGE CONCERN, LUTON**

England & Wales - Charity number 200463

---

# Accounts

---

**Contents**

**Financial statements for  
the year ended 31 March 2025**

**Age Concern Luton**

<b>Charity information</b>	<b>1</b>
<b>Trustees' report</b>	<b>2-17</b>
<b>Independent auditor's report</b>	<b>18-21</b>
<b>Statement of financial activities</b>	<b>22</b>
<b>Balance sheet</b>	<b>23</b>
<b>Statement of cash flows</b>	<b>24</b>
<b>Notes to the financial statements</b>	<b>25-38</b>

# Age Concern Luton

## Charity information

---

**Trustees and members  
of executive committee**

Dr Siva Puthrasingam  
Mr Aneel Sharma  
Ms Maxine Braham  
Mrs Lana Haslam (appointed 1 August 2024)  
Mr BPK Shah (appointed 1 August 2024)  
Professor Soraya Dhillon MBE (appointed 1 August 2024)

**Patron**

Professor Greg Whyte OBE

**Chief Executive Officer**

Mr Tim Lucas

**Charity number**

200463

**Head office**

Bradbury House  
39 King Street  
Luton  
Bedfordshire  
LU1 2DW

**Auditor**

HW Bedford Limited  
Accountants and Statutory Auditor  
Woburn Court  
2 Railton Court  
Kempston  
Bedford  
MK42 7PN

**Bankers**

Virgin Money  
7 Gold Street  
Northampton  
NN1 1EN

NatWest Bank  
31 George Street  
Luton  
LU1 2YN

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

The members of the executive committee and the Trustees present their Report, Statement of Financial Activities and Balance Sheet for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and the Charities Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

### Organisation

The organisation is a registered charity, registered with a standard Age Concern Constitution. The charity is unincorporated, however this and other matters related to the charity structure remain under review. The charity is not affiliated to any other charity, local or national. The Trustees administer the charity and work closely with the management team and volunteers to ensure that the charity meets the needs of the local community.

All Trustees have lived experience either as older people or carers of older people and this enables them to bring empathy and insight to their role. The charity is also fortunate to have a Board which reflects the cultural diversity of the town.

Trustees are eligible to stand for election as older people living in Luton, by virtue of their role as representatives of older persons' organisations, or because through their work they have a special knowledge or interest in older people's issues. Current Trustees are drawn from medical, legal, academic, human resources, financial and leadership backgrounds both in industry and the voluntary sector. A third of trustees may retire by rotation each year and/or they can stand for re-election.

There are no formal sub-committees, however from time-to-time Task and Finish sub-groups may be formed.

All decisions are taken by the main body of Trustees at their meetings, including setting the remuneration of the charity's key management personnel. A Strategic Plan informs the decision making process.

None of the trustees receive remuneration or other benefit from the charity. There are no contractual or non-pecuniary connections between trustees or senior managers. No related party transactions have taken place during the year apart from donations the Trustees have made to the charity.

The Chief Executive Officer has delegated authority within terms set by the Trustees for operational matters which includes service delivery, employment of staff and finance.

### Trustee training

Training needs of the Trustees are assessed periodically and cover training necessary to comply with Charity Commission guidance and the various regulatory frameworks in which the charity operates. When a new Trustee is appointed, a full programme of induction will take place to meet the needs of the new Trustee appropriate to the size of the charity. Periodically the Board has undertaken away days to consider the development of the charity and their personal contribution and the Trustees have committed to arrange further away days in the future.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Objectives and Activities

#### Charitable objectives and reporting under Public Benefit

Age Concern Luton's objectives continue in accordance with its Constitution. The charity's purpose is to provide the most comprehensive help and support possible for all older people in Luton, so that they, and their carers may continue to have as full and independent a lifestyle as possible. Within this year the Charity has returned to its core services that support Luton's older population and their carers. The Charity again assisted thousands of people through direct regular service, one-off advice sessions, talks and/or crisis interventions. This represents a significant portion of Luton's residents aged over 65 years of age.

The charity's stated mission is to make Luton a great place in which to live and grow old.

The charity's values were revisited over the last year but remain:

- Compassion and caring for people in need of help and support
- Taking responsibility and being accountable
- Using resources and money creatively and wisely
- Being resourceful and proactive in problem solving
- Creating and nurturing community spirit so that every older person has support
- Generosity and kindness

In setting the charity's objectives and planning its aims and objectives and future activities the Trustees have considered the Charity Commission's general guidance on public benefit. The main aims and objectives of the charity were reviewed in 2024 and are:

- To promote the relief of elderly people
- To deliver appropriate services and provide referral pathways to external services that alleviate distress, anxiety and difficulties faced by all those aged 65+ and their carers in the borough of Luton

Through its charitable activities, Age Concern Luton seeks to enable older people in Luton to:

- age safely and securely in a place that is right for them
- retain and enhance their quality of life and dignity
- develop personally and contribute to the community

The Charity delivers various services free at the point of delivery including Advice and Information, Handyman, Hospital Discharge support, Befriending and Wellbeing. In addition, we provide crisis support through food parcels, heater loans and any other practical means to alleviate hardship. We provide advocacy and support for older people, particularly where they do not have any support from family or friends.

Thanks to the generosity of our supporters no group of older people is excluded by reasons of economic hardship and our service planning ensures we monitor service uptake and address any underrepresented groups.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Charitable objectives and reporting under Public Benefit (continued)

As we moved away from the effects of COVID our services remained necessary as large inflationary pressures, and a reduction in family support, meant more older people required support.

As such we continued to provide emergency support with food parcels, heater loans, blankets and other creative yet urgent provision of help. This would not be possible without the flexibility of our staff and volunteer team and the agility of the organisation to identify issues, plan interventions and deliver solutions to the town's older people. As a team, with the support of many volunteers, we have spent countless hours listening to people and providing advice, information, and reassurance in addition to delivering practical help.

We have continued to work with partners in health and social care who often find themselves presented with new and complex issues where statutory interventions do not exist. We have been used as a trusted partner to help deliver innovative plans to distribute remedies designed to help with the cost of living and manage both the logistical process and evaluation of the efficacy of these interventions.

Our core services, honed by years of work with older people and partners, remained popular and effective. We fitted handrails, safety devices and attended to urgent household repairs for many older people without the means to access private sector solutions. We have retained our face-to-face provision to ensure the digitally excluded can continue to access support where statutory and other services have become harder for them to access and use.

We also continue in our role as locally trusted organisation, supporting the people of Farley Hill who were awarded £1 million to improve their local area for the benefit of all residents. To this end with work closely with residents, support them in the administration of their finances and directly employ and manage a worker on their behalf.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Fundraising activities

With stronger fundraising regulation now in place in the UK and EU, the charity has worked to ensure that it maintains high standards in how it works with funders, donors and supporters and that fundraising practices and management meet the requirements of the new regulations.

The organisation has prioritised financial prudence and ensured we met the stated aims of our funders and contractual requirements.

Key features of the charity's approach to fundraising are:

- The charity is a member of the Institute of Fundraising and follows the Code of Fundraising Practice which is set by the Fundraising Regulator through its Standards Committee. The charity is registered with the Fundraising Regulator which maintains the standards for charitable fundraising and ensures that fundraising is respectful, open, honest and accountable to the public. It also takes complaints about fundraising, investigates cases and adjudicates on fundraising practice.
- The fundraising approach is in line with the charity's aims and objectives.
- The charity raises funds through corporate donations and trusts and foundations fundraising. Individual gifts and gifts in wills are encouraged via a message on the charity's website.
- The charity does not carry out any telephone, face-to-face or door-to-door fundraising.
- The charity does not swap or share donor data and never sells data.
- The charity has a complaints policy which outlines commitment to resolving fundraising complaints as promptly and amicably as possible. It also sets out the process for handling any complaints received. All complaints are recorded, along with the actions taken to resolve the complaint and the outcome of those actions. Complaints will be reported and referred to the Fundraising Regulator if a resolution with the complainant cannot be reached or if the charity is in breach of any aspect of a code of fundraising practice.
- In 2024/25 no formal complaints (i.e. those not resolved at the initial stage) were received.

### Activities and achievements

The Statement of Financial Activities for the year is set out on page 22 of the financial statements. A summary of the financial results and the work of the charity is set out below.

### Chair's Foreword

Throughout 2024, older people in Luton have faced significant challenges, including difficulties accessing statutory and health services, double-digit inflation, and reductions in local provision. In response, our staff and volunteers have once again worked tirelessly to remain agile, responsive, and creative in alleviating the distress and anxiety experienced by many older people in our community.

For much of this financial year, Age Concern Luton was without its Director and founding employee, Colette McKeaveney DL OBE, as she faced serious ill health.

Colette's leadership and vision have been instrumental in building Age Concern Luton from the ground up. Her legacy is one of compassion, dedication, and unwavering commitment to older people. On behalf of the Board of Trustees, I express our deepest gratitude for everything Colette has achieved. She has touched countless lives, and her contribution to this charity and to the community of Luton will never be forgotten.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Chair's Foreword (continued)

We also offer our sincere thanks to the staff team, who ensured the organisation remained operational, maintained and increased service delivery, and worked within agreed budgets throughout this challenging period.

Despite the challenging operating environment, I am delighted that Age Concern Luton has continued to deliver significant impact for older people across the borough. Delivering charitable services in urban areas—particularly those experiencing high levels of deprivation—has become increasingly difficult, with rising demand and growing competition for volunteers and resources. Against this backdrop, the charity's performance is testament to the strength, resilience, and commitment of the team. During the year, we achieved the following outcomes:

- Hospital Discharge: 496 new patients supported
- Handyman Services: 1,095 Luton residents supported
- Home Support: 11,462 hours of support delivered
- Enhancing Lives: £1,072,802.10 in new or increased benefits secured
- Wellbeing: 7% increase in the number of older people supported

We are deeply grateful to our partners—particularly colleagues within the NHS and Luton Rising / Bedfordshire and Luton Community Foundation (BLCF)—for their collaboration and flexibility, which has enabled us to adapt our delivery to better meet the needs of older people. However, this necessary focus on service continuity has limited our capacity to develop new income streams, which will be a key priority in the coming years.

We are pleased that our Farley Hill charity shop has continued to perform strongly at a time when many charity shops are struggling to remain viable. This unrestricted income is vital in allowing us to support activities that fall outside funder criteria but remain essential to the wellbeing of older people.

In response to the prolonged absence of the Director, the Board appointed a Management Consultant to undertake a review of the charity's Constitution and Risk Register. This work has strengthened our governance framework and ensured that we remain aligned with Charity Commission requirements and best practice.

We were also pleased to welcome three new trustees in August 2024, all of whom bring substantial leadership experience and have helped strengthen the skills and capacity of the Board, particularly following the retirement of previous trustees.

Following Colette's resignation, the Board appointed a Temporary Chief Executive Officer after an open recruitment process. Our new CEO commenced in post on 1 January 2025, and the appointment was confirmed as permanent from 1 August 2025. This provides the charity with stability and strong leadership as we move into the next phase of development.

Our core strength remains our exceptional team of staff and volunteers. While we refer to "services," in reality we operate as one integrated team, with all functions working collaboratively to provide a single, joined-up point of access for older people and professionals supporting their care. This approach ensures that our work remains outcome-focused and centred on the needs of those we serve.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Chair's Foreword (continued)

We extend our heartfelt thanks to all those who fund our work, and to every member of staff and volunteer who has contributed to improving the quality of life for older people in Luton. We recognise how difficult it has been for those working on the frontline to continue delivering services with compassion and professionalism throughout 2024 and into 2025.

We also thank our management and support teams who have worked diligently behind the scenes to sustain services while responding to new and emerging challenges. Their commitment, flexibility, and problem-solving have been invaluable.

The Trustees would like to express particular thanks to Richard Robinson, CEO of Hourglass, and Dr Mary Harrington, Trustee of Hourglass, for their invaluable guidance and support during the extended period without a CEO. Their experience and generosity of time played a significant role in helping the organisation navigate this difficult period. We are also sincerely grateful to Mrs Lana Haslam for sharing her expertise in Human Resources and Employment Law, which has been greatly valued by the Board.

As we look ahead, we remain committed to strengthening governance, expanding income generation, and continuing to develop our services so that Age Concern Luton can remain a trusted source of support for older people across the borough.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025

##### 1) Hospital Discharge Meet and Greet

This service is free to users and provides practical face-to-face support to older people leaving hospital or care. The provision remains essential in helping people return home safely, avoid delays in discharge (thereby ensuring beds are available for new patients), and supports people to remain at home rather than requiring readmission.

Following the change in monitoring introduced previously, this period represents the second full year using the new monitoring template. While this approach no longer generates projected savings figures, it continues to provide clearer information on the breadth and volume of work delivered through the service.

Within the reporting period, 496 new patients were supported, representing a slight decrease compared with the previous year (511) but consistent with pre-pandemic levels. The service continues to ensure that each visit covers a range of practical interventions relevant to discharge. On average, each patient receives over three interventions — including the provision of key-safes, food parcels (and shopping), furniture rearrangement, and ensuring properties are clean, tidy, and ready for return home. Increasing emphasis is placed on helping patients build confidence and shaping the service around their needs and experiences.

As in previous years, we continue to collect feedback through our updated survey system. Of those who stated a preference, 89% strongly agreed that they would recommend the service to a friend and 8% agreed, with just one respondent expressing dissatisfaction across several areas. All other respondents felt that the Meet & Greet service helped the discharge process run smoothly, that Age Concern Luton staff listened to them, and that they would consider using our services again in future. This consistently positive feedback highlights the ongoing value of the service and the trust placed in our staff by both patients and partners.

The service continues to contribute to efficiency savings within statutory services through safer, speedier discharges and admission avoidance. We maintain excellent relationships with our trusted partners and continue to adapt the service in response to their needs and those of patients. The net outcomes achieved through Meet & Greet include reduced re-admission, admission avoidance, greater patient satisfaction, improved referrer experience, enhanced recovery, safer support at home, and speedier, safer discharges.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025 (continued)

##### 2) Home Repair

This service provides practical, face-to-face support to older people, helping them to remain safe and independent in their own homes. It continues to be essential in supporting timely hospital discharge, enabling care at home, and reducing the risk of hospital admission.

During the reporting period, 1,095 Luton residents were supported, 88% of beneficiaries were aged over 61, and 12% were aged 91 or over.

The vast majority of service users live alone in Luton's most deprived wards, underscoring the ongoing importance of this service in supporting older, low-income residents to live safely at home. Without these interventions, carers would face significant risks and delays when delivering care packages.

The most requested handyman interventions remain key safes and other safety-related installations such as grab rails. Most key safes continue to be fitted on the same calendar day following referral from health or social care professionals, enabling safer and timely discharge. These interventions are also critical in allowing terminally ill residents to remain at home where this is their and their family's preference. The team continues to reorganise living spaces by moving beds and furniture to create micro-living environments for safe care delivery, and installs assistive technologies to promote safety and quality of life.

The Home Repair team works closely with the Enhancing Lives, and Getting On to provide practical help and advice to those at risk of, or experiencing, fuel poverty. Emergency heater loans are delivered within hours of referral, ensuring no resident waits long in the cold. Alongside this, energy efficiency and insulation support remains a priority. Specialist thermal clothing, pocket and hand warmers, and blankets are distributed to those without central heating, and eligible residents are assisted to access grants for new boilers and insulation.

Gardening provision continued this year following previous successes. Despite staffing challenges and poor weather, income rose to £14,514. compared with £12,419 in 2023/24. Income remains variable due to staff availability and weather, and no registration or holding fees are charged.

Service recipients were overwhelmingly positive about the help they received from the Home Repair scheme, describing it as excellent or good, and all respondents said they would recommend the service to others.

In August, the service purchased a new van, intended to increase visibility of the service and promote additional take-up. Its impact will be monitored over time.

The net outcomes achieved through Home Repair include reduced risk of falls and hospital admission, improved home safety and security, reduced risk of cold-related illness, greater peace of mind, enhanced opportunities to remain living independently, and increased enjoyment and confidence in the home environment.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025 (continued)

#### 3) Home Support – Domestic cleaning and shopping

This service provides practical domestic support, including cleaning, shopping, laundry, and bill payment, to frail and disabled adults living in their own homes. It remains essential in helping older and disabled residents maintain their independence and quality of life.

During the reporting period, 11,462 hours of support were delivered. This continues a downward trend following respective decreases in the previous years.

The reduction reflects ongoing challenges in finding clients who both wish to receive support in their homes and felt able to meet the associated costs. Advances in online shopping, improvements in digital literacy among older people, and greater family involvement, in part due to more flexible working patterns, have also contributed to lower demand.

The service continues to support disabled older people without additional charges, including registration, assessment, PPE surcharges, and travel contributions. Historically, funding allowed us to provide additional administrative support for clients whose affairs are managed by POA arrangements or via Safe Custody/Direct Payments. Although no longer funded, we have continued to offer this support without levying extra charges on individuals or their supporting organisations.

Demand remains focused on those in greater crisis rather than early-stage support, meaning new referrals often require more intensive discussions with carers and professionals. Ad-hoc support is provided to those unable to afford a regular service or to offer respite to carers.

Staff on the scheme provide more than domestic assistance; they support clients to maintain independence, well-being, and quality of life, cross-referring to other services both within Age Concern Luton and externally.

Typically, over 91% of service users self-report disabilities, and 13% are aged 91 or over. The service operates across Luton and supports all sections of the town's diverse population.

Home Support remains one of the charity's longest-running services. As the only year-round chargeable service, it continues to balance affordability for lower-income clients with the costs of delivery. This includes supporting clients who are not served by other providers due to factors such as financial access, poor payment history, safeguarding concerns, or location.

Market research undertaken in early 2024 indicates that the service remains among the most cost effective nationally, with a rate of £18 per hour via Standing Order, while continuing to offer Real Living Wage-level pay for delivery staff.

The Home Support service delivers tangible benefits for older people, including reduced isolation, improved living conditions, lower risk of falls, better nutrition, increased independence and dignity, improved hygiene and overall health, and reduced anxiety and depression. The service also remains a key enabler for care plans and for other agencies supporting older people in the community.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025 (continued)

#### 4) Enhancing Lives

The service continues to maintain its Advice Quality Standard (AQS) accreditation, reflecting our ongoing commitment to providing a high-quality, independently verified advice service. Our experienced team provides outreach appointments to housebound clients in addition to office based, online, and telephone advice. This approach allows us to assist a greater number of people and to increase the proportion of completed cases, resulting in better and more sustainable outcomes for older people.

While feedback from our most vulnerable clients confirms that face-to-face appointments remain the most effective way to achieve the best outcomes, we have made further progress in working with family members and undertaking remote assessments where appropriate. Our commitment remains to offer services flexibly, adapting to client needs. The team has also demonstrated creativity in ensuring access for those unable to engage digitally e.g. by sourcing mobile telephones so clients could speak directly with social workers or by taking electronic devices into people's homes to complete applications.

We have had to work harder with partners to generate referrals due to a 7% reduction in the number of people phoning the organisation (6,579 answered calls in 2024/25 compared with 7,035 in 2023/24) and a continuing trend of reduced footfall within the town centre for drop-in advice.

Despite this, overall service levels have been maintained and outcomes have continued to improve. We continue to support the carers of older people both in accessing entitlements and in navigating the benefits system. Our team provides 'better off' calculations to help carers understand their income position and manage the potential financial impact of caring responsibilities.

In 2024/25, the service supported 691 people, with 201 of these receiving more in-depth casework. While the total number of people supported was marginally lower than the previous year (705), a higher proportion required detailed and complex work, reflecting the growing intensity of need. The service secured an annualised total of £1,072,802.10 in new or increased benefits which is a 10.76% increase on the previous year's £968,572.28. This represents a significant injection of income into Luton's local economy, enabling older people to live more comfortably and to access the care they need.

More than two-thirds of Service Users are aged over 75, seeking help with benefits, care, and support to live independently. A small proportion (under 7%) are below pensionable age, typically disabled people, carers, or those experiencing housing-related difficulties. Many of these younger clients are supported to attend or are represented at PIP assessments, having faced sanctions or destitution prior to referral. Increasingly, clients are presenting with issues of poor or insecure housing, often living in neglected accommodation.

The service works closely with other Age Concern Luton teams to ensure these clients have food, heating, and temporary stability while negotiations continue with housing and statutory agencies. These complex cases are time-intensive and have inevitably affected the total number of people the team can support each year.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025 (continued)

#### 4) Enhancing Lives

The net outcomes for clients using the Enhancing Lives service include increased income, improved knowledge and confidence, access to advice and advocacy, and support to make informed choices. The service also assists clients to obtain Blue Badges and other non-monetary entitlements where applicable.

Overall, the Enhancing Lives service continues to play a vital role in improving the financial stability, housing security, and wellbeing of older and vulnerable people across Luton, ensuring that they can live independently and with dignity for as long as possible.

#### 5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs

Befriending has continued to focus on one-to-one interventions, delivered either via telephone calls or home visits. While there remains some demand for larger-scale social activities and clubs, older people are generally less inclined to participate in these due to the associated costs and logistical barriers such as transport and membership fees.

This pattern has also been reflected among volunteers, who continue to enjoy the social aspects of working within a team but have been less willing to take on organisational or leadership roles within clubs and group activities.

The changed post-Covid-19 environment continues to impact on community engagement, with substantially fewer town-wide activities available for older people. As a result, services such as Getting On have increasingly focused on in-home interventions. Demand for these remains high, however, the continued shortage of suitable volunteers means referrals must still be prioritised for those who most clearly meet eligibility criteria with specific focus on age and quality/number of networks.

While Telephone Club users saw a slight reduction in 2024/25, this was offset by a significant increase in those supported through the Visiting Scheme. Taken together, the combined number of older people supported across these services increased by 7% compared with the previous year.

We continue to work closely with volunteers to strengthen the matching process and ensure that each pairing or contact arrangement is appropriate, sustainable, and beneficial for both parties. Our Vesper lunch club remains closed, and the team continue to explore external opportunities of suitable group-based activities for older people seeking this type of social intervention.

The outcomes achieved by the wellbeing strand include improved diet and reduced risk of malnutrition; reduced loneliness and depression through increased social contact; earlier identification of deteriorating mental and physical health; and effective signposting and referrals to other services for additional support.

Overall, the Wellbeing services continue to provide essential social, emotional, and practical support for older people in Luton, helping them maintain connection, confidence, and stability in their daily lives despite ongoing pressures on volunteer capacity.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2024 – 31 March 2025 (continued)

##### 6) Farley Big Local

We continued in our role as the accountable body for Farley Big Local (FBL). Now in its penultimate year, the project must commit all remaining funds for expenditure by 2026. These funds are not available for the work of Age Concern Luton; rather, we administer the programme to support the people of Farley Hill in realising their community vision and priorities. The project remains accountable to the Big Local Trust on behalf of the National Lottery Community Fund.

Work began in March on the development of a new community play park located by the football pitches on Stockwood Park. This represents a major achievement for the partnership and a substantial investment of approximately £120k to be paid in the next financial period, delivered in collaboration with Luton Borough Council and KOMPAN. The partnership also continued to support STEM tutoring to enable additional learning and raise aspirations among local children and young people, with a total investment of £140,000 over the course of the agreement.

Alongside these capital and educational projects, FBL continues to support its well-established festivals, Community Chest awards, and local activities, ensuring that residents continue to benefit directly from the initiative.

We are also pleased to report the establishment of a successor organisation – Farley Community Group – which has received support from FBL and intends to continue much of the excellent work already achieved, while introducing new initiatives to meet the evolving needs of Farley residents.

##### 7) Community Development

We continued to offer support to local community organisations and small charities with HR, Governance, and Health and Safety advice free of charge because we see it as a way of improving Luton, which in turn is in the interests of older people. We partake in statutory and voluntary sectors groups & boards in order to both share best practice and also improve our learning of local provision and how we can better support older people in need.

##### 8) Charity Shop

We operate a charity shop to create unrestricted income for the benefit of our beneficiaries. This year improved use of volunteers and more effective planning helped reduce staffing costs. Unfortunately, we have seen a drop in gift aid eligible donations and, whilst inflationary pressures began to ease, these still outstrip any rise in sales. The shop still remains a net contributor to the charity.

We have entered negotiations with Luton Borough Council in order to secure a longer-term tenancy though expect this will increase costs in future years. Similarly continuing inflationary pressures and rises in minimum wage legislation, with Age Concern Luton's determination to remain a Real Living Wage employer will likely affect profitability in the next accounting period.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### 9) Volunteers

Volunteer recruitment still remains a concern for the charity. While our Retail volunteer numbers remain strong, increasing volunteers for our Wellbeing services has been problematic. Work done in order to streamline applications, improve contact during the application process and increase peer volunteer support have not led to any noticeable improvements. The charity will continue to search for new ways of growing volunteer numbers.

Volunteers working for the charity continue to report high personal satisfaction with their role and mention benefits such as feeling connected to others, and the belief that they are spending their time in a way that is satisfying and worthwhile. The ethos of Age Concern Luton continues to be that older people are best able to deliver this kind of service and so many prospective service users instead become service deliverers and this only increases their sense of wellbeing and community.

We believe we are unique within our borough for taking this approach and are very proud of the work of our volunteers and those who provide them with mentoring and support.

### Income generation

The overall incoming resources were £739,743 (2024: £1,000,289).

Age Concern Luton is the accountable body for Farley Big Local (FBL), a Big Local Trust project on behalf of the National Lottery Community Fund. All funds received for Farley Big Local are not available for the work of Age Concern Luton. Total income for Age Concern Luton activities in 2024/25 was £606,356 (excluding FBL income) and Age Concern Luton expenditure in 2024/25 was £723,334 (excluding FBL expenditure).

Transfers between funds to meet the unfunded portion of costs were necessary and are detailed in note 8 on page 30. In total this amounted to £10,347 from the General Fund to restricted funds (2024: £138,442) in order to maintain essential activities following some funding losses.

Although reserves look healthy, most of the amounts are held as functional operational property at Vesper House and King Street. Free reserves at 31 March 2025 are £826,185 (2024: £938,643) which represents approximately 12 months running costs.

The charity is constantly reviewing all the current service offers in partnership with the people we serve and the volunteers and staff who deliver the services. This dialogue enables it to develop and adapt to ensure relevance to the needs of older people in Luton and to act in the most cost effective and relevant ways. Developing fundraising, particularly public donations, is essential if the charity is to meet the needs of the poorest in our community.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Future activities

Age Concern Luton is committed to providing high quality, affordable or free and reliable services for all our service users and to expand the work we carry out where possible. The Trustees will focus their attention over the coming year on carefully managing funds to achieve this.

Specifically, the Trustees have agreed plans to work towards the following objectives:

- Proactively seeking new funding to maintain incoming resources at sufficient levels.
- Enact a new retail strategy to improve retail performance.
- Develop existing services where possible and consider innovative ways to support the frailest elderly to live at home
- Maintain wages at or above the Real Living Wage for all staff
- Maintain free and very low-cost services for the poorest in our community.

### Reserves policy and risk management

The Charities Risk management strategy comprises of:

- A risk policy which defines risks and sets out control measures through policies, systems and procedures to mitigate those risks
- An annual review and report of the main risks to the charity
- Procedures to be followed should any risk materialise

The various management committees continue to be vigilant in identifying and mitigating risks and a risk register is maintained and reported on to the Trustees at Board meetings. The Trustees have taken steps to identify risks and implemented measures to mitigate these risks. The key risk to the charity is potential cuts in income from public funding and lower income from shops. To mitigate these risks the Trustees have given priority to the development of a structured fundraising plan and the structuring of our reserves to ensure adequate provision for the future of the charity.

The Trustees believe unrestricted financial reserves should be held because of the charity's dependence on funding from statutory authorities. The continuous risk that all, or some, of our funding may be withdrawn is assessed and mitigated by the holding of adequate reserves. In the event of withdrawal of funding, Age Concern Luton would use reserves to continue services for a period, either bridging the gap if alternative funding could be found or withdrawing slowly from service users for them to be able to seek alternative care arrangements.

Decisions of this nature will not be taken lightly and will be properly considered by the Trustees before implementation. In the opinion of the trustees, the minimum level of unrestricted reserves to be held should be equal to the value of nine months running costs. At the year-end free reserves of the General Fund amounted to £826,185 (2024: £938,643) which is consistent with the reserves policy.

Within unrestricted reserves, but not included in free reserves, is £323,374 (2024: £326,446) held under a designated fixed asset fund and £275,000 (2024: £275,000) held under a designated building fund for future projects.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Investment policy

The Trustees have reviewed the investment policy to ensure that the banks used by Age Concern Luton provide the best return and are appropriate for the charity sector and meet their requirements. The Trustees will continue to ensure the best returns on the funds held by Age Concern Luton in this difficult financial environment.

### Acknowledgements

The Trustees extend sincere thanks to:

NHS BLMK ICB and Luton and Dunstable Hospital for their continued collaboration and support of the Hospital Discharge- Meet and Greet project.

Luton Borough Council/London Luton Airport Limited (LLAL) via BLCF for their ongoing financial support of many of our services. It is thanks to this support that we can provide vital services free of charge, or at nominal cost to those who are most in need.

We also remember fondly all those who left legacies or gifts in their Wills. Thank you to the grieving families who so generously donated money instead of funeral flowers.

Our thanks also go to Prof Greg Whyte OBE, our wonderful patron and champion who supports us tirelessly in many ways.

Trustees would like to extend our heartfelt thanks to Richard Robinson, CEO Hourglass (Safer Ageing) and Dr Mary Harrington, Trustee, Hourglass, for their invaluable guidance and unwavering support during the challenging year we faced without a CEO. Their dedication and expertise were instrumental in navigating this period, and we are deeply grateful for their contributions.

Finally, the Trustees would also like to acknowledge and thank all those that have generously supported the work of Age Concern Luton during the year whether as individual donors, customers, or volunteers. Your contribution has been truly appreciated, and we hope to have your continued support.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2025

---

### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).


The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP 2019 (FRS 102);
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume 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, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 28 January 2026

And signed on their behalf by



**Ms Maxine Braham**  
Trustee

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Opinion

We have audited the financial statements of Age Concern Luton (the charity) for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the Trustees' Report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities set out on page 17, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the nature of the sector in which the charity operates, including the legal and regulatory framework applicable to the charity. We consider that the most significant are the Charities Statement of Recommended Practice, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the charity's Trust Deed.
- We obtained an understanding of how the charity complies with these requirements by discussions with those charged with governance and reviewing the minutes of Trustee meetings.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with those charged with governance.
- We inquired of those charged with governance about their own identification and assessment of the risk of irregularities, including any known actual, suspected or alleged instances of fraud.
- We discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to irregularities or fraud.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Auditor's responsibilities for the audit of the financial statements (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

In addition to the risk of management override of controls, we have identified revenue recognition as the area where the financial statements are most susceptible to material misstatement due to fraud. Audit procedures performed included a review of income paperwork and sample testing.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

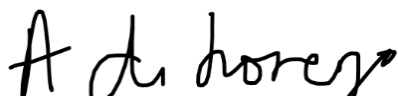
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

## Independent auditors' report to the Trustees of Age Concern Luton

---

### Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Alberto Di Lorenzo (Senior Statutory Auditor)

for and on behalf of HW Bedford Limited

Accountants and Statutory Auditor  
Woburn Court  
2 Railton Court  
Kempston  
Bedford  
MK42 7PN

Date: 30 January 2026

*HW Bedford Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.*

# Age Concern Luton

## Statement of financial activities (including Income and Expenditure Account) For the year ended 31 March 2025

		2025	2025	2025	2025	As restated 2024
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
<b>Income and endowments from:</b>						
Donations and legacies		6,823	-	-	6,823	32,621
Charitable activities:						
LLAL income		-	124,345	-	124,345	143,000
Recruitment and Retention		-	-	-	-	-
Household Support service		-	-	-	-	-
Befriending, wellbeing and lunch club service		-	-	-	-	-
Hospital Discharge		-	135,275	-	135,275	134,469
Farley Big Local		-	113,387	-	113,387	325,979
Income from charitable services		225,056	-	-	225,056	240,850
Other trading activities	3	75,741	-	-	75,741	81,842
Investments:						
Bank account interest		41,647	4,028	-	45,675	19,840
Other income		13,441	-	-	13,441	21,688
<b>Total income</b>		<u>362,708</u>	<u>377,035</u>	<u>-</u>	<u>739,743</u>	<u>1,000,289</u>
<b>Expenditure on:</b>						
Raising funds	3	56,205	-	-	56,205	59,211
Charitable activities	4	390,334	398,885	-	789,219	926,533
<b>Total expenditure</b>		<u>446,539</u>	<u>398,885</u>	<u>-</u>	<u>845,424</u>	<u>985,744</u>
<b>Net (expenditure)/income</b>		(83,831)	(21,850)	-	(105,681)	14,545
Transfers between funds	8, 14, 15	(10,347)	10,347	-	-	-
<b>Net movement in funds</b>		<u>(94,178)</u>	<u>(11,503)</u>	<u>-</u>	<u>(105,681)</u>	<u>14,545</u>
<b>Reconciliation of funds:</b>						
Total funds at 1 April 2024 (as restated)		1,677,878	89,401	171,646	1,938,925	1,924,380
<b>Total funds at 31 March 2025</b>	<b>14, 15, 16</b>	<u><u>1,583,700</u></u>	<u><u>77,898</u></u>	<u><u>171,646</u></u>	<u><u>1,833,244</u></u>	<u><u>1,938,925</u></u>

All operations are continuing operations.  
The notes on pages 25 to 38 form part of these financial statements.

# Age Concern Luton


## Balance sheet As at 31 March 2025

	Notes	2025 £	As restated 2024 £
<b>Fixed assets:</b>			
Tangible fixed assets	9	482,515	464,235
Fixed asset investments	10	325,035	321,861
<b>Total fixed assets</b>		<u>807,550</u>	<u>786,096</u>
<b>Current assets:</b>			
Debtors	11	30,712	59,470
Cash at bank and in hand	12	1,107,478	1,215,666
<b>Total current assets</b>		<u>1,138,190</u>	<u>1,275,136</u>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	13	(112,496)	(122,307)
<b>Net current assets</b>		<u>1,025,694</u>	<u>1,152,829</u>
<b>Total assets less current liabilities</b>		<u>1,833,244</u>	<u>1,938,925</u>
<b>Total net assets</b>		<u><b>1,833,244</b></u>	<u><b>1,938,925</b></u>
<b>The funds of the charity:</b>			
Unrestricted funds	14	1,583,700	1,677,878
Restricted funds	15	77,898	89,401
Endowment funds	16	171,646	171,646
<b>Total charity funds</b>	17	<u><b>1,833,244</b></u>	<u><b>1,938,925</b></u>

The notes on pages 25 to 38 form part of these financial statements.

The financial statements were approved by the trustees on 28 January 2026

And signed on their behalf by



**Ms Maxine Braham**  
Trustee

## Age Concern Luton

### Statement of cash flows For the year ended 31 March 2025

	Notes	2025 £	2024 £
<b>Cash flows from operating activities:</b>			
Net cash used in operating activities	22	<u>(122,254)</u>	<u>(40,992)</u>
<b>Cash flows from investing activities:</b>			
Interest and dividend income		45,675	19,840
Interest income allocated to fixed asset investments		(3,174)	(1,722)
Purchase of tangible fixed assets		<u>(28,435)</u>	<u>-</u>
<b>Net cash used in investing activities</b>		<u>14,066</u>	<u>18,118</u>
<b>Change in cash and cash equivalents in the year</b>		<b>(108,188)</b>	<b>(22,874)</b>
Cash and cash equivalents at the beginning of the year		<u>1,215,666</u>	<u>1,238,540</u>
<b>Cash and cash equivalents at the end of the year</b>		<b><u>1,107,478</u></b>	<b><u>1,215,666</u></b>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

---

### 1 Accounting policies

#### 1.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

#### 1.2 Grants and contracts

These comprise amounts receivable during the year. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

#### 1.3 Donations

Donations are accounted for when the criteria of entitlement, measurement and probability of receipt are met. Donations from goods donated for resale in the charity shops are recognised when the goods are sold.

#### 1.4 Commissions

Commissions are accounted for when receivable.

#### 1.5 Operating leases

Where there is a rent-free period, the cost of the lease is spread over the term of the lease to the next rent review date.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

---

### Accounting policies (continued)

#### 1.6 Allocation of costs

Staff costs are allocated over direct charitable expenditure and management and administration on the basis of time spent. Premises costs are allocated by usage. Other direct costs are allocated by the purpose of the expenditure. Liabilities are recognised on an accruals basis in the period to which they relate.

#### 1.7 Governance costs

Governance costs are those costs associated with maintaining the governance of the charity as opposed to the management of the charity's activities.

#### 1.8 Fixed assets and depreciation

Fixed assets are recorded at cost.

Assets are depreciated at rates which the Trustees consider will write down the assets over the period of their useful economic lives. The rates used are as follows:

Freehold property (40% of cost)	50 years, straight line method
Freehold property improvements	50 years, straight line method
Leasehold property improvements	Straight line method over the lease term
Office equipment	20%, reducing balance method
Computer equipment	33%, reducing balance method
Motor vehicles	25%, reducing balance method

#### 1.9 Investments

Investments are held in the form of charity accounts with a bank or building society and are recognised at the amount held in the account at the balance sheet date. Any interest received from the account is included in investment income on a receivable basis.

#### 1.10 Charity shop income and expenditure

Charity shop costs are those costs which are directly attributable to the charity shops. These costs are included in the Statement of Financial Activities under incoming resources as Costs of Generating Funds to give a total of net incoming resources available for charitable application.

#### 1.11 Stock

Stocks are recognised at the lower of cost or estimated selling price less costs to sell, less any provision for slow-moving or obsolete stock.

#### 1.12 Pension costs

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged as an expense in the year they are payable and are allocated between funds in line with the allocation of the related gross pay.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

---

### Accounting policies (continued)

#### 1.13 Fund accounting

General funds reflect the accumulated unrestricted reserves of the charity. They are available for use at the Trustees' discretion, in furtherance of the general objectives of the charity. Designated funds are also unrestricted funds, but represent funds set aside for a specific purpose by the Trustees. Endowment funds are funds where there is no power to convert the capital into income, and must generally be held indefinitely. Restricted funds are those funds where a restriction on their use has been imposed by the donors.

#### 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

#### 3 Charity shop income and expenditure

	£	2025 £	£	2024 £
<b>Income</b>		75,741		81,842
<b>Expenditure</b>				
Salary and other staff costs	35,720		33,719	
Rent and rates	8,838		13,322	
Other shop costs	11,647		12,170	
		<u>(56,205)</u>		<u>(59,211)</u>
<b>Net (expenditure)/income</b>		<u>19,536</u>		<u>22,631</u>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 4 Analysis of expenditure on charitable activities

2025	Salary	Other	Premises	Other	2025
	costs	staff	costs	costs	Total
	£	£	£	£	£
Care for the elderly	463,801	23,588	7,875	132,845	628,109
Support and governance	86,639	1,633	29,075	43,763	161,110
	<u>550,440</u>	<u>25,221</u>	<u>36,950</u>	<u>176,608</u>	<u>789,219</u>
	<u><u>550,440</u></u>	<u><u>25,221</u></u>	<u><u>36,950</u></u>	<u><u>176,608</u></u>	<u><u>789,219</u></u>
2024	Salary	Other	Premises	Other	As restated
	costs	staff	costs	costs	2024
	£	£	£	£	Total
	£	£	£	£	£
Care for the elderly	438,346	19,937	4,365	306,420	769,068
Support and governance	85,645	-	23,853	47,967	157,465
	<u>523,991</u>	<u>19,937</u>	<u>28,218</u>	<u>354,387</u>	<u>926,533</u>
	<u><u>523,991</u></u>	<u><u>19,937</u></u>	<u><u>28,218</u></u>	<u><u>354,387</u></u>	<u><u>926,533</u></u>

Included in premises costs is depreciation of £10,156 (2024: £6,760).

### 5 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2025	Support	Governance	2025	Basis of
	costs	costs	Total	
	£	£	£	apportionment
Staff costs	85,139	1,500	86,639	Staff time
Depreciation	9,760	-	9,760	Staff time
Premises costs	19,315	-	19,315	Invoiced cost
Office costs	12,600	-	12,600	Invoiced cost
Advertising costs	-	-	-	Invoiced cost
Travel costs	1,633	-	1,633	Invoiced cost
Subscriptions	893	-	893	Invoiced cost
Professional fees	21,706	-	21,706	Invoiced cost
Auditor's remuneration	-	6,600	6,600	Governance
Bank charges	1,894	-	1,894	Invoiced cost
Sundry expenses	70	-	70	Invoiced cost
	<u>153,010</u>	<u>8,100</u>	<u>161,110</u>	
	<u><u>153,010</u></u>	<u><u>8,100</u></u>	<u><u>161,110</u></u>	

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 5 Allocation of governance and support costs

2024	Support costs	Governance costs	2024 Total	Basis of apportionment
	£	£	£	
Staff costs	84,145	1,500	85,645	Staff time
Depreciation	6,760	-	6,760	Staff time
Premises costs	17,093	-	17,093	Invoiced cost
Office costs	17,963	-	17,963	Invoiced cost
Advertising costs	76	-	76	Invoiced cost
Travel costs	-	-	-	Invoiced cost
Subscriptions	857	-	857	Invoiced cost
Professional fees	20,449	-	20,449	Invoiced cost
Auditor's remuneration	-	6,600	6,600	Governance
Bank charges	1,833	-	1,833	Invoiced cost
Sundry expenses	189	-	189	Invoiced cost
	<u>149,365</u>	<u>8,100</u>	<u>157,465</u>	

### 6 Net (expenditure)/income for the year

This is stated after charging:

	2025 £	2024 £
Auditors remuneration for audit services	6,600	6,600
Depreciation	10,155	7,336
Rent – land and buildings	8,539	13,244
	<u>25,294</u>	<u>27,180</u>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2025 £	2024 £
Salaries	585,045	550,106
Social Security costs	36,929	30,128
Pension Costs	11,776	11,669
	<u>633,750</u>	<u>591,903</u>

Of the above payroll costs, £35,720 (2024: £33,719) is allocated against the charity shop income.

The Trustees are not remunerated for their work as Trustees. During the year one Trustee (2024: none) was reimbursed for travelling expenses aggregating to £480 (2024: £nil).

During the year there were 7 full time and 11 part time employees (2024: 7 full time and 13 part time), as well as approximately 24 part-time home support workers (2024: 28).

The charity considers its key management personnel to comprise the trustees and Director. The total employment benefits including employer pension contributions of the key management personnel were £45,632 (2024: £61,387). No employees earned more than £60,000 (2024: one employee earned in the band £60,000 to £70,000).

### 8 Transfers

The analysis of the net transfer of £10,347 from the general fund to restricted funds is shown below.

	£
Transfers from the general fund:	
For the unfunded element of the HIA and Handyman fund	32,178
For the unfunded element of the Befriending and Wellbeing fund	38,292
For the unfunded element of the Enhancing Lives fund	60,708
For the unfunded element of the lunch club costs	3,514
Transfers from the restricted fund:	
For the core costs funded by LLAL	(124,345)
Net transfer amount	<u>10,347</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2025

#### 9 Fixed assets

	Freehold Property £	Property Improvements £	Office Equipment £	Computer Equipment £	Motor Vehicles £	Total
<b>Cost</b>						
At 1 April 2024	504,023	40,349	85,797	27,256	-	657,425
Additions	-	-	-	11,440	16,995	28,435
At 31 March 2025	504,023	40,349	85,797	38,696	16,995	685,860
<b>Depreciation</b>						
At 1 April 2024	73,808	17,886	76,391	25,105	-	193,190
Charge for the year	4,032	596	1,886	1,386	2,255	10,155
At 31 March 2025	77,840	18,482	78,277	26,491	2,255	203,345
<b>Net book values</b>						
31 March 2025	426,183	21,867	7,520	12,205	14,740	482,515
31 March 2024	430,215	22,463	9,406	2,151	-	464,235

#### 10 Fixed asset investments

	2025 £	2024 £
Endowment fund	305,035	301,861
National savings bond	20,000	20,000
	325,035	321,861

The balance at the year end includes interest of £3,174 (2024: £1,722) being received.  
The endowment fund is held in a Charity Investment Account with Santander.

#### 11 Debtors

	2025 £	As restated 2024 £
Other debtors	4,591	29,564
Prepayments and accrued income	24,017	28,169
Customer balances	2,104	1,737
	30,712	59,470

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 12 Bank balances

	2025 £	2024 £
Current account	1,106,870	1,214,351
Petty cash	608	1,315
	<u>1,107,478</u>	<u>1,215,666</u>

Included within the above totals is a net amount of £11,485 due to customers (2024: net amount of £15,213 due to customers).

### 13 Creditors: amounts falling due within one year

	2025 £	2024 £
Taxation and social security	-	-
Other creditors	74,740	66,288
Accruals and deferred income	24,167	39,069
Client accounts	13,589	16,950
	<u>112,496</u>	<u>122,307</u>

Included in accruals is an amount in respect of pension contributions of £2,211 (2024: £1,479) outstanding at the year end.

### Deferred income

	2025 £	2024 £
At 1 April 2024	-	-
Received during the year	-	-
Released to incoming resources	-	-
	<u>-</u>	<u>-</u>
At 31 March 2025	<u>-</u>	<u>-</u>

Income is deferred when it relates to a future accounting period. There was no deferred income at 31 March 2025.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2025

#### 14 Unrestricted funds

	As restated Balance at 1 April 2024 £	Movement in year		Transfers £	Balance at 31 March 2025 £
		Incoming resources £	Resources expended £		
General fund	1,076,432	362,708	(443,467)	(10,347)	985,326
Designated fixed asset fund	326,446	-	(3,072)	-	323,374
Designated building fund	275,000	-	-	-	275,000
	<u>1,677,878</u>	<u>362,708</u>	<u>(446,539)</u>	<u>(10,347)</u>	<u>1,583,700</u>

During the year ended 31 March 2006 a large grant was received towards the purchase of the building at 39 King Street. During that year the Trustees took the decision to designate part of the general fund to represent the net book value of the assets held as at 31 March 2006. The fund is reduced each year by the depreciation charged in respect of those assets.

During the year ended 31 March 2011 the Trustees created a new designated fund for reserves to be held for a Building Fund for a future project to build sheltered accommodation for older people. The Trustees are aiming for the Building Project to be completed within the next five years and consequently will be seeking additional funding.

#### 15 Restricted funds

	Balance at 1 April 2024 £	Movement in year		Transfers £	Balance at 31 March 2025 £
		Incoming resources £	Resources expended £		
Core funding	-	124,345	-	(124,345)	-
Befriending and Wellbeing	-	-	(38,292)	38,292	-
Home Repair and Handyman	30,000	-	(34,433)	32,178	27,745
Enhancing Lives	-	-	(60,708)	60,708	-
Lunch clubs	-	4,028	(7,542)	3,514	-
Hospital Discharge	(1,244)	135,275	(135,191)	-	(1,160)
Farley Big Local	43,356	113,387	(122,090)	-	34,653
Long Term Conditions	5,289	-	-	-	5,289
IT Project	12,000	-	(629)	-	11,371
Spread the Warmth	-	-	-	-	-
	<u>89,401</u>	<u>377,035</u>	<u>(398,885)</u>	<u>10,347</u>	<u>77,898</u>

The befriending and wellbeing fund includes the grants and donations income and related expenditure for the charity's Digital Mondays project.

The deficit balance on the Hospital Discharge fund will be cleared with funding in the following year.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2025

---

#### 15 Restricted funds (continued)

The charity acts as the locally trusted organisation for the Farley Big Local partnership. The unspent funds included in the above balance were returned to the funder after the year end due to an overall project underspend.

Details of the transfers are in note 8 on page 30.

<b>Name of fund</b>	<b>Nature, purpose and description of fund</b>
Core funding	Funding received from LLAL
Recruitment and Retention	Funding received to support staff in their training and ongoing development
Covid-19	For supporting older people through the pandemic
Household Support	For supporting older people in their households
Befriending and Wellbeing	For services to promote social support and companionship.
Home Support	For supporting older people to remain living in their own homes.
Home Repair and Handyman	For providing repairs to homes of older people and to ensure the homes are safe and secure for the resident.
Enhancing Lives	For services to provide support to older people, including with applications for financial and other support.
Lunch clubs	For the lunch clubs held at Vesper House.
Hospital Discharge	For the support of patients who have recently been discharged from hospital.
Farley Big Local	For the improvement of the Farley Hill local area.
Long Term Conditions	For the support of people with a long term condition.
IT Project	Grants received for the upgrade of the charity's IT equipment.
Spread the Warmth	Donations received to help people keep warm in winter.

Further details about the activities carried in relation to the above funds are contained in the Trustees Report.

Age Concern Luton is the accountable body for Farley Big Local (FBL), a Big Local Trust project on behalf of the National Lottery Community Fund. All funds received for Farley Big Local are not available for the work of Age Concern Luton.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 16 Endowment funds

The endowment fund of £171,646 was transferred from Vesper House in 2006 and the income is used to support the Vesper House lunch clubs.

### 17 Net assets held by funds

	Fixed Assets £	Cash at bank & Investments £	Other Assets £	Creditors £	Total £
General fund	482,515	1,182,969	30,712	(112,496)	1,583,700
Restricted fund	-	77,898	-	-	77,898
Endowment fund	-	171,646	-	-	171,646
	<u>482,515</u>	<u>1,432,513</u>	<u>30,712</u>	<u>(112,496)</u>	<u>1,833,244</u>

### 18 Financial commitments

At 31 March 2025 the charity had total outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Land and buildings/other leases:		
Within one year	4,531	4,756
Between 2 and 5 years	7,902	12,433
In over 5 years	-	-
Total future minimum lease payments	<u>12,433</u>	<u>17,189</u>

There are no capital commitments (2024: £nil).

### 19 Contingent liabilities

There are no contingent liabilities at the year end (2024: £nil).

### 20 Related party transactions

The charity received donations from trustees of £nil in the year (2024: £220). There are no other related party transactions during the year that require disclosure.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2025

---

#### 21 Prior year adjustment

During the year an adjustment was made to the comparative figures for the year ended 31 March 2022 in relation to a balance that was included in debtors that was found to be irrecoverable. A prepayment for some IT services was included in debtors in the accounts for the year ended 31 March 2022. However, the company to which the money had been paid went into liquidation during the year ended 31 March 2022 and therefore the services will now not be received from the company. The comparative figure for debtors has now been adjusted and the cost has been included in unrestricted expenditure for the year ended 31 March 2022. The effect of this adjustment is:

	£
Opening reserves at 1 April 2022 (as previously stated)	1,845,216
Prior year adjustment	(13,824)
	<hr/>
Opening reserves at 1 April 2022 (as restated)	1,831,392
	<hr/>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2025

### 22 Notes to the Statement of Cash Flows

#### Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2025 £	2024 £
Net income for the year	(105,681)	14,545
Less investment income shown in investing activities	(45,675)	(19,840)
Add back depreciation	10,155	7,336
(Increase)/decrease in debtors	28,758	(33,108)
(Decrease) in creditors	(9,811)	(9,925)
	<u>          </u>	<u>          </u>
Net cash flow from operating activities	<u><u>(122,254)</u></u>	<u><u>(40,992)</u></u>

#### Cash and cash equivalents

Year ended 31 March 2025	2025 £	2024 £
Cash and cash equivalents	1,107,478	1,215,666
	<u>          </u>	<u>          </u>
Year ended 31 March 2024	2024 £	2023 £
Cash and cash equivalents	1,215,666	1,238,540
	<u>          </u>	<u>          </u>

#### Analysis of changes in net funds

	2024 £	Cash flow £	2025 £
<b>Net cash</b>			
Cash at bank and in hand	1,215,666	(108,188)	1,107,478
	<u>          </u>	<u>          </u>	<u>          </u>
	1,215,666	(108,188)	1,107,478
	<u>          </u>	<u>          </u>	<u>          </u>
	1,215,666	(108,188)	1,107,478
	<u>          </u>	<u>          </u>	<u>          </u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2025

#### 23 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 March 2024 is presented for illustrative purposes.

	As restated 2024	2024	2024	As restated 2024
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
<b>Income and endowments from:</b>				
Donations and legacies	32,621	-	-	32,621
Charitable activities:				
LLAL income	-	143,000	-	143,000
Recruitment and Retention	-	-	-	-
Household Support service	-	-	-	-
Befriending and lunch club service	-	-	-	-
Hospital Discharge	-	134,469	-	134,469
Farley Big Local	-	325,979	-	325,979
Income from charitable services	240,850	-	-	240,850
Other trading activities	81,842	-	-	81,842
Investments:				
Bank account interest	18,840	1,000	-	19,840
Other income	21,688	-	-	21,688
<b>Total income</b>	<u>395,841</u>	<u>604,448</u>	<u>-</u>	<u>1,000,289</u>
<b>Expenditure on:</b>				
Raising funds	59,211	-	-	59,211
Charitable activities	225,614	700,919	-	926,533
<b>Total expenditure</b>	<u>284,825</u>	<u>700,919</u>	<u>-</u>	<u>985,744</u>
<b>Net (expenditure)/income</b>	111,016	(96,471)	-	14,545
Transfers between funds	(138,442)	138,442	-	-
<b>Net movement in funds</b>	(27,426)	41,971	-	14,545
<b>Reconciliation of funds:</b>				
Total funds at 1 April 2023	1,705,304	47,430	171,646	1,924,380
<b>Total funds at 31 March 2024</b>	<u><u>1,677,878</u></u>	<u><u>89,401</u></u>	<u><u>171,646</u></u>	<u><u>1,938,925</u></u>

**AGE CONCERN, LUTON**

England & Wales - Charity number 200463

---

# Accounts

---

**Contents**

**Financial statements for  
the year ended 31 March 2024**

**Age Concern Luton**

<b>Charity information</b>	<b>1</b>
<b>Trustees' report</b>	<b>2-16</b>
<b>Independent auditor's report</b>	<b>17-20</b>
<b>Statement of financial activities</b>	<b>21</b>
<b>Balance sheet</b>	<b>22</b>
<b>Statement of cash flows</b>	<b>23</b>
<b>Notes to the financial statements</b>	<b>24-37</b>

# Age Concern Luton

## Charity information

---

**Trustees and members  
of executive committee**

Dr Siva Puthrasingam  
Mr Aneel Sharma  
Ms Maxine Braham  
Mr Derek Ludlow CBE DL  
Ms Beverley Creagh  
Ms Frances Pardell (appointed 14 January 2023, resigned  
19 December 2023)

**Patron**

Professor Greg Whyte OBE

**Chief Executive Officer**

Mrs Colette McKeaveney MBE DL

**Charity number**

200463

**Head office**

Bradbury House  
39 King Street  
Luton  
Bedfordshire  
LU1 2DW

**Auditor**

HW Bedford Limited  
Accountants and Statutory Auditor  
Woburn Court  
2 Railton Court  
Kempston  
Bedford  
MK42 7PN

**Bankers**

Virgin Money  
7 Gold Street  
Northampton  
NN1 1EN

NatWest Bank  
31 George Street  
Luton  
LU1 2YN

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

The members of the executive committee and the Trustees present their Report, Statement of Financial Activities and Balance Sheet for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and the Charities Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

### Organisation

The organisation is a registered charity, registered with a standard Age Concern Constitution. The charity is unincorporated, however this and other matters related to the charity structure remain under review. The charity is not affiliated to any other charity, local or national. The Trustees administer the charity and work closely with the management team and volunteers to ensure that the charity meets the needs of the local community.

All Trustees have lived experience either as older people or carers of older people and this enables them to bring empathy and insight to their role. The charity is also fortunate to have a Board which reflects the cultural diversity of the town.

Trustees are eligible to stand for election as older people living in Luton, by virtue of their role as representatives of older persons' organisations, or because through their work they have a special knowledge or interest in older people's issues. Current Trustees are drawn from medical, legal, financial, media, and managerial backgrounds both in industry and the voluntary sector. A third of trustees may retire by rotation each year and/or they can stand for re-election.

There are no formal sub-committees, however from time to time Task and Finish sub-groups may be formed.

All decisions are taken by the main body of Trustees at their meetings, including setting the remuneration of the charity's key management personnel. A Strategic Plan informs the decision-making process.

None of the trustees receive remuneration or other benefit from the charity. There are no contractual or non-pecuniary connections between trustees or senior managers. No related party transactions have taken place during the year apart from donations the Trustees have made to the charity.

The Director has delegated authority within terms set by the Trustees for operational matters which includes service delivery, employment of staff and finance.

### Trustee training

Training needs of the Trustees are assessed periodically and cover training necessary to comply with Charity Commission guidance and the various regulatory frameworks in which the charity operates. When a new Trustee is appointed, a full programme of induction will take place to meet the needs of the new Trustee appropriate to the size of the charity. Periodically the Board has undertaken away days to consider the development of the charity and their personal contribution and the Trustees have committed to arrange further away days in the future.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Objectives and Activities

#### Charitable objectives and reporting under Public Benefit

Age Concern Luton's objectives continue in accordance with its Constitution. The charity's purpose is to provide the most comprehensive help and support possible for all older people in Luton, so that they, and their carers may continue to have as full and independent a lifestyle as possible. Within this year the Charity has returned to its core services that support Luton's older population and their carers. The Charity again assisted thousands of people through direct regular service, one-off advice sessions, talks and/or crisis interventions. This represents a significant portion of Luton's residents aged over 65 years of age.

The charity's stated mission is to make Luton a great place in which to live and grow old.

The charity's values were revisited over the last year but remain:

- Compassion and caring for people in need of help and support
- Taking responsibility and being accountable
- Using resources and money creatively and wisely
- Being resourceful and proactive in problem solving
- Creating and nurturing community spirit so that every older person has support
- Generosity and kindness

In setting the charity's objectives and planning its aims and objectives and future activities the Trustees have considered the Charity Commission's general guidance on public benefit. The main aims and objectives of the charity were reviewed in 2021 and are:

- To provide services which meet the needs of older people and increase their quality of living.
- To enable older people to remain living in their own property by bringing services into their homes.
- To give older people choices about their lifestyle and to help them develop resilience.
- To advocate for and raise awareness of the needs and preferences of older people and increase the range of services available to them.
- To ensure access to our services is readily available to all older people who need them.

The Charity delivers various services free at the point of delivery including Advice and Information, Handyman, Hospital Discharge support, Befriending and Wellbeing. In addition, we provide crisis support through food parcels, heater loans and any other practical means to alleviate hardship. We provide advocacy and support for older people, particularly where they do not have any support from family or friends, this includes advocating for people to raise complaints about the care they are receiving, challenge decisions about their support or guide them through Tribunals, proceedings, and safeguarding investigations. Thanks to the generosity of our supporters no group of older people is excluded by reasons of economic hardship and our service planning ensures we monitor service uptake and address any underrepresented groups.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Charitable objectives and reporting under Public Benefit (continued)

As we moved away from the effects of COVID our services remained necessary as large inflationary pressures, and a reduction in family support, meant more older people required support.

As such we continued to provide emergency support with food parcels, heater loans, blankets and other creative yet urgent provision of help. This would not be possible without the flexibility of our staff and volunteer team and the agility of the organisation, a key strength through the pandemic, to identify issues, plan interventions and deliver solutions to the town's older people. As a team, with the support of many volunteers, we have spent countless hours listening to people who were confused, angry or grieving and providing advice, information, and reassurance in addition to delivering practical help.

We have continued to work with partners in health and social care who often find themselves presented with new and complex issues where statutory interventions do not exist. We have been used as a trusted partner to help deliver innovative plans to distribute remedies designed to help with the cost of living and manage both the logistical process and evaluation of the efficacy of these interventions.

Our core services, honed by years of work with older people and partners, remained popular and effective. We fitted handrails, safety devices and attended to urgent household repairs for many older people without the means to access private sector solutions. We have retained our face-to-face provision to ensure the digitally excluded can continue to access support where statutory and other services have become harder for them to access and use.

We also continue in our role as locally trusted organisation, supporting the people of Farley Hill who were awarded £1 million to improve their local area for the benefit of all residents. To this end with work closely with residents, support them in the administration of their finances and directly employ and manage a worker on their behalf. We are particularly proud of the Farley Forest Garden which has been built and is enjoyed by residents of all ages.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Fundraising activities

With stronger fundraising regulation now in place in the UK and EU, the charity has worked to ensure that it maintains high standards in how it works with funders, donors and supporters and that fundraising practices and management meet the requirements of the new regulations.

Within this financial year the organisation adopted an approach that prioritised consolidation of our core functions, financial prudence, and ensuring we met the stated aims of our funders and contractual requirements.

Key features of the charity's approach to fundraising are:

- The charity is a member of the Institute of Fundraising and follows the Code of Fundraising Practice which is set by the Fundraising Regulator through its Standards Committee. The charity is registered with the Fundraising Regulator which maintains the standards for charitable fundraising and ensures that fundraising is respectful, open, honest and accountable to the public. It also takes complaints about fundraising, investigates cases and adjudicates on fundraising practice.
- The fundraising approach is in line with the charity's aims and objectives.
- The charity raises funds through corporate donations and trusts and foundations fundraising. Individual gifts and gifts in wills are encouraged via a message on the charity's website.
- The charity does not carry out any telephone, face-to-face or door-to-door fundraising.
- The charity does not hold a donor database and does not swap or share data and never sells data.
- The charity has a complaints policy which outlines commitment to resolving fundraising complaints as promptly and amicably as possible. It also sets out the process for handling any complaints received. All complaints are recorded, along with the actions taken to resolve the complaint and the outcome of those actions. Complaints will be reported and referred to the Fundraising Regulator if a resolution with the complainant cannot be reached or if the charity is in breach of any aspect of a code of fundraising practice.
- In 2023/24 no formal complaints (i.e. those not resolved at the initial stage) were received.
- The Trustees can provide additional assistance, advice and reassurance on the standards of the charity's fundraising delivery.

### Activities and achievements

The Statement of Financial Activities for the year is set out on page 21 of the financial statements. A summary of the financial results and the work of the charity is set out below.

### Chair's Foreword

As issues relating to Covid19 subsided older people were forced to contend with other problems including access to statutory and health services, double digit inflation and reductions in local provision. Our staff and volunteers have once again worked tirelessly to remain agile, responsive and creative in helping best resolve these challenges.

Age Concern Luton were without our Director and founding employee Colette McKeaveney DL OBE for the majority of this financial period as she battled ill health. We wish Colette and her family all the best for her continued recovery. We offer sincere thanks to her team who have managed to keep the organization operational, increased output and worked within agreed budgets for the benefit of Luton's older people.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Chair's Foreword (continued)

Whilst we have seen growth in the majority of our free services we again saw reductions on these reliant on other resources. It is the sad reality that older people's charities operating in urban areas, especially those with high levels of poverty and deprivation, are reporting uniform reductions in chargeable services. We have seen demand and competition for volunteers increase with other agencies and this had led to unmet demand for our services promotion social interaction. Myself and the other Trustees have resolved to meet the demands for more free services in the forthcoming years.

Our operational lead agreed with the Board to prioritise existing funding streams, and we are grateful to our partners, particularly those in the NHS and BLCF for working with us and enabling us to make changes to delivery to better suit older people. Unfortunately this has come at the expense of new income streams which will be vital in future years to support the many older Lutonians in need.

Again issues around transport and volunteers have made the restart of clubs and day centre activities difficult and sadly the manpower needed to restart these was largely diverted towards immediate crisis intervention through the provision of delivered food parcel and other emergency interventions.

Our significant investment in retail unfortunately has not generated the returns we hoped for and so it was with regret that our Birdsfoot Lane closed permanently after nearly 25 years serving the community. We are pleased that our Farley Hill shop has thus far bucked the trend of charity shops closing as we require this income to support those priorities that do not fit the criteria of funders.

I am delighted that Age Concern Luton helped more older people than within the last accounting period (5.4% growth) and large increases in Hospital Discharge and our Handyman services mean real improvements for older people with significant issues. We also more than doubled the number of annualized benefits received by older people and their carers and this is a particularly excellent achievement.

Our core strength is a wonderful team of volunteers and staff who are client outcome focused and who work well together for the benefit of our service users. Although we refer to "services" below our activities are best described as different functions of the same team as everything we do is interdependent. All functions provide a single point of access for older people or professionals involved in their care.

We are especially grateful to those who have funded our work, and to our staff and volunteers who have worked hard to deliver a better quality of life for older people in Luton. We acknowledge how difficult it has been for our staff in the field to continue working with compassion and professionalism during the many challenges of 2023/2024.

Thanks also to our management team and backroom staff for keeping established services running and finding the time and solutions to address newly arising challenges. Our sincere thanks also go to all staff and volunteers who worked the front line and who continued to serve our community always going above and beyond. We look forward to continuing this in the coming year and again gratefully thank all who have contributed to our work, in so many ways.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024

##### 1) Hospital Discharge Meet and Greet

This service is free to users and provides practical face-to-face support to older people leaving hospital or care. This provision is still essential in helping people return home safely, avoid delays in discharge (and therefore ensure beds are available for new patients) and works to help people remain at home rather than requiring readmission.

Following a change in monitoring introduced within the previous year this represents the first full year of the new monitoring template. Whilst this no longer generates expected savings it gives clearer information concerning the breadth and quantity of work undertaken as part of this service.

Within the reporting period 511 new patients were supported representing a 70% increase from 2022/23 and a return to pre-pandemic levels.

The service has made improvements as a result of the pandemic in ensuring that visits cover a range of interventions that are relevant to discharge. Each patient receives, on average, over three interventions. This includes the provision of key-safes, food parcels (and shopping), furniture rearrangement and ensuring property is tidy/beds are made. More focus has been placed on helping patients build confidence and shape the service moving forward.

As per last year we have introduced a new feedback system and are delighted to report that every respondent who stated a preference felt Meet & Greet helped the discharge process run smoothly, that Age Concern Luton staff listened to them and that they would consider using our services in the future. Most importantly every respondent agreed with the statement that they would recommend the service to a friend (84% strongly agree and 16% slightly agree).

The service continues to contribute to efficiency savings made by statutory services through safer speedier discharges and admission avoidance. We have developed excellent relationships with our trusted partners and are able to respond to and alter the service to meet their needs (and the needs of patients).

**The net outcomes achieved through Hospital Discharge Meet & Greet were reduced re-admission, admission avoidance, greater patient satisfaction, great referrer experience, enhanced recovery, safer support at home, speedier and safer discharges.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024 (continued)

##### 2) Home Repair

This year's statistics show that in excess of 97% of key safes are fitted or repaired within 24 working hours, often within a few hours thus enabling safer discharge of patients to their homes or enabling care at home thereby helping to avoid hospital admission.

Demand for the service remained high with support provided to 1,280 Luton residents representing a 15% rise from 2022/23 (1112 individuals).

90% of all beneficiaries were aged over 61, with the vast majority living alone. Service users typically live alone and within Luton's poorest wards. One in seven of service recipients are aged 91 or over (14%) highlighting the service's excellent record in helping people remain at home for longer. The service is essential to keep low-income older people independent and safe at home and without our interventions it would be impossible for carers to deliver care packages without significant risks and subsequent delays.

The most requested handyman interventions in this time period remains key safes, together with other safety related interventions such as grab rails. We fit most key safes on the same calendar day following referral from a social or health care professional thereby enabling safer and timely discharge. This intervention is critical to ensuring that terminally ill people can die at home where this is their and their family's preference. Our team also re-organised space in properties, by moving beds and creating micro living environments to allow safe delivery of care and have installed assistive technologies to promote safety and quality of life.

The Home Repair team work closely with our Advice Team, Enhancing Lives, and Getting On to deliver advice and practical help to those at risk of or in fuel poverty. The emergency heater loan service continues to be needed but there is a growing emphasis on energy efficiency and insulation. Beneficiaries are typically those living in the worst properties and therefore at most risk of cold related illness. It takes our team just a few hours to deliver radiators after a referral has been received - enabling no one waits long in the cold before help arrives. As cost pressures continue to rise we have also distributed specialist thermal clothing, pocket/hand warmers and blankets to assist those without central heating. This team also helps eligible people apply for and receive specific heating grants covering new boilers and insulation.

Gardening continued this year following the success of last year's post COVID changes though staffing difficulties and inclement weather saw income drop by approximately 40% (2023/24 - £12,419; 2022/23 - £21,381).

Service recipients were universally positive in describing the help they received from the home repair scheme as excellent or good and all our service recipients said they would happily recommend the scheme to others.

**Overall, our Home Repair service has achieved the following outcomes for older people: a reduction in the risk of falling and subsequent hospital admission; reduced risk of injury from falls, reduced risk of cold related illnesses, greater peace of mind as a result of home security improvements; safer discharge from hospital; slower decline in physical health, more opportunities to remain living safely at home and more enjoyment from the home environment.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024 (continued)

#### 3) Home Support – Domestic cleaning and shopping

We delivered 13,107 hours of support in 2023-24, a 20.6% reduction in service following the previous years 16% decrease (22-23: 15,808; 21-22: 18,832) as we continued to struggle in finding customers who either wanted people in their homes and felt they had sufficient income to meet these costs.

Advances in online shopping, and improvements in older people's digital literacy as well as family members working from home have also been cited as key factors in service reductions.

We continued to provide service to disabled older people without additional charges (i.e. registration/assessment fees, PPE surcharges, travel contribution etc.) We work extensively with Luton Adult Social Care Safeguarding team to provide safe and proportional arrangements to ensure vulnerable people received food and domestic support.

The service, which comprises a practical cleaning, bill paying, shopping and laundry service for frail and disabled adults living in their own homes again found demand decreased. Behavioural changes originating in the pandemic such as older people accessing online shopping and family members working from home (and so having more capacity to assist with housework) have continued to reduce demand.

Referrals continued to focus on those more in crisis than just starting to struggle and so new starters continued to involve more work, including discussions with carers and professionals than is optimal. We have offered an ad-hoc service to help people who cannot afford a regular service or to provide respite to carers though this again increases administration as opposed to the traditional weekly model of delivery.

Staff on the scheme are much more than just housekeepers; they support the older person to have a good quality of life and cross refer to other services within and external to Age Concern Luton to help them maintain their independence. Typically, service users have multiple illness or disabilities (over 90% self reporting). 18% of service recipients are aged 91 or over. The service is used throughout the town and supports all sections of Luton's diverse population.

Home Support is one of the charity's oldest services and as our only year round chargeable service constantly struggles to remain affordable for our poorer clients, whilst ensuring that it covers the costs associated with delivery. This is exacerbated by the need, as part of our mission, to support clients who are unable to access help from other agencies due to issues which make them unprofitable for the private sector, e.g., access to finance, poor payment history, safeguarding concerns, location etc.

Market research undertaken in early 2024 indicates that we provide both the cheapest comparable service nationally (£17 per hour if paid via Standing Order) with the best wages for service delivery staff as part of our commitment to being a Real Living Wage employer.

**The net outcome for older people using the Home Support service is reduced social isolation, improved physical environment, reduced risk of injury from falls, improved nutrition, enhanced independence, enhanced dignity, improved hygiene and health, reduced anxiety and depression. The service is also essential in allowing care plans and other agencies to provide support to older people.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024 (continued)

#### 4) Enhancing Lives

In February 2024 the service successfully retained AQS accreditation. Our experienced team provides outreach appointments to the housebound in addition to office-based appointments and online and telephone advice. This has allowed us to assist more people and increase the rate of completed cases (i.e. where we are able to get all information) resulting in better outcomes for older people.

Whilst client feedback from the most vulnerable indicates that the best way to achieve great outcomes is face to face appointments we have made positive progress in working with family members and undertaking remote assessments. It remains our steadfast commitment moving forward to continue to offer services in different ways dependent on the needs of our clients. The Enhancing lives team have worked flexibly to support clients, this included, for example, providing mobile telephones so that people could speak to social workers or bringing electronic devices into their homes so that they could complete applications remotely.

We continue to support the carers of older people in both accessing entitlements in terms of provision and also the benefits system. We offer 'better off' calculations to help carers assess whether they are getting correct entitlements and are able to afford the potential drop-off in income associated with caring.

In total 705 people were supported via this project with 169 receiving more in-depth case work. The chart below shows the source of referrals. This is broadly similar with previous results with the majority of referrals remaining largely attributable to self/family members, Social Services and Health services. In total the service was able to obtain weekly benefits accounting for an annualised figure of £968,572.28 which is more than double the previous year's figures (2022/23: £446,597.84). One-off payments remained fairly static at £133,546.19 (2022/23 £136,299.93). This is all money brought directly into the town to enable people supported to live more comfortably and obtain the care they need.

We continue to provide this essential independently accredited service which helped older people access specialist support with housing and maximising their incomes; we are proud that it continues to be an important part of preventing poverty and disadvantage in old age. More than half the people accessing the service are aged over 75, seeking assistance with care, benefits, and support to live independently. The younger clients (50+) are typically disabled people, or those with housing related problems, and carers of disabled people. They often need support with attending or representation at PIP appointments, many having been destitute through benefit sanctions. Increasingly we are seeing clients who are poorly or insecurely housed in low quality and neglected property. The service works with everything else that we do to ensure they have food and shelter whilst negotiating with the various agencies involved in their cases. These complex cases require specialist input and are time intensive; this in turn has impacted the number of people the service can accommodate.

**The net outcome for all those using the outreach service was access to advice and information, increased income, knowledge, and support to make choices.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024 (continued)

#### 5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs

Befriending has continued to focus on one-to-one interventions either via telephone calls or visits to the older person's home. Whilst a demand for larger scale events and clubs remains there is less appetite for the costs and logistical challenges these generate (i.e. transport, memberships, etc.) for potential service recipients.

This is also true of volunteers who, whilst enjoying the aspects of working in a team, have been less willing to take on leadership roles in the operations of clubs and activities.

The changed post Covid-19 landscape has meant there are substantially less activities, or reasons to get out, for older people throughout the town. This has led to a variety of services, including those we offer from Getting On, focusing on interventions delivered within the home. Unfortunately demand far outstrips the amount of volunteers required and we have had to be fastidious in only accepting referrals for those that meet our eligibility criteria.

Whilst demand has remained high unfortunately difficulties in recruiting suitable volunteers have seen 23% and 21% reductions in the amount of older people using our telephone club and visiting scheme respectively compared to 2023.

We have worked with existing volunteers to try and improve the matching aspect of the service and ensure that the service is appropriate for the older individuals who require help.

*We are aiming to increase our pool of volunteers in the coming years to meet the needs of those older individuals requiring these services.*

**The outcomes achieved by the Wellbeing strand for service users were an improved diet and reduced risk of malnutrition for individuals; reduced risk of loneliness and depression as a result of greater contact with other people; earlier detection of deteriorating mental and physical health; assistance in resolving issues via signposting and referrals.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2023 – 31 March 2024 (continued)

##### 6) Farley Big Local

We continued in our role as accountable body for Farley Big Local, the project is now in its eight year and the funds must be committed to be spent by 2026. These funds are not available for the work of Age Concern Luton, rather we administer this fund to support the people of Farley Hill in developing their vision for the Big Local project to benefit residents of all ages. The project is accountable to Big Local Trust on behalf of the Big Lottery Fund.

FBL has made great strides within this accounting period delivering a Forest Garden with outdoor classroom at a cost of £109,000 and approving an ambitious plan to spend the remaining funds following the adoption of a closing out plan. This plan is already underway with instructions for partners at Luton Borough Council to tender for a new playground (£150,000), work with STEM tutoring to support learning and foster a culture of ambition (£140,000 over course of agreement) in addition to the amazing festivals, community chest awards and activities which the partnership intend to continue to deliver.

##### 7) Community Development

We also continued to support several local community organisations and small charities with HR, Governance, and Health and Safety advice free of charge because we see it as a way of improving Luton, which in turn is in the interests of older people. We partake in statutory and voluntary sectors groups & boards in order to both share best practice and also improve our learning of local provision and how we can better support older people in need.

##### 8) Charity Shops

We operate our shops to create unrestricted income and we suffered another difficult year in relation to retail. The difficult decision, to permanently close Birdsfoot LaneShop, was made in the best interests of Age Concern Luton. This generated some exceptional costs in order to ensure the tenancy was correctly terminated.

Some successes were made with Farley whereby better use of volunteers and more effective planning helped reduce staffing costs. Unfortunately, we have seen a drop in gift aid eligible donations and, whilst inflationary pressures began to ease, these still outstrip any rise in sales.

We have entered negotiations with Luton Borough Council in order to secure a longer term tenancy though expect this will increase costs in future years. Similarly continuing inflationary pressures and rises in minimum wage legislation, with Age Concern Luton's determination to remain a Real Living Wage employer, will likely affect profitability in the next accounting period.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### 9) Volunteers

Unfortunately we saw a 30% drop in year of our volunteers and this led to difficulties delivering Wellbeing services. Whilst some of this drop is attributable to the closure of our Birdsfoot Lane shop and new management within Farley Hill a need for more volunteers remains.

Work done in order to streamline applications, improve contact during the application process and increase peer volunteer support have not led to any noticeable improvements.

Volunteers working for the charity continue to report high personal satisfaction with their role and mention benefits such as feeling connected to others, and the belief that they are spending their time in a way that is satisfying and worthwhile. The ethos of Age Concern Luton continues to be that older people are best able to deliver this kind of service and so many prospective service users instead become service deliverers and this only increases their sense of wellbeing and community. We believe we are unique within our borough for taking this approach and are very proud of the work of our volunteers and those who provide them with mentoring and support.

### Income generation

The overall incoming resources were £1,000,289 (2023: £1,029,555).

Transfers between funds to meet the unfunded portion of costs were necessary and are detailed in note 8 on page 29. In total this amounted to £138,442 from the General Fund to restricted funds (2023: £36,423) in order to maintain essential activities following some funding losses.

Although reserves look healthy, most of the amounts are held as functional operational property at Vesper House and King St. Free reserves at 31 March 2024 are £938,643 (2023: £958,733) which represents approximately 12 months running costs.

The charity is constantly reviewing all the current service offers in partnership with the people we serve and the volunteers and staff who deliver the services. This dialogue enables it to develop and adapt to ensure relevance to the needs of older people in Luton and to act in the most cost effective and relevant ways. Loss of income in this year forced some difficult decisions in terms of which services the charity can offer going forward however there is limited potential to develop profit making paid for services, this is because Luton pensioners remain among the most financially disadvantaged in the region. Developing fundraising as a more prominent core activity is essential if the charity is to meet the needs of the poorest in our community.

### Future activities

Age Concern Luton is committed to providing a high quality, affordable or free and reliable service for all our service users and is also committed to expanding the work we carry out. The Trustees will focus their attention over the coming year on carefully managing funds to achieve this. Specifically, the Trustees have agreed plans to work towards the following objectives:

- Proactively seeking new funding to maintain incoming resources at sufficient levels;
- Review and reconsider models of constitution appropriate for the charity;
- Enact a new retail strategy to improve retail performance;
- Develop new services, grow existing services where necessary and innovative ways to support the frailest elderly to live at home
- Maintain wages at or above the Real Living Wage for all staff
- Maintain free and very low-cost services for the poorest in our community.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Reserves policy and risk management

The Charities Risk management strategy comprises of:

- A risk policy which defines risks and sets out control measures through policies, systems and procedures to mitigate those risks
- An annual review and report of the main risks to the charity
- Procedures to be followed should any risk materialise

The various management committees continue to be vigilant in identifying and mitigating risks and a risk register is maintained and reported on to the Trustees at Board meetings. The Trustees have taken steps to identify risks and implemented measures to mitigate these risks. The key risk to the charity is potential cuts in income from public funding and lower income from shops. To mitigate these risks the Trustees have given priority to the development of a structured fundraising plan and the structuring of our reserves to ensure adequate provision for the future of the charity.

The Trustees believe unrestricted financial reserves should be held because of the charity's dependence on funding from statutory authorities. The continuous risk that all, or some, of our funding may be withdrawn is assessed and mitigated by the holding of adequate reserves. In the event of withdrawal of funding, Age Concern Luton would use reserves to continue services for a period, either bridging the gap if alternative funding could be found or withdrawing slowly from service users for them to be able to seek alternative care arrangements.

Decisions of this nature will not be taken lightly and will be properly considered by the Trustees before implementation.

In the opinion of the trustees, the minimum level of unrestricted reserves to be held should be approximately equal to the value of our largest annual contract, or six months running costs. At the year end free reserves of the General Fund amounted to £938,643 (2023: £958,733) which is consistent with the reserves policy.

Within unrestricted reserves, but not included in free reserves, is £326,446 (2023: £329,528) held under a designated fixed asset fund and £275,000 (2023: £275,000) held under a designated building fund for a future project to build sheltered accommodation for older people.

The long-term objective of the charity is to move to new premises within the town that will offer more amenities for older people and their family member/carers. This will further enhance the service provided by the charity to older people and will mean that some essential services may be provided in house.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Investment policy

The Trustees are currently in the process of reviewing the investment policy to ensure that the banks used by Age Concern Luton provide the best return and are appropriate for the charity sector and meet their requirements. The merger with Vesper included the transfer of a property and a permanent endowment of £171,646. The Trustees endeavour to ascertain the best returns on the funds held by Age Concern Luton in this difficult financial environment.

### Acknowledgements

The Trustees extend sincere thanks to NHS Luton CCG for their support of our Meet and Greet project and Luton Borough Council/London Luton Airport Limited (LLAL) via BLCF for their ongoing financial support. It is thanks to this support that we can provide vital services free of charge, or at nominal cost to those who are most in need.

Our sincere thanks to The Amateurs Trust for their very generous donation which has provided older people with much needed help and support; this donation has provided people with information and advice to help them through some of the most difficult times in their lives. We are truly indebted to you all for your kindness.

We also remember fondly all those who left legacies or gifts in their Wills. Thank you to the grieving families who so generously donated money instead of funeral flowers.

Our thanks also go to some very special people:

Prof Greg Whyte OBE, our wonderful patron and champion who supports us tirelessly in many ways.

Trustees would like to extend our heartfelt thanks to Richard Robinson, CEO Hourglass (Safer Ageing) and Dr Mary Harrington, Trustee, Hourglass, for their invaluable guidance and unwavering support during the challenging year we faced without a CEO for the majority of the financial year. Their dedication and expertise were instrumental in navigating this period, and we are deeply grateful for their contributions.

We would also like to extend our thanks to Ms Lana Haslam for all her expertise in the field of Human Resource and Employment law.

Finally, the Trustees would also like to acknowledge and thank all those that have generously supported the work of Age Concern Luton during the year whether as individual donors, customers, or volunteers. Your contribution has been truly appreciated and we hope to have your continued support.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2024

---

### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP 2019 (FRS 102);
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume 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, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 31 January 2025  
And signed on their behalf by



**Ms Maxine Braham**  
Trustee

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Opinion

We have audited the financial statements of Age Concern Luton (the charity) for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the Trustees' Report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities set out on page 16, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the nature of the sector in which the charity operates, including the legal and regulatory framework applicable to the charity. We consider that the most significant are the Charities Statement of Recommended Practice, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the charity's Trust Deed.
- We obtained an understanding of how the charity complies with these requirements by discussions with those charged with governance and reviewing the minutes of Trustee meetings.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with those charged with governance.
- We inquired of those charged with governance about their own identification and assessment of the risk of irregularities, including any known actual, suspected or alleged instances of fraud.
- We discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to irregularities or fraud.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Auditor's responsibilities for the audit of the financial statements (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

In addition to the risk of management override of controls, we have identified revenue recognition as the area where the financial statements are most susceptible to material misstatement due to fraud. Audit procedures performed included a review of income paperwork and sample testing.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

*Alberto Di Lorenzo*

Alberto Di Lorenzo (Senior Statutory Auditor)

for and on behalf of HW Bedford Limited

Accountants and Statutory Auditor  
Woburn Court  
2 Railton Court  
Kempston  
Bedford  
MK42 7PN

Date: 31 January 2025

*HW Bedford Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.*

## Age Concern Luton

### Statement of financial activities (including Income and Expenditure Account) For the year ended 31 March 2024

		2024	2024	2024	2024	As restated 2023
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
<b>Income and endowments from:</b>						
Donations and legacies		32,621	-	-	32,621	38,162
Charitable activities:						
LLAL income		-	143,000	-	143,000	143,000
Recruitment and Retention		-	-	-	-	35,000
Household Support service		-	-	-	-	100,000
Befriending, wellbeing and lunch club service		-	-	-	-	41,873
Hospital Discharge		-	134,469	-	134,469	207,113
Farley Big Local		-	325,979	-	325,979	57,000
Income from charitable services		240,850	-	-	240,850	256,894
Other trading activities	3	81,842	-	-	81,842	143,143
Investments:						
Bank account interest		18,840	1,000	-	19,840	402
Other income		21,688	-	-	21,688	6,968
<b>Total income</b>		<u>395,841</u>	<u>604,448</u>	<u>-</u>	<u>1,000,289</u>	<u>1,029,555</u>
<b>Expenditure on:</b>						
Raising funds	3	59,211	-	-	59,211	122,961
Charitable activities	4	225,614	700,919	-	926,533	813,606
<b>Total expenditure</b>		<u>284,825</u>	<u>700,919</u>	<u>-</u>	<u>985,744</u>	<u>936,567</u>
<b>Net (expenditure)/income</b>		111,016	(96,471)	-	14,545	92,988
Transfers between funds	8, 14, 15	(138,442)	138,442	-	-	-
<b>Net movement in funds</b>		<u>(27,426)</u>	<u>41,971</u>	<u>-</u>	<u>14,545</u>	<u>92,988</u>
<b>Reconciliation of funds:</b>						
Total funds at 1 April 2023 (as restated)		1,705,304	47,430	171,646	1,924,380	1,831,392
<b>Total funds at 31 March 2024</b>	14, 15, 16	<u><u>1,677,878</u></u>	<u><u>89,401</u></u>	<u><u>171,646</u></u>	<u><u>1,938,925</u></u>	<u><u>1,924,380</u></u>

All operations are continuing operations.  
The notes on pages 24 to 37 form part of these financial statements.

# Age Concern Luton

## Balance sheet As at 31 March 2024

	Notes	2024 £	As restated 2023 £
<b>Fixed assets:</b>			
Tangible fixed assets	9	464,235	471,571
Fixed asset investments	10	321,861	320,139
<b>Total fixed assets</b>		<u>786,096</u>	<u>791,710</u>
<b>Current assets:</b>			
Debtors	11	59,470	26,362
Cash at bank and in hand	12	1,215,666	1,238,540
<b>Total current assets</b>		<u>1,275,136</u>	<u>1,264,902</u>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	13	(122,307)	(132,232)
<b>Net current assets</b>		<u>1,152,829</u>	<u>1,132,670</u>
<b>Total assets less current liabilities</b>		<u>1,152,829</u>	<u>1,924,380</u>
<b>Total net assets</b>		<u><u>1,938,925</u></u>	<u><u>1,924,380</u></u>
<b>The funds of the charity:</b>			
Unrestricted funds	14	1,677,878	1,705,304
Restricted funds	15	89,401	47,430
Endowment funds	16	171,646	171,646
<b>Total charity funds</b>	17	<u><u>1,938,925</u></u>	<u><u>1,924,380</u></u>

The notes on pages 24 to 37 form part of these financial statements.

The financial statements were approved by the trustees on 31 January 2025

And signed on their behalf by



**Ms Maxine Braham**  
Trustee

## Age Concern Luton

### Statement of cash flows For the year ended 31 March 2024

	Notes	2024 £	2023 £
<b>Cash flows from operating activities:</b>			
Net cash used in operating activities	22	(40,992)	72,420
<b>Cash flows from investing activities:</b>			
Interest and dividend income		19,840	402
Interest income allocated to fixed asset investments		(1,722)	(140)
<b>Net cash used in investing activities</b>		<u>18,118</u>	<u>262</u>
<b>Change in cash and cash equivalents in the year</b>		<b>(22,874)</b>	<b>72,682</b>
Cash and cash equivalents at the beginning of the year		<u>1,238,540</u>	<u>1,165,858</u>
<b>Cash and cash equivalents at the end of the year</b>		<b><u>1,215,666</u></b>	<b><u>1,238,540</u></b>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

---

### 1 Accounting policies

#### 1.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

#### 1.2 Grants and contracts

These comprise amounts receivable during the year. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

#### 1.3 Donations

Donations are accounted for when the criteria of entitlement, measurement and probability of receipt are met. Donations from goods donated for resale in the charity shops are recognised when the goods are sold.

#### 1.4 Commissions

Commissions are accounted for when receivable.

#### 1.5 Operating leases

Where there is a rent-free period, the cost of the lease is spread over the term of the lease to the next rent review date.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

---

### Accounting policies (continued)

#### 1.6 Allocation of costs

Staff costs are allocated over direct charitable expenditure and management and administration on the basis of time spent. Premises costs are allocated by usage. Other direct costs are allocated by the purpose of the expenditure. Liabilities are recognised on an accruals basis in the period to which they relate.

#### 1.7 Governance costs

Governance costs are those costs associated with maintaining the governance of the charity as opposed to the management of the charity's activities.

#### 1.8 Fixed assets and depreciation

Fixed assets are recorded at cost.

Assets are depreciated at rates which the Trustees consider will write down the assets over the period of their useful economic lives. The rates used are as follows:

Freehold property (40% of cost)	50 years, straight line method
Office equipment	20%, reducing balance method
Computer equipment	33%, reducing balance method
Motor vehicles	25%, reducing balance method

No depreciation is charged on additions in the year of acquisition for motor vehicles.

#### 1.9 Investments

Investments are held in the form of charity accounts with a bank or building society and are recognised at the amount held in the account at the balance sheet date. Any interest received from the account is included in investment income on a receivable basis.

#### 1.10 Charity shop income and expenditure

Charity shop costs are those costs which are directly attributable to the charity shops. These costs are included in the Statement of Financial Activities under incoming resources as Costs of Generating Funds to give a total of net incoming resources available for charitable application.

#### 1.11 Stock

Stocks are recognised at the lower of cost or estimated selling price less costs to sell, less any provision for slow-moving or obsolete stock.

#### 1.12 Pension costs

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged as an expense in the year they are payable and are allocated between funds in line with the allocation of the related gross pay.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

---

### Accounting policies (continued)

#### 1.13 Fund accounting

General funds reflect the accumulated unrestricted reserves of the charity. They are available for use at the Trustees' discretion, in furtherance of the general objectives of the charity. Designated funds are also unrestricted funds, but represent funds set aside for a specific purpose by the Trustees. Endowment funds are funds where there is no power to convert the capital into income, and must generally be held indefinitely. Restricted funds are those funds where a restriction on their use has been imposed by the donors.

#### 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

#### 3 Charity shop income and expenditure

	£	2024 £	£	2023 £
<b>Income</b>		81,842		143,143
<b>Expenditure</b>				
Salary and other staff costs	33,719		81,483	
Rent and rates	13,322		19,780	
Other shop costs	12,170		21,698	
		<u>(59,211)</u>		<u>(122,961)</u>
<b>Net (expenditure)/income</b>		<u>22,631</u>		<u>20,182</u>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

### 4 Analysis of expenditure on charitable activities

2024	Other Salary costs £	staff costs £	Premises costs £	Other costs £	2024 Total £
Care for the elderly	438,346	19,937	4,365	306,420	769,068
Support and governance	85,645	-	23,853	47,967	157,465
	<u>523,991</u>	<u>19,937</u>	<u>28,218</u>	<u>354,387</u>	<u>926,533</u>

2023	Salary costs £	Other staff costs £	Premises costs £	Other costs £	As restated 2023 Total £
Care for the elderly	452,863	22,304	4,252	183,956	663,375
Support and governance	82,850	-	32,936	34,445	150,231
	<u>535,713</u>	<u>22,304</u>	<u>37,188</u>	<u>218,401</u>	<u>813,606</u>

Included in premises costs is depreciation of £6,760 (2023: £9,260).

### 5 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2024	Support costs £	Governance costs £	2024 Total £	Basis of apportionment
Staff costs	84,145	1,500	85,645	Staff time
Depreciation	6,760	-	6,760	Staff time
Premises costs	17,093	-	17,093	Invoiced cost
Office costs	17,963	-	17,963	Invoiced cost
Advertising costs	76	-	76	Invoiced cost
Travel costs	-	-	-	Invoiced cost
Subscriptions	857	-	857	Invoiced cost
Professional fees	20,449	-	20,449	Invoiced cost
Auditor's remuneration	-	6,600	6,600	Governance
Bank charges	1,833	-	1,833	Invoiced cost
Sundry expenses	189	-	189	Invoiced cost
	<u>149,365</u>	<u>8,100</u>	<u>157,465</u>	

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

#### 5 Allocation of governance and support costs (continued)

2023	Support costs £	Governance costs £	As restated	Basis of apportionment
			2023 Total £	
Staff costs	81,350	1,500	82,850	Staff time
Depreciation	9,260	-	9,260	Staff time
Premises costs	22,398	-	22,398	Invoiced cost
Office costs	14,321	-	14,321	Invoiced cost
Advertising costs	547	-	547	Invoiced cost
Travel costs	1,278	-	1,278	Invoiced cost
Subscriptions	1,920	-	1,920	Invoiced cost
Professional fees	8,608	-	8,608	Invoiced cost
Auditor's Remuneration	-	6,600	6,600	Governance
Bank charges	2,423	-	2,423	Invoiced cost
Sundry expenses	26	-	26	Invoiced cost
	<u>142,131</u>	<u>8,100</u>	<u>150,231</u>	

#### 6 Net (expenditure)/income for the year

This is stated after charging:

	2024 £	2023 £
Auditors remuneration for audit services	6,600	6,600
Depreciation	7,336	10,676
Rent – land and buildings	13,244	17,654
	<u>27,180</u>	<u>34,930</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

---

#### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2024 £	2023 £
Salaries	550,106	596,352
Social Security costs	30,128	33,347
Pension Costs	11,669	12,852
	<u>591,903</u>	<u>642,551</u>

Of the above payroll costs, £33,719 (2023: £81,483) is allocated against the charity shop income.

The Trustees are not remunerated for their work as Trustees. During the year no Trustees (2023: none) were reimbursed for travelling and meeting expenses aggregating to £nil (2023: £nil).

During the year there were 7 full time and 13 part time employees (2023: 8 full time and 11 part time), as well as approximately 28 part-time home support workers (2023: 32).

The charity considers its key management personnel to comprise the trustees and Director. The total employment benefits including employer pension contributions of the key management personnel were £61,387 (2023: £61,387). One employee earned more than £60,000 (2023: 60,000).

#### 8 Transfers

The analysis of the net transfer of £138,442 from the general fund to restricted funds is shown below.

	£
Transfers from the general fund:	
For the unfunded element of the HIA and Handyman fund	36,474
For the unfunded element of the Befriending and Wellbeing fund	54,921
For the unfunded element of the Enhancing Lives fund	44,975
For the unfunded element of the lunch club costs	2,072
	<u>138,442</u>
Net transfer amount	<u>138,442</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

#### 9 Fixed assets

	Freehold Property £	Property Improvements £	Office Equipment £	Computer Equipment £	Total £
<b>Cost</b>					
At 1 April 2023	504,023	40,349	85,797	27,256	657,425
At 31 March 2024	504,023	40,349	85,797	27,256	657,425
<b>Depreciation</b>					
At 1 April 2023	69,776	18,069	74,033	23,976	185,854
Charge for the year	4,032	(183)	2,358	1,129	7,336
At 31 March 2024	73,808	17,886	76,391	25,105	193,190
<b>Net book values</b>					
31 March 2024	430,215	22,463	9,406	2,151	464,235
31 March 2023	434,247	22,280	11,764	3,280	471,571

#### 10 Fixed asset investments

	2024 £	2023 £
Endowment fund	301,861	300,139
National savings bond	20,000	20,000
	321,861	320,139

The balance at the year end includes interest of £1,722 (2023: £140) being received.  
The endowment fund is held in a Charity Investment Account with Santander.

#### 11 Debtors

	2024 £	As restated 2023 £
Other debtors	29,564	3,656
Prepayments and accrued income	28,169	21,255
Customer balances	1,737	1,451
	59,470	26,362

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

### 12 Bank balances

	2024 £	2023 £
Current account	1,214,351	1,237,140
Petty cash	1,315	1,400
	<u>1,215,666</u>	<u>1,238,540</u>

Included within the above totals is a net amount of £15,213 due to customers (2023: net amount of £16,329 due to customers).

### 13 Creditors: amounts falling due within one year

	2024 £	2023 £
Taxation and social security	-	-
Other creditors	66,288	76,852
Accruals and deferred income	39,069	37,600
Client accounts	16,950	17,780
	<u>122,307</u>	<u>132,232</u>

Included in accruals is an amount in respect of pension contributions of £1,479 (2023: £1,753) outstanding at the year end.

### Deferred income

	2024 £	2023 £
At 1 April 2023	-	80,513
Received during the year	-	-
Released to incoming resources	-	(80,513)
	<u>-</u>	<u>-</u>
At 31 March 2024	<u>-</u>	<u>-</u>

Income is deferred when it relates to a future accounting period. There was no deferred income at 31 March 2024.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

#### 14 Unrestricted funds

	As restated Balance at 1 April 2023 £	Movement in year		Transfers £	Balance at 31 March 2024 £
		Incoming resources £	Resources expended £		
General fund	1,100,776	395,841	(281,743)	(138,442)	1,076,432
Designated fixed asset fund	329,528	-	(3,082)	-	326,446
Designated building fund	275,000	-	-	-	275,000
	<u>1,705,304</u>	<u>395,841</u>	<u>(284,825)</u>	<u>(138,442)</u>	<u>1,677,878</u>

During the year ended 31 March 2006 a large grant was received towards the purchase of the building at 39 King Street. During that year the Trustees took the decision to designate part of the general fund to represent the net book value of the assets held as at 31 March 2006. The fund is reduced each year by the depreciation charged in respect of those assets.

During the year ended 31 March 2011 the Trustees created a new designated fund for reserves to be held for a Building Fund for a future project to build sheltered accommodation for older people. The Trustees are aiming for the Building Project to be completed within the next five years and consequently will be seeking additional funding.

#### 15 Restricted funds

	Balance at 1 April 2023 £	Movement in year		Transfers £	Balance at 31 March 2024 £
		Incoming resources £	Resources expended £		
Core funding	-	143,000	(143,000)	-	-
Befriending and Wellbeing	(9,283)	-	(45,638)	54,921	-
Home Repair and Handyman	30,000	-	(36,474)	36,474	30,000
Enhancing Lives	2,167	-	(47,142)	44,975	-
Lunch clubs	-	1,000	(3,072)	2,072	-
Hospital Discharge	923	134,469	(136,636)	-	(1,244)
Farley Big Local	6,203	325,979	(288,826)	-	43,356
Long Term Conditions	5,289	-	-	-	5,289
IT Project	12,000	-	-	-	12,000
Spread the Warmth	131	-	(131)	-	-
	<u>47,430</u>	<u>604,448</u>	<u>(700,919)</u>	<u>138,442</u>	<u>89,401</u>

The befriending and wellbeing fund includes the grants and donations income and related expenditure for the charity's Digital Mondays project.

The deficit balance on the Hospital Discharge fund will be cleared with funding in the following year.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

---

#### 15 Restricted funds (continued)

The charity acts as the locally trusted organisation for the Farley Big Local partnership. The unspent funds included in the above balance were returned to the funder after the year end due to an overall project underspend.

Details of the transfers are in note 8 on page 29.

<b>Name of fund</b>	<b>Nature, purpose and description of fund</b>
Core funding	Funding received from LLAL
Recruitment and Retention	Funding received to support staff in their training and ongoing development
Covid-19	For supporting older people through the pandemic
Household Support	For supporting older people in their households
Befriending and Wellbeing	For services to promote social support and companionship.
Home Support	For supporting older people to remain living in their own homes.
Home Repair and Handyman	For providing repairs to homes of older people and to ensure the homes are safe and secure for the resident.
Enhancing Lives	For services to provide support to older people, including with applications for financial and other support.
Lunch clubs	For the lunch clubs held at Vesper House.
Hospital Discharge	For the support of patients who have recently been discharged from hospital.
Farley Big Local	For the improvement of the Farley Hill local area.
Long Term Conditions	For the support of people with a long term condition.
IT Project	Grants received for the upgrade of the charity's IT equipment.
Spread the Warmth	Donations received to help people keep warm in winter.

Further details about the activities carried in relation to the above funds are contained in the Trustees Report.

#### 16 Endowment funds

The endowment fund of £171,646 was transferred from Vesper House in 2006 and the income is used to support the Vesper House lunch clubs.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

---

### 17 Net assets held by funds

	Fixed Assets £	Cash at bank & Investments £	Other Assets £	Creditors £	Total £
General fund	464,235	1,276,480	59,470	(122,307)	1,677,878
Restricted fund	-	89,401	-	-	89,401
Endowment fund	-	171,646	-	-	171,646
	<u>464,235</u>	<u>1,537,527</u>	<u>59,470</u>	<u>(122,307)</u>	<u>1,938,925</u>

### 18 Financial commitments

At 31 March 2024 the charity had total outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2024 £	2023 £
Land and buildings/other leases:		
Within one year	4,756	6,472
Between 2 and 5 years	12,433	17,333
In over 5 years	-	-
Total future minimum lease payments	<u>17,189</u>	<u>23,805</u>

There are no capital commitments (2023: £nil).

### 19 Contingent liabilities

There are no contingent liabilities at the year end (2023: £nil).

### 20 Related party transactions

The charity received donations from trustees of £220 in the year (2023: £nil). There are no other related party transactions during the year that require disclosure.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2024

---

#### 21 Prior year adjustment

During the year an adjustment was made to the comparative figures for the year ended 31 March 2022 in relation to a balance that was included in debtors that was found to be irrecoverable. A prepayment for some IT services was included in debtors in the accounts for the year ended 31 March 2022. However, the company to which the money had been paid went into liquidation during the year ended 31 March 2022 and therefore the services will now not be received from the company. The comparative figure for debtors has now been adjusted and the cost has been included in unrestricted expenditure for the year ended 31 March 2022. The effect of this adjustment is:

	£
Opening reserves at 1 April 2022 (as previously stated)	1,845,216
Prior year adjustment	(13,824)
	<hr/>
Opening reserves at 1 April 2022 (as restated)	1,831,392
	<hr/>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

### 22 Notes to the Statement of Cash Flows

#### Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2024 £	2023 £
Net income for the year	14,545	92,988
Less investment income shown in investing activities	(19,840)	(402)
Add back depreciation	7,336	10,676
(Increase)/decrease in debtors	(33,108)	27,210
(Decrease) in creditors	(9,925)	(58,052)
	<u>          </u>	<u>          </u>
Net cash flow from operating activities	<u>(40,992)</u>	<u>72,420</u>

#### Cash and cash equivalents

Year ended 31 March 2024	2024 £	2023 £
Cash and cash equivalents	1,215,666	1,238,540
	<u>          </u>	<u>          </u>
Year ended 31 March 2023	2023 £	2022 £
Cash and cash equivalents	1,238,540	1,165,858
	<u>          </u>	<u>          </u>

#### Analysis of changes in net funds

	2023 £	Cash flow £	2024 £
<b>Net cash</b>			
Cash at bank and in hand	1,238,540	(22,874)	1,215,666
	<u>          </u>	<u>          </u>	<u>          </u>
	1,238,540	(22,874)	1,215,666
	<u>          </u>	<u>          </u>	<u>          </u>
	1,238,540	(22,874)	1,215,666
	<u>          </u>	<u>          </u>	<u>          </u>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2024

### 23 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 March 2023 is presented for illustrative purposes.

	As restated 2023	2023	2023	As restated 2023
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	£	£	£	£
<b>Income and endowments from:</b>				
Donations and legacies	38,162	-	-	38,162
Charitable activities:				
LLAL income	-	143,000	-	143,000
Recruitment and Retention	-	35,000	-	35,000
Household Support service	-	100,000	-	100,000
Befriending and lunch club service	-	41,873	-	41,873
Hospital Discharge	-	207,113	-	207,113
Farley Big Local	-	57,000	-	57,000
Income from charitable services	256,894	-	-	256,894
Other trading activities	143,143	-	-	143,143
Investments:				
Bank account interest	262	140	-	402
Other income	6,968	-	-	6,968
<b>Total income</b>	<u>445,429</u>	<u>584,126</u>	<u>-</u>	<u>1,029,555</u>
<b>Expenditure on:</b>				
Raising funds	122,961	-	-	122,961
Charitable activities	135,225	678,381	-	813,606
<b>Total expenditure</b>	<u>258,186</u>	<u>678,381</u>	<u>-</u>	<u>936,567</u>
<b>Net (expenditure)/income</b>	187,243	(94,255)	-	92,988
Transfers between funds	(36,423)	36,423	-	-
<b>Net movement in funds</b>	150,820	(57,832)	-	92,988
<b>Reconciliation of funds:</b>				
Total funds at 1 April 2022	1,554,484	105,262	171,646	1,831,392
<b>Total funds at 31 March 2023</b>	<u><u>1,705,304</u></u>	<u><u>47,430</u></u>	<u><u>171,646</u></u>	<u><u>1,924,380</u></u>

**AGE CONCERN, LUTON**

England & Wales - Charity number 200463

---

# Accounts

---

**Contents**

<b>Charity information</b>	<b>1</b>
<b>Trustees' report</b>	<b>2-16</b>
<b>Independent auditor's report</b>	<b>17-20</b>
<b>Statement of financial activities</b>	<b>21</b>
<b>Balance sheet</b>	<b>22</b>
<b>Statement of cash flows</b>	<b>23</b>
<b>Notes to the financial statements</b>	<b>24-37</b>

**Financial statements for  
the year ended 31 March 2023**

**Age Concern Luton**

# Age Concern Luton

## Charity information

---

<b>Trustees and members of executive committee</b>	Dr Siva Puthrasingam Mr Aneel Sharma Ms Maxine Braham Mr Derek Ludlow CBE DL Ms Beverley Creagh Ms Frances Pardell (appointed 14 January 2023)
<b>Patron</b>	Professor Greg Whyte OBE
<b>Director</b>	Mrs Colette McKeaveney MBE DL
<b>Charity number</b>	200463
<b>Head office</b>	Bradbury House 39 King Street Luton Bedfordshire LU1 2DW
<b>Auditor</b>	HW Bedford Limited Accountants and Statutory Auditor Woburn Court 2 Railton Court Kempston Bedford MK42 7PN
<b>Bankers</b>	Yorkshire Bank 7 Gold Street Northampton NN1 1EN  NatWest Bank 31 George Street Luton LU1 2YN

# **Age Concern Luton**

## **Trustees' report For the year ended 31 March 2023**

---

The members of the executive committee and the Trustees present their Report, Statement of Financial Activities and Balance Sheet for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and the Charities Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

### **Organisation**

The organisation is a registered charity, registered with a standard Age Concern Constitution. The charity is unincorporated, however this and other matters related to the charity structure is under review. The charity is not affiliated to any other charity, local or national. The Trustees administer the charity and work closely with the management team and volunteers to ensure that the charity meets the needs of the local community.

All Trustees have lived experience either as older people or carers of older people and this enables them to bring empathy and insight to their role. The charity is also fortunate to have a Board which reflects the cultural diversity of the town.

Trustees are eligible to stand for election as older people living in Luton, by virtue of their role as representatives of older persons' organisations, or because through their work they have a special knowledge or interest in older people's issues. Current Trustees are drawn from medical, legal, financial, media, and managerial backgrounds both in industry and the voluntary sector. A third of trustees retire by rotation each year and/or they can stand for re-election.

There are no formal sub-committees, however from time to time Task and Finish sub-groups may be formed. The Trustees retiring by rotation are Aneel Sharma and Beverley Creagh who have stood for re-election.

All decisions are taken by the main body of Trustees at their meetings, including setting the remuneration of the charity's key management personnel. A Strategic Plan informs the decision-making process.

None of the trustees receive remuneration or other benefit from the charity. There are no contractual or nonpecuniary connections between trustees or senior managers. No related party transactions have taken place during the year apart from donations the Trustees have made to the charity.

The Director has delegated authority within terms set by the Trustees for operational matters which includes service delivery, employment of staff and finance.

### **Trustee training**

Training needs of the Trustees are assessed periodically and cover training necessary to comply with Charity Commission guidance and the various regulatory frameworks in which the charity operates. However, during COVID restrictions, the training was carried out online. When a new Trustee is appointed, a full programme of induction takes place to meet the needs of the new Trustee appropriate to the size of the charity. Periodically the Board undertake awaydays to consider the development of the charity and their personal contribution. An away-day is planned annually to consider strategy for the medium and longer-term future of the charity.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Objectives and Activities

#### Charitable objectives and reporting under Public Benefit

Age Concern Luton's objectives continue in accordance with its Constitution. The charity's purpose is to provide the most comprehensive help and support possible for all older people in Luton, so that they, and their carers may continue to have as full and independent a lifestyle as possible. The Charity provided support to around 13,000 older people, nearly 1,000 more than last year, through direct regular service, one-off advice sessions, talks and/or crisis interventions. This is around half of all Luton's residents aged over 65 years of age.

The charity's stated mission is to make Luton a great place in which to live and grow old.

The charity's values were revisited over the last year but remain:

- Compassion and caring for people in need of help and support
- Taking responsibility and being accountable
- Using resources and money creatively and wisely
- Being resourceful and proactive in problem solving
- Creating and nurturing community spirit so that every older person has support
- Generosity and kindness

In setting the charity's objectives and planning its aims and objectives and future activities the Trustees have considered the Charity Commission's general guidance on public benefit. The main aims and objectives of the charity are:

- To provide services which meet the needs of older people and increase their quality of living.
- To enable older people to remain living in their own property by bringing services into their homes.
- To give older people choices about their lifestyle and to help them develop resilience.
- To advocate for and raise awareness of the needs and preferences of older people and increase the range of services available to them.
- To ensure access to our services is readily available to all older people who need them.

The Charity delivers various services free at the point of delivery including Advice and Information, Handyman, Hospital Discharge support, Befriending and Wellbeing. In addition, we provide crisis support through food parcels, heater loans and any other practical means to alleviate hardship. We provide advocacy and support for older people, particularly where they do not have any support from family or friends, this includes advocating for people to raise complaints about the care they are receiving, challenge decisions about their support or guide them through Tribunals, proceedings, and safeguarding investigations. Thanks to the generosity of our supporters no group of older people is excluded by reasons of economic hardship and our service planning ensures we monitor service uptake and address any underrepresented groups.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Charitable objectives and reporting under Public Benefit (continued)

Whilst in previous years we had hoped for a return to normal as COVID restrictions and their aftermath eased we instead found older people at the sharp edge of the cost of living crisis with particular emphasis on the huge increase in utility and food bills. This made the prospect of older people needing to choose between heating and eating a real risk.

As such we continued to provide emergency support with food parcels, heater loans, blankets and other creative yet urgent provision of help. This would not be possible without the flexibility of our staff and volunteer team and the agility of the organisation, a key strength through the pandemic, to identify issues, plan interventions and deliver solutions to the town's older people. As a team, with the support of many volunteers, we have spent countless hours listening to people who were confused, angry or grieving and providing advice, information, and reassurance in addition to delivering practical help.

We have continued to work with partners in health and social care who often find themselves presented with new and complex issues where statutory interventions do not exist. We have been used as a trusted partner to help deliver innovative plans to distribute remedies designed to help with the cost of living and manage both the logistical process and evaluation of the efficacy of these interventions.

Our core services, honed by years of work with older people and partners, remained popular and effective. We fitted handrails, safety devices and attended to urgent household repairs for many older people, being the only agency still active on the ground. In many ways the pandemic 'new normal' of more remote services appears to be here to stay so our role, providing face-to-face and drop-in advice are more in demand than ever.

We also continue in our role as locally trusted organisation, supporting the people of Farley Hill who were awarded £1 million to improve their local area for the benefit of all residents. To this end with work closely with residents, support them in the administration of their finances and directly employ and manage a worker on their behalf. This project has been subject to delays through the pandemic but provided treat boxes and other comforts to cheer older folk up during periods of social restrictions. They also seek to create parks and improve green spaces where people, particularly those without gardens can exercise and enjoy nature.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Fundraising activities

With stronger fundraising regulation now in place in the UK and EU, the charity has worked to ensure that it maintains high standards in how it works with funders, donors and supporters and that fundraising practices and management meet the requirements of the new regulations.

Key features of the charity's approach to fundraising are:

- The charity is a member of the Institute of Fundraising and follows the Code of Fundraising Practice which is set by the Fundraising Regulator through its Standards Committee. The charity is registered with the Fundraising Regulator which maintains the standards for charitable fundraising and ensures that fundraising is respectful, open, honest and accountable to the public. It also takes complaints about fundraising, investigates cases and adjudicates on fundraising practice;
- The fundraising approach is in line with the charity's aims and objectives;
- The charity raises funds through corporate donations and trusts and foundations fundraising. Individual gifts and gifts in wills are encouraged via a message on the charity's website;
- The charity does not carry out any telephone, face-to-face or door-to-door fundraising;
- The charity does not hold a donor database and does not swap or share data and never sells data.
- The charity has a complaints policy which outlines commitment to resolving fundraising complaints as promptly and amicably as possible. It also sets out the process for handling any complaints received. All complaints are recorded, along with the actions taken to resolve the complaint and the outcome of those actions. Complaints will be reported and referred to the Fundraising Regulator if a resolution with the complainant cannot be reached or if the charity is in breach of any aspect of a code of fundraising practice.
- In 2022/23 no complaints were received;
- The Trustees can provide additional assistance, advice and reassurance on the standards of the charity's fundraising delivery.

### Activities and achievements

The Statement of Financial Activities for the year is set out on page 21 of the financial statements. A summary of the financial results and the work of the charity is set out below.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Chair's Foreword

It was with regret that, even after the world returned to a new normal in the wake of the pandemic, economic shocks and the cost of living crisis presented new problems for older people, more keenly felt in Luton than more affluent areas, and required Age Concern Luton to concentrate on crisis intervention.

We are grateful to partner organisations for working with us and entrusting us to help. Keenly needed funds provide the most support and impact to those in need. Our team have been creative, committed and caring to those who have developed problems due to higher bills or access to funds to get the help they need. We have found that this has meant that our paid for services continue to struggle to reach pre-pandemic levels. Whilst there is less fear of having people attend due to epidemiological risks, which was anecdotally considered to be the reason for lower new starts, over the last year this is very much more in relation to cost pressures. This has meant that these services tend to skew towards people with higher needs instead of those whereby they have traditionally made an effective preventative intervention.

A benefit of a work during the pandemic was how we improved our contact with those most marginalised groups. There is a large overlap of those who were vaccine hesitant and those least equipped to cope with rising food and energy prices. We worked extensively with Luton Borough Council in helping them administer funds and support to older people and in helping people they had identified for support actually receive funds via advice and practical assistance.

Issues around transport and volunteers have again made the restart of clubs and day centre activities difficult and sadly the manpower needed to restart these was largely diverted towards crisis intervention yet again.

We have invested in our retail operation and hope that this will lead to increased revenues moving forward as again we aim to return to, and surpass, pre-pandemic levels of profitability. This is especially needed as we struggle to balance wage increases which match the increase in the National Living Wage against keeping services affordable and thereby used by older people.

Despite this being another challenging year we continued to achieve many great outcomes for Luton's older people and those who care for them. This included increased income through obtaining benefits, increased mobility, improved physical health, improved diet, reduced social isolation and loneliness, reduced risk of slip, trip or fall, reduced risk of mental deterioration, improved home safety and subsequent reduction in anxiety, support in decision making and help in accessing medical support to identify dementia.

Our core strength is a great team of volunteers and staff who are client outcome focused and who work well together for the benefit of our service users. Although we refer to "services" below our activities are best described as different functions of the same team as everything we do is interdependent. All functions provide a single point of access for older people or professionals involved in their care.

We are especially grateful to those who have funded our work, and to our staff and volunteers who have worked hard to deliver a better quality of life for older people in Luton. We acknowledge how difficult it has been for our staff in the field to continue working with compassion and professionalism during the many challenges of 2022/2023. Thanks also to our management team and backroom staff for keeping established services running and also finding the time and solutions to address newly arising challenges. Our sincere thanks also go to all staff and volunteers who worked the front line and who continued to serve our community always going above and beyond. We look forward to continuing this in the coming year and again gratefully thank all who have contributed to our work, in so many ways.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023

##### 1) Hospital Discharge Meet and Greet

This service is free to users and provides practical and emotional support to older people leaving hospital or care. This was never more needed than in the last two years, when even those who did have loving and supportive families were restricted in the help, they could give aging parents and loved ones.

This year saw the largest change in monitoring since the services inception in 2011. As such we have not collected like for like figures with previous years as we seek to provide more expansive data in relation to patients accepted onto the scheme.

The Meet & Greet service supported in excess of 300 patients representing a larger number of people supported than in either of the previous 2 years (indicating a return to more normal referrals post COVID19).

The service has made improvements as a result of the pandemic in ensuring that visits cover a range of interventions that are relevant to discharge. This includes the provision of keysafes, food parcels (and shopping), furniture rearrangement and ensuring property is tidy/beds are made. More focus has been placed on helping patients build confidence and shape the service moving forward. We have developed a more thorough feedback system which is due to be introduced in the next year to capture the quality, speed and breadth of support provided.

The service continues to contribute to efficiency savings made by statutory services through safer speedier discharges and admission avoidance. We have developed excellent relationships with our trusted partners and are able to respond to and alter the service to meet their needs (and the needs of patients).

**The net outcomes achieved through Meet & Greet were reduced re-admission, admission avoidance, greater patient satisfaction, great referrer experience, enhanced recovery, safer support at home, speedier and safer discharges.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023 (continued)

##### 2) Home Repair

This year's statistics show that 99% of key safes are still fitted or repaired within 24 working hours, often within a few hours thus enabling safer discharge of patients to their homes or enabling care at home thereby helping to avoid hospital admission.

The team worked all through the pandemic and received 1,166 referrals for home repairs for disabled older people in Luton. These were primarily crisis or safety interventions including fitting key safes, re-arranging furniture to allow for hospital beds, fitting handrails and other crisis needs. They also responded to nearly 1,000 enquiries for advice on repairs, including arranging covid safe repairmen to attend boiler breakdowns, electrical problems, floods, etc.

Over 90% of all beneficiaries were aged over 65, with the vast majority living alone. Over a third of service recipients lived in three of the poorest Luton wards - Northwell, Dallow, and Farley. Over half of all beneficiaries were aged over 80 years. The service is essential to keep low-income older people independent and safe at home and without our interventions it would be nearly impossible for carers to deliver care packages without significant risks and subsequent delays.

The most requested handyman interventions in this time period were fitting grab rails and key safes, together with other safety related interventions. This accounted for over half of all referrals. We fit most key safes on the same calendar day following referral from a social or health care professional thereby enabling safer and timely discharge. This intervention is critical to ensuring that terminally ill people can die at home where this is their and their family's preference. Our team also reorganised space in properties to allow care to be delivered safely and installed assistive technologies.

The Home Repair team work closely with our Advice Team, Enhancing Lives, and Getting On to deliver advice and practical help to those at risk of or in fuel poverty. The emergency heater loan service continues to be needed but there is a growing emphasis on energy efficiency and insulation. Beneficiaries are typically those living in the worst properties and therefore at most risk of cold related illness. It takes our team just a few hours to deliver radiators after a referral has been received - so nobody waits long in the cold before help arrives. As cost pressures continue to rise we have also distributed specialist thermal clothing, pocket/hand warmers and blankets to assist those without central heating.

Gardening continued this year with the lessons learned from COVID19 ensuring safe practice. In order to reduce administration the service became less ad-hoc and more regular which led to greater satisfaction from the majority of recipients.

More than 99% service recipients described the help they received from the home repair scheme as excellent or good and all our service recipients said they would happily recommend the scheme to others.

**Overall, our Home Repair service has achieved the following outcomes for older people: a reduction in the risk of falling and subsequent hospital admission; reduced risk of injury from falls, reduced risk of cold related illnesses, greater peace of mind as a result of home security improvements; safer discharge from hospital; slower decline in physical health, more opportunities to remain living safely at home and more enjoyment from the home environment.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023 (continued)

#### 3) Home Support – Domestic cleaning and shopping

We delivered 15,808 hours of support in 2022-23, a 16% reduction (21-22: 18,832, 20-21: 18,077) as we continued to struggle in finding customers who a) wanted people in their homes and b) felt they had sufficient income to meet these costs. We continued to provide service to disabled older people without additional charges (i.e. registration/assessment fees, PPE surcharges, travel contribution etc.) We have also and extensively with Luton Adult Social Care Safeguarding to provide workable arrangements to ensure vulnerable people received food and domestic support.

The service, which comprises a practical cleaning, bill paying, shopping and laundry service for frail and disabled adults living in their own homes operated all through the pandemic with many challenges: there was vastly increased demand for emergency help particularly due to shielding for people aged over 70 and the Clinically Extremely Vulnerable. Consequently, there were high number of un-chargeable hours, with staff often queuing hours to get essential items for people on restricted diet.

Referrals continued to focus on those more in crisis than just starting to struggle and so new starters represented more work than historical norms. We have offered an ad-hoc service to help people who cannot afford a regular service or to provide respite to carers.

Staff on the scheme are much more than just housekeepers; they support the older person to have a good quality of life and cross refer to other services within and external to Age Concern Luton to help them maintain their independence.

Typically, service users have multiple illness or disabilities (over 90% self reporting) and live alone (83%) Two thirds of the people receiving this service are aged over 81 years. The service is used throughout the town and supports all sections of Luton's

Home Support is one of the charity's oldest services and as our only chargeable service constantly struggles to remain affordable for our poorer clients, whilst ensuring that it covers the costs associated with delivery. This is exacerbated by the need, as part of our mission, to support clients who are unable to access help from other agencies due to issues which make them unprofitable for the private sector, e.g., access to finance, poor payment history, safeguarding concerns, location. Despite this we are proud to pay our staff more than the Real Living Wage and that a cost of living payment was made to workers to cover the early part of 2023 as inflation outstrips our pre-arranged (yet generous) 10% pay rise.

**The net outcome for older people using the Home Support service is reduced social isolation, improved physical environment, reduced risk of injury from falls, improved nutrition, enhanced independence, enhanced dignity, improved hygiene and health, reduced anxiety and depression. The service is also essential in allowing care plans and other agencies to provide support to older people.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023 (continued)

#### 4) Enhancing Lives

This AQS accredited service provides outreach appointments to the housebound in addition to office-based appointments and online and telephone advice. This year we have focussed on pro-actively identifying people using our database knowledge to prepare them for cost-of-living shocks. The loss of the State Pension triple lock, increasing costs through inflation and rising energy prices have made people very frightened. Enhancing Lives is actively contacting those on low incomes to help them access any additional help there is. We have also targeted people to ensure that those entitled to Pension Credit get support to claim it; many older people do not claim if they are only likely to get a few pounds of extra income.

Client feedback from the most vulnerable indicates that the best way to achieve great outcomes is still face to face appointments as many people needed more support than just advice and help with forms. Going forward we will continue to offer service in different ways dependent on the needs of our clients. The Enhancing lives team have worked flexibly to support clients, this included, for example, providing mobile telephones so that people could speak to social workers or bringing electronic devices into their homes so that they could complete applications remotely.

During and since the pandemic this service has also had many queries from families trying to access support for loved ones at a distance, there have also been many more people trying to sort out a relatives affairs where they have gone into care.

In total 915 people were supported via this project. This is an increase of 15% from the figure of 794 people in 2021-2022. The chart below shows the source of referrals. This is broadly similar with previous results with growth largely attributable to self/family members, Social Services and Health services. In total the service was able to obtain weekly benefits accounting for an annualised figure of £446,597.84 as well as one off-grants and access to unclaimed income (e.g. private and state pensions) totalling £136,299.92. This is all money brought directly into the town to enable people supported to live more comfortably and obtain the care they need.

We continue to provide this essential AQS accredited service which helped older people access specialist support with housing and maximising their incomes; we are proud that it continues to be an important part of preventing poverty and disadvantage in old age. More than half the people accessing the service are aged over 75, seeking assistance with care, benefits, and support to live independently. The younger clients (50+) are typically disabled people, or those with housing related problems, and carers of disabled people. They often need support with attending or representation at PIP appointments, many having been destitute through benefit sanctions. Increasingly we are seeing clients who are poorly or insecurely housed in low quality and neglected property. The service works with everything else that we do to ensure they have food and shelter whilst negotiating with the various agencies involved in their cases. These complex cases require specialist input and are time intensive; this in turn has impacted the number of people the service can accommodate.

**The net outcome for all those using the outreach service was access to advice and information, increased income, knowledge, and support to make choices.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023 (continued)

#### **5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs (continued)**

Befriending has continued to focus on one-to-one interventions either via telephone calls or visits to the older person's home. Whilst a demand for larger scale events and clubs remains there is less appetite for the costs and logistical challenges these generate (i.e. transport, memberships, etc.) for potential service recipients.

Given so many older people have effectively been at home for in excess of two years we have found that there are both physical and mental barriers to re-entering society. For example, the town centre appears to have a much more relaxed approach to social distancing/mask wearing than the streets/shops in more residential areas. We have found that older people have lost the physical strength/mobility to undertake certain tasks and, as neighbours/family members/friends have returned to the office/workplace they have less support. Consequently, all our traditional services (excluding lunch clubs which remain closed) have seen an up-tick in referrals for practical support.

The average age of people with a befriender is 87, with the oldest being 102 and the youngest 51. Prior to Covid19, 137 people had a telephone befriender. Our service users tend to either be those older people who have a wide range of physical, and sometimes mental health, issues and then people over 50 but under retirement age who suffer from depression and anxiety. Much of this is exacerbated by cost of living pressures and the wider issues affecting the country such as NHS waiting times and availability of GP/Dental appointments.

We have streamlined our telephone calls to improve the quality of interventions rather than check calls for thousands of people during various lockdown stages. This has allowed our volunteers to dig deeper and subsequently identify issues which we can then address in-house or via referrals/signposting.

**The outcomes achieved by the Wellbeing strand for service users were an improved diet and reduced risk of malnutrition for individuals; reduced risk of loneliness and depression as a result of greater contact with other people; earlier detection of deteriorating mental and physical health; assistance in resolving issues via signposting and referrals.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2022 – 31 March 2023 (continued)

##### 6) Farley Big Local

We continued in our role as accountable body for Farley Big Local, the project is now in its seventh year and the funds must be committed to be spent by 2026. These funds are not available for the work of Age Concern Luton, rather we administer this fund to support the people of Farley Hill in developing their vision for the Big Local project to benefit residents of all ages. The project is accountable to Big Local Trust on behalf of the Big Lottery Fund.

Due to various matters the FBL project was unable to deliver their planned greenspace development, though it is hoped this plan will be completed and signed off by all partners in the Autumn of 2023. A final plan was prepared in 2023 and much work has taken place in identifying priorities, sourcing effective partners and managing risk to ensure money is spent well. Following last year's popularity the board have again delivered community activities including Christmas and Eid projects, online events, and partnerships with various community groups to meet the area's needs with specific reference to cost-of-living/food security issues.

##### 7) Community Development

We also continued to support several local community organisations and small charities with HR, Governance, and Health and Safety advice free of charge because we see it as a way of improving Luton, which in turn is in the interests of older people. We made available our risk assessments in relation to reopening post COVID and worked closely with a variety of organisations to understand the issues and best practice associated with providing food parcels and/or meals to those in need.

##### 8) Charity Shops

We operate our shops to create unrestricted income and this has been a difficult few years for retail. Our Birdsfoot Lane and Farley Hill shops cautiously re-opened in the summer of 2021, having been closed due to Covid restrictions from March 2020.

Despite the modernisation of aspects of the shops such as introducing Gift Aid and the employment of a Retail and Development manager performance remained sluggish and premises were not immune from rising bills and other costs. Challenges in effectively recruiting volunteers led to higher costs associated with staffing in order to operate safely and maintain opening hours. The cost of living crisis also affects our ability to trade as those using charity shops tend to have less disposable income and uniform price rises are adjudged to reduce overall takings (model being based on price and volume).

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### 9) Volunteers

Whilst the end of furlough saw a loss in our total number of volunteers this was coupled with a reduction in demand for delivery services of the essential items we provide. With this in mind we have focused on finding suitable volunteer to deliver face-to-face continuous services for those most at risk of social isolation.

We have completed a record number of induction training sessions for prospective volunteers. Being able to see volunteers in person whilst also having confidence that courses can be delivered online has enabled us to achieve this milestone.

Continued polling of our volunteers for our interim Getting On report indicate high personal satisfaction with their role and reporting benefits such as feeling connected to others, and feeling that they are spending their time in a way that is satisfying and worthwhile. The ethos of Age Concern Luton continues to be that older people are best able to deliver this kind of service and so many prospective service users instead become service deliverers and this only increases their sense of wellbeing and community. We believe we are unique within our borough for taking this approach and are very proud of the work of our volunteers and those who provide them with mentoring and support.

### Income generation

The overall incoming resources were £1,029,555 (2022: £986,165).

Transfers between funds to meet the unfunded portion of costs were necessary and are detailed in note 8 on page 29. In total this amounted to £36,423 from the General Fund to restricted funds (2022: £41,333) in order to maintain essential activities following some funding losses.

Although reserves look healthy, most of the amounts are held as functional operational property at Vesper House and King St. Free reserves at 31 March 2023 are £958,733 (2022: £811,061) which represents approximately 12 months running costs.

The charity is constantly reviewing all the current service offers in partnership with the people we serve and the volunteers and staff who deliver the services. This dialogue enables it to develop and adapt to ensure relevance to the needs of older people in Luton and to act in the most cost effective and relevant ways. Loss of income in this year forced some difficult decisions in terms of which services the charity can offer going forward however there is limited potential to develop profit making paid for services, this is because Luton pensioners remain among the most financially disadvantaged in the region. Developing fundraising as a more prominent core activity is essential if the charity is to meet the needs of the poorest in our community.

### Future activities

Age Concern Luton is committed to providing a high quality, affordable or free and reliable service for all our service users and is also committed to expanding the work we carry out. The Trustees will focus their attention over the coming year on carefully managing funds to achieve this. Specifically, the Trustees have agreed plans to work towards the following objectives:

- Proactively seeking new funding to maintain incoming resources at sufficient levels;
- Reconsider whether an incorporated constitution is appropriate for the charity;
- Enact a new retail strategy to improve retail performance;
- Continue to build reserves in the Designated Building Fund for the construction of a retirement village containing accommodation and amenities for older people which will be built on a plot of land purchased with these reserves;

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Future activities (continued)

- Develop new services, grow existing services where necessary and innovative ways to support the frailest elderly to live at home
- Maintain wages at or above the Real Living Wage for all staff
- Maintain free and very low-cost services for the poorest in our community.

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

### Reserves policy and risk management

The Charities Risk management strategy comprises of:

- A risk policy which defines risks and sets out control measures through policies, systems and procedures to mitigate those risks
- An annual review and report of the main risks to the charity
- Procedures to be followed should any risk materialise

The various management committees continue to be vigilant in identifying and mitigating risks and a risk register is maintained and reported on to the Trustees at Board meetings. The Trustees have taken steps to identify risks and implemented measures to mitigate these risks. The key risk to the charity is potential cuts in income from public funding and lower income from shops. To mitigate these risks the Trustees have given priority to the development of a structured fundraising plan and the structuring of our reserves to ensure adequate provision for the future of the charity.

The Trustees believe unrestricted financial reserves should be held because of the charity's dependence on funding from statutory authorities. The continuous risk that all, or some, of our funding may be withdrawn is assessed and mitigated by the holding of adequate reserves. In the event of withdrawal of funding, Age Concern Luton would use reserves to continue services for a period, either bridging the gap if alternative funding could be found or withdrawing slowly from service users for them to be able to seek alternative care arrangements.

Decisions of this nature will not be taken lightly and will be properly considered by the Trustees before implementation.

In the opinion of the trustees, the minimum level of unrestricted reserves to be held should be approximately equal to the value of our largest annual contract, or six months running costs. At the year end free reserves of the General Fund amounted to £958,733 (2022: £811,061) which is consistent with the reserves policy.

Within unrestricted reserves, but not included in free reserves, is £329,528 (2022: £332,622) held under a designated fixed asset fund and £275,000 (2022: £275,000) held under a designated building fund for a future project to build sheltered accommodation for older people.

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Investment policy

The Trustees have considered the most appropriate policy for investing funds and have found that Post Office and building society accounts, designed for the charity sector, meet their requirements. The merger with Vesper included the transfer of a property and a permanent endowment of £171,646. The choice of investment funds was shown to be reasonable in what was a difficult financial climate.

### Acknowledgements

The Trustees extend sincere thanks to NHS Luton CCG for their support of our Meet and Greet project and Luton Borough Council/London Luton Airport Limited (LLAL) via BLCF for their ongoing financial support. It is thanks to this support that we can provide vital services free of charge, or at nominal cost to those who are most in need.

Our special thanks also to Luton Borough Council with whom we have partnered to deliver the Household Support Fund for the benefit of older people in Luton. These funds helps ensure that older people most in need receives targeted support to help meet challenges based on the cost of living crisis. We have also benefited from, and are grateful for, support from Luton Borough Council in relation to funding for recruitment, training and retention of staff within this period.

We greatly appreciate the award received from Power Partners to help advise and register those who rely on specialist equipment and who would be at high risk of hospitalisation in the event of losing electricity or power supplies.

We are very grateful to Clonrobin Contracts for their continued support.

Our sincere thanks to The Amateurs Trust for their very generous donation in which has provided older people with much needed help and support; this donation has provided people with information and advice to help them through some of the most difficult times in their lives. We are truly indebted to you all for your kindness.

We also remember fondly all those who left legacies or gifts in their Wills. Thank you to the grieving families who so generously donated money instead of funeral flowers.

Our thanks also go to some very special people:

Greg Whyte OBE, our wonderful patron and champion who supports us tirelessly in many ways. We would also like to thank Mrs Helen Nellis, for her support as Bedfordshire's Lord-Lieutenant before her retirement in September 2022 and her ongoing encouragement & wisdom thereafter.

Finally, the Trustees would also like to acknowledge and thank all those that have generously supported the work of Age Concern Luton during the year whether as individual donors, customers, or volunteers. Your contribution has been truly appreciated and we hope to have your continued support.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2023

---

### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP 2019 (FRS 102);
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume 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, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 31 January 2024  
And signed on their behalf by



**Ms Maxine Braham**  
Trustee

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Opinion

We have audited the financial statements of Age Concern Luton (the charity) for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the Trustees' Report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 16, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the nature of the sector in which the charity operates, including the legal and regulatory framework applicable to the charity. We consider that the most significant are the Charities Statement of Recommended Practice, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the charity's Trust Deed.
- We obtained an understanding of how the charity complies with these requirements by discussions with those charged with governance and reviewing the minutes of Trustee meetings.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with those charged with governance.
- We inquired of those charged with governance about their own identification and assessment of the risk of irregularities, including any known actual, suspected or alleged instances of fraud.
- We discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to irregularities or fraud.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Auditor's responsibilities for the audit of the financial statements (continued)

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

In addition to the risk of management override of controls, we have identified revenue recognition as the area where the financial statements are most susceptible to material misstatement due to fraud. Audit procedures performed included a review of income paperwork and sample testing.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

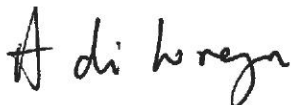
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

## Independent auditors' report to the Trustees of Age Concern Luton

---

### Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Alberto Di Lorenzo (Senior Statutory Auditor)

for and on behalf of HW Bedford Limited

Accountants and Statutory Auditor  
Woburn Court  
2 Railton Court  
Kempston  
Bedford  
MK42 7PN

Date: 31 January 2024

*HW Bedford Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.*

## Age Concern Luton

### Statement of financial activities (including Income and Expenditure Account) For the year ended 31 March 2023

		2023	2023	2023	2023	As restated 2022
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
<b>Income and endowments from:</b>						
Donations and legacies		38,162	-	-	38,162	20,206
Charitable activities:						
LLAL income		-	143,000	-	143,000	136,184
Recruitment and Retention		-	35,000	-	35,000	-
Household Support service		-	100,000	-	100,000	-
Enhancing Lives		-	-	-	-	24,362
Befriending, wellbeing and lunch club service		-	41,873	-	41,873	74,926
Hospital Discharge		-	207,113	-	207,113	154,650
Farley Big Local		-	57,000	-	57,000	80,820
Covid-19		-	-	-	-	94,672
Other grant income		-	-	-	-	4,163
Income from charitable services		256,894	-	-	256,894	266,561
Other trading activities	3	143,143	-	-	143,143	120,845
Investments:						
Bank account interest		262	140	-	402	49
Other income		6,968	-	-	6,968	8,727
<b>Total income</b>		<u>445,429</u>	<u>584,126</u>	<u>-</u>	<u>1,029,555</u>	<u>986,165</u>
<b>Expenditure on:</b>						
Raising funds	3	122,961	-	-	122,961	91,680
Charitable activities	4	135,225	678,381	-	813,606	709,562
<b>Total expenditure</b>		<u>258,186</u>	<u>678,381</u>	<u>-</u>	<u>936,567</u>	<u>801,242</u>
<b>Net (expenditure)/income</b>		187,243	(94,255)	-	92,988	184,923
Transfers between funds	8, 14, 15	(36,423)	36,423	-	-	-
<b>Net movement in funds</b>		<u>150,820</u>	<u>(57,832)</u>	<u>-</u>	<u>92,988</u>	<u>184,923</u>
<b>Reconciliation of funds:</b>						
Total funds at 1 April 2022 (as restated)		1,554,484	105,262	171,646	1,831,392	1,646,469
<b>Total funds at 31 March 2023</b>	<b>14, 15, 16</b>	<u><u>1,705,304</u></u>	<u><u>47,430</u></u>	<u><u>171,646</u></u>	<u><u>1,924,380</u></u>	<u><u>1,831,392</u></u>

All operations are continuing operations.  
The notes on pages 24 to 37 form part of these financial statements.

# Age Concern Luton

## Balance sheet As at 31 March 2023

	Notes	2023 £	As restated 2022 £
<b>Fixed assets:</b>			
Tangible fixed assets	9	471,571	482,247
Fixed asset investments	10	320,139	319,999
<b>Total fixed assets</b>		<u>791,710</u>	<u>802,246</u>
<b>Current assets:</b>			
Debtors	11	26,362	53,572
Cash at bank and in hand	12	1,238,540	1,165,858
<b>Total current assets</b>		<u>1,264,902</u>	<u>1,219,430</u>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	13	(132,232)	(190,284)
<b>Net current assets</b>		<u>1,132,670</u>	<u>1,029,146</u>
<b>Total assets less current liabilities</b>		<u>1,924,380</u>	<u>1,831,392</u>
<b>Total net assets</b>		<u><u>1,924,380</u></u>	<u><u>1,831,392</u></u>
<b>The funds of the charity:</b>			
Unrestricted funds	14	1,705,304	1,554,484
Restricted funds	15	47,430	105,262
Endowment funds	16	171,646	171,646
<b>Total charity funds</b>	17	<u><u>1,924,380</u></u>	<u><u>1,831,392</u></u>

The notes on pages 24 to 37 form part of these financial statements.

The financial statements were approved by the trustees on

And signed on their behalf by



**Ms Maxine Braham**  
Trustee

## Age Concern Luton

### Statement of cash flows For the year ended 31 March 2023

	Notes	2023 £	2022 £
<b>Cash flows from operating activities:</b>			
Net cash used in operating activities	22	72,420	321,405
<b>Cash flows from investing activities:</b>			
Interest and dividend income		402	49
Interest income allocated to fixed asset investments		(140)	(30)
<b>Net cash used in investing activities</b>		<b>262</b>	<b>19</b>
<b>Change in cash and cash equivalents in the year</b>		<b>72,682</b>	<b>321,424</b>
Cash and cash equivalents at the beginning of the year		1,165,858	844,434
<b>Cash and cash equivalents at the end of the year</b>		<b>1,238,540</b>	<b>1,165,858</b>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2023

---

### 1 Accounting policies

#### 1.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

#### 1.2 Grants and contracts

These comprise amounts receivable during the year. Where the grant was not utilised in the financial period the grant is deferred after obtaining permission from the funder.

#### 1.3 Donations

Donations are accounted for when the criteria of entitlement, measurement and probability of receipt are met. Donations from goods donated for resale in the charity shops are recognised when the goods are sold.

#### 1.4 Commissions

Commissions are accounted for when receivable.

#### 1.5 Operating leases

Where there is a rent-free period, the cost of the lease is spread over the term of the lease to the next rent review date.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2023

---

### Accounting policies (continued)

#### 1.6 Allocation of costs

Staff costs are allocated over direct charitable expenditure and management and administration on the basis of time spent. Premises costs are allocated by usage. Other direct costs are allocated by the purpose of the expenditure. Liabilities are recognised on an accruals basis in the period to which they relate.

#### 1.7 Governance costs

Governance costs are those costs associated with maintaining the governance of the charity as opposed to the management of the charity's activities.

#### 1.8 Fixed assets and depreciation

Fixed assets are recorded at cost.

Assets are depreciated at rates which the Trustees consider will write down the assets over the period of their useful economic lives. The rates used are as follows:

Freehold property (40% of cost)	50 years, straight line method
Office equipment	20%, reducing balance method
Computer equipment	33%, reducing balance method
Motor vehicles	25%, reducing balance method

No depreciation is charged on additions in the year of acquisition for motor vehicles.

#### 1.9 Investments

Investments are held in the form of charity accounts with a bank or building society and are recognised at the amount held in the account at the balance sheet date. Any interest received from the account is included in investment income on a receivable basis.

#### 1.10 Charity shop income and expenditure

Charity shop costs are those costs which are directly attributable to the charity shops. These costs are included in the Statement of Financial Activities under incoming resources as Costs of Generating Funds to give a total of net incoming resources available for charitable application.

#### 1.11 Stock

Stocks are recognised at the lower of cost or estimated selling price less costs to sell, less any provision for slow-moving or obsolete stock.

#### 1.12 Pension costs

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged as an expense in the year they are payable and are allocated between funds in line with the allocation of the related gross pay.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

---

#### Accounting policies (continued)

#### 1.13 Fund accounting

General funds reflect the accumulated unrestricted reserves of the charity. They are available for use at the Trustees' discretion, in furtherance of the general objectives of the charity. Designated funds are also unrestricted funds, but represent funds set aside for a specific purpose by the Trustees. Endowment funds are funds where there is no power to convert the capital into income, and must generally be held indefinitely. Restricted funds are those funds where a restriction on their use has been imposed by the donors.

#### 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

#### 3 Charity shop income and expenditure

	£	2023 £	£	2022 £
<b>Income</b>		143,143		120,845
<b>Expenditure</b>				
Salary and other staff costs	81,483		56,033	
Rent and rates	19,780		17,232	
Other shop costs	21,698		18,415	
		<u>(122,961)</u>		<u>(91,680)</u>
<b>Net (expenditure)/income</b>		<u>20,182</u>		<u>29,165</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 4 Analysis of expenditure on charitable activities

2023	Other	staff	Premises	Other	2023
	Salary				
	costs	costs	costs	costs	Total
	£	£	£	£	£
Care for the elderly	452,863	22,304	4,252	183,956	663,375
Support and governance	82,850	-	32,936	34,445	150,231
	<u>535,713</u>	<u>22,304</u>	<u>37,188</u>	<u>218,401</u>	<u>813,606</u>
2022	Salary	Other	Premises	Other	As restated
	costs	staff			
	costs	costs	costs	costs	Total
	£	£	£	£	£
Care for the elderly	464,343	19,959	6,939	92,235	583,476
Support and governance	46,220	-	27,802	52,064	126,086
	<u>510,563</u>	<u>19,959</u>	<u>34,741</u>	<u>144,299</u>	<u>709,562</u>

Included in premises costs is depreciation of £9,260 (2022: £6,896).

#### 5 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2023	Support	Governance	2023	Basis of
	costs	costs	Total	
	£	£	£	
Staff costs	81,350	1,500	82,850	Staff time
Depreciation	9,260	-	9,260	Staff time
Premises costs	22,398	-	22,398	Invoiced cost
Office costs	14,321	-	14,321	Invoiced cost
Advertising costs	547	-	547	Invoiced cost
Travel costs	1,278	-	1,278	Invoiced cost
Subscriptions	1,920	-	1,920	Invoiced cost
Professional fees	8,608	-	8,608	Invoiced cost
Auditor's remuneration	-	6,600	6,600	Governance
Bank charges	2,423	-	2,423	Invoiced cost
Sundry expenses	26	-	26	Invoiced cost
	<u>142,131</u>	<u>8,100</u>	<u>150,231</u>	

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 5 Allocation of governance and support costs (continued)

2022	Support costs £	Governance costs £	As restated	Basis of apportionment
			2022 Total £	
Staff costs	44,720	1,500	46,220	Staff time
Depreciation	6,896	-	6,896	Staff time
Premises costs	19,638	-	19,638	Invoiced cost
Office costs	11,946	-	11,946	Invoiced cost
Advertising costs	120	-	120	Invoiced cost
Travel costs	1,269	-	1,269	Invoiced cost
Subscriptions	903	-	903	Invoiced cost
Professional fees	33,903	-	33,903	Invoiced cost
Independent Examiner's fees	-	3,000	3,000	Governance
Bank charges	2,191	-	2,191	Invoiced cost
Sundry expenses	-	-	-	Invoiced cost
	<u>121,586</u>	<u>4,500</u>	<u>126,086</u>	

#### 6 Net (expenditure)/income for the year

This is stated after charging:

	2023 £	2022 £
Auditors remuneration for audit services	6,600	-
Independent Examiner's fees	-	3,000
Depreciation	10,676	12,243
Rent – land and buildings	17,654	20,226
	<u>34,930</u>	<u>35,469</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2023 £	2022 £
Salaries	596,352	555,921
Social Security costs	33,347	25,398
Pension Costs	12,852	11,426
	<u>642,551</u>	<u>592,745</u>

Of the above payroll costs, £81,483 (2022: £56,033) is allocated against the charity shop income.

The Trustees are not remunerated for their work as Trustees. During the year no Trustees (2022: none) were reimbursed for travelling and meeting expenses aggregating to £nil (2022: £nil).

During the year there were 8 full time and 11 part time employees (2022: 9 full time and 16 part time), as well as approximately 32 part-time home support workers (2022: 31).

The charity considers its key management personnel to comprise the trustees and Director. The total employment benefits including employer pension contributions of the key management personnel were £61,387 (2022: £49,582). One employee earned more than £60,000 (2022: none).

#### 8 Transfers

The analysis of the net transfer of £36,423 from the general fund to restricted funds is shown below.

	£
Transfers from the general fund:	
For the unfunded element of the HIA and Handyman fund	30,770
For the unfunded element of the Household Support fund	431
For the unfunded element of the lunch club costs	5,222
	<u>36,423</u>
Net transfer amount	<u>36,423</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 9 Fixed assets

	Freehold Property £	Property Improvements £	Office Equipment £	Computer Equipment £	Motor Vehicles £	Total £
<b>Cost</b>						
At 1 April 2022	504,023	40,349	85,797	27,256	-	657,425
At 31 March 2023	504,023	40,349	85,797	27,256	-	657,425
<b>Depreciation</b>						
At 1 April 2022	65,744	16,057	71,085	22,292	-	175,178
Charge for the year	4,032	2,012	2,948	1,684	-	10,676
At 31 March 2023	69,776	18,069	74,033	23,976	-	185,854
<b>Net book values</b>						
31 March 2023	434,247	22,280	11,764	3,280	-	471,571
31 March 2022	438,279	24,292	14,712	4,964	-	482,247

#### 10 Fixed asset investments

	2023 £	2022 £
Endowment fund	300,139	299,999
National savings bond	20,000	20,000
	320,139	319,999

The balance at the year end includes interest of £140 (2022: £30) being received.  
The endowment fund is held in a Charity Investment Account with Santander.

#### 11 Debtors

	2023 £	As restated 2022 £
Other debtors	3,656	41,591
Prepayments and accrued income	21,255	10,754
Customer balances	1,451	1,227
	26,362	53,572

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 12 Bank balances

	2023 £	2022 £
Current account	1,237,140	1,164,219
Petty cash	1,400	1,639
	<u>1,238,540</u>	<u>1,165,858</u>

Included within the above totals is a net amount of £16,328 due to customers (2022: net amount of £12,190 due to customers).

#### 13 Creditors: amounts falling due within one year

	2023 £	2022 £
Taxation and social security	-	8,946
Other creditors	76,852	50,167
Accruals and deferred income	37,600	117,754
Client accounts	17,780	13,417
	<u>132,232</u>	<u>190,284</u>

Included in accruals is an amount in respect of pension contributions of £1,753 (2022: £426) outstanding at the year end.

#### Deferred income

	2023 £	2022 £
At 1 April 2022	80,513	-
Received during the year	-	80,513
Released to incoming resources	(80,513)	-
	<u>-</u>	<u>80,513</u>

Income is deferred when it relates to a future accounting period. There was no deferred income at 31 March 2023.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 14 Unrestricted funds

	As restated Balance at 1 April 2022 £	Movement in year		Transfers £	Balance at 31 March 2023 £
		Incoming resources £	Resources expended £		
General fund	946,862	445,429	(255,092)	(36,423)	1,100,776
Designated fixed asset fund	332,622	-	(3,094)	-	329,528
Designated building fund	275,000	-	-	-	275,000
	<u>1,554,484</u>	<u>445,429</u>	<u>(258,186)</u>	<u>(36,423)</u>	<u>1,705,304</u>

During the year ended 31 March 2006 a large grant was received towards the purchase of the building at 39 King Street. During that year the Trustees took the decision to designate part of the general fund to represent the net book value of the assets held as at 31 March 2006. The fund is reduced each year by the depreciation charged in respect of those assets.

During the year ended 31 March 2011 the Trustees created a new designated fund for reserves to be held for a Building Fund for a future project to build sheltered accommodation for older people. The Trustees are aiming for the Building Project to be completed within the next five years and consequently will be seeking additional funding.

#### 15 Restricted funds

	Balance at 1 April 2022 £	Movement in year		Transfers £	Balance at 31 March 2023 £
		Incoming resources £	Resources expended £		
Core funding	-	143,000	(143,000)	-	-
Recruitment and retention	-	35,000	(35,000)	-	-
Household Support	-	100,000	(100,431)	431	-
Covid-19	2,607	-	(2,607)	-	-
Befriending and Wellbeing	(1,333)	41,873	(49,823)	-	(9,283)
Home Repair and Handyman	30,000	-	(30,770)	30,770	30,000
Enhancing Lives	2,475	-	(308)	-	2,167
Lunch clubs	-	140	(5,362)	5,222	-
Hospital Discharge	4,340	207,113	(210,530)	-	923
Farley Big Local	49,753	57,000	(100,550)	-	6,203
Long Term Conditions	5,289	-	-	-	5,289
IT Project	12,000	-	-	-	12,000
Spread the Warmth	131	-	-	-	131
	<u>105,262</u>	<u>584,126</u>	<u>(678,381)</u>	<u>36,423</u>	<u>47,430</u>

The befriending and wellbeing fund includes the grants and donations income and related expenditure for the charity's Digital Mondays project. The deficit on the befriending and wellbeing fund will be reversed with funding in the following year.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

---

#### 15 Restricted funds (continued)

The charity acts as the locally trusted organisation for the Farley Big Local partnership. The unspent funds included in the above balance were returned to the funder after the year end due to an overall project underspend.

Details of the transfers are in note 8 on page 29.

<b>Name of fund</b>	<b>Nature, purpose and description of fund</b>
Core funding	Funding received from LLAL
Recruitment and Retention	Funding received to support staff in their training and ongoing development
Covid-19	For supporting older people through the pandemic
Household Support	For supporting older people in their households
Befriending and Wellbeing	For services to promote social support and companionship.
Home Support	For supporting older people to remain living in their own homes.
Home Repair and Handyman	For providing repairs to homes of older people and to ensure the homes are safe and secure for the resident.
Enhancing Lives	For services to provide support to older people, including with applications for financial and other support.
Lunch clubs	For the lunch clubs held at Vesper House.
Hospital Discharge	For the support of patients who have recently been discharged from hospital.
Farley Big Local	For the improvement of the Farley Hill local area.
Long Term Conditions	For the support of people with a long term condition.
IT Project	Grants received for the upgrade of the charity's IT equipment.
Spread the Warmth	Donations received to help people keep warm in winter.

Further details about the activities carried in relation to the above funds are contained in the Trustees Report.

#### 16 Endowment funds

The endowment fund of £171,646 was transferred from Vesper House in 2006 and the income is used to support the Vesper House lunch clubs.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 17 Net assets held by funds

	Fixed Assets £	Cash at bank & Investments £	Other Assets £	Creditors £	Total £
General fund	471,571	1,339,603	26,362	(132,232)	1,705,304
Restricted fund	-	47,430	-	-	47,430
Endowment fund	-	171,646	-	-	171,646
	<u>471,571</u>	<u>1,558,679</u>	<u>26,362</u>	<u>(132,232)</u>	<u>1,924,380</u>

#### 18 Financial commitments

At 31 March 2023 the charity had total outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2023 £	2022 £
Land and buildings/other leases:		
Within one year	6,472	5,280
Between 2 and 5 years	17,333	1,859
In over 5 years	-	-
Total future minimum lease payments	<u>23,805</u>	<u>7,139</u>

There are no capital commitments (2022: £nil).

#### 19 Contingent liabilities

There are no contingent liabilities at the year end (2022: £nil).

#### 20 Related party transactions

The charity received donations from trustees of £nil in the year (2022: £500). There are no other related party transactions during the year that require disclosure.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

---

#### 21 Prior year adjustment

During the year an adjustment was made to the comparative figures for the year ended 31 March 2022 in relation to a balance that was included in debtors that was found to be irrecoverable. A prepayment for some IT services was included in debtors in the accounts for the year ended 31 March 2022. However, the company to which the money had been paid went into liquidation during the year ended 31 March 2022 and therefore the services will now not be received from the company. The comparative figure for debtors has now been adjusted and the cost has been included in unrestricted expenditure for the year ended 31 March 2022. The effect of this adjustment is:

	£
Opening reserves at 1 April 2022 (as previously stated)	1,845,216
Prior year adjustment	(13,824)
	<hr/>
Opening reserves at 1 April 2022 (as restated)	1,831,392
	<hr/>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 22 Notes to the Statement of Cash Flows

##### Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2023 £	2022 £
Net income for the year	92,988	184,923
Less investment income shown in investing activities	(402)	(49)
Add back depreciation	10,676	12,243
(Increase)/decrease in debtors	27,210	44,112
(Decrease) in creditors	(58,052)	80,176
	<u>72,420</u>	<u>321,405</u>

##### Cash and cash equivalents

Year ended 31 March 2023	2023 £	2022 £
Cash and cash equivalents	<u>1,238,540</u>	<u>1,165,858</u>
Year ended 31 March 2022	2022 £	2021 £
Cash and cash equivalents	<u>1,165,858</u>	<u>844,434</u>

##### Analysis of changes in net funds

	2022 £	Cash flow £	2023 £
<b>Net cash</b>			
Cash at bank and in hand	1,165,858	72,682	1,238,540
	<u>1,165,858</u>	<u>72,682</u>	<u>1,238,540</u>
	<u>1,165,858</u>	<u>72,682</u>	<u>1,238,540</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2023

#### 23 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 March 2022 is presented for illustrative purposes.

	<b>As restated 2022</b>	<b>2022</b>	<b>As restated 2022</b>	<b>2022</b>
	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total Funds</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments from:</b>				
Donations and legacies	20,206	-	-	20,206
Charitable activities:				
LLAL income	-	136,184	-	136,184
Enhancing Lives	-	24,362	-	24,362
Befriending and lunch club service	-	74,926	-	74,926
Hospital Discharge	-	154,650	-	154,650
Farley Big Local	-	80,820	-	80,820
Covid-19	-	94,672	-	94,672
Other grant income	-	4,163	-	4,163
Income from charitable services	266,561	-	-	266,561
Other trading activities	120,845	-	-	120,845
Investments:				
Bank account interest	19	30	-	49
Other income	8,727	-	-	8,727
<b>Total income</b>	<b>416,358</b>	<b>569,807</b>	<b>-</b>	<b>986,165</b>
<b>Expenditure on:</b>				
Raising funds	91,680	-	-	91,680
Charitable activities	117,460	592,102	-	709,562
<b>Total expenditure</b>	<b>209,140</b>	<b>592,102</b>	<b>-</b>	<b>801,242</b>
<b>Net (expenditure)/income</b>	<b>207,218</b>	<b>(22,295)</b>	<b>-</b>	<b>184,923</b>
Transfers between funds	(41,333)	41,333	-	-
<b>Net movement in funds</b>	<b>165,885</b>	<b>19,038</b>	<b>-</b>	<b>184,923</b>
<b>Reconciliation of funds:</b>				
Total funds at 1 April 2021	1,388,599	86,224	171,646	1,646,469
<b>Total funds at 31 March 2022</b>	<b>1,554,484</b>	<b>105,262</b>	<b>171,646</b>	<b>1,831,392</b>

**AGE CONCERN, LUTON**

England & Wales - Charity number 200463

---

# Accounts

---

**Contents**

**Financial statements for  
the year ended 31 March 2022**

**Age Concern Luton**

<b>Charity information</b>	<b>1</b>
<b>Trustees' report</b>	<b>2-16</b>
<b>Independent examiner's report</b>	<b>17</b>
<b>Statement of financial activities</b>	<b>18</b>
<b>Balance sheet</b>	<b>19</b>
<b>Statement of cash flows</b>	<b>20</b>
<b>Notes to the financial statements</b>	<b>21-33</b>

# Age Concern Luton

## Charity information

---

**Trustees and members  
of executive committee**

Dr Siva Puthrasingam  
Mr Aneel Sharma  
Ms Maxine Braham  
Mr Derek Ludlow CBE DL  
Ms Beverley Creagh

**Patron**

Professor Greg Whyte OBE

**Director**

Mrs Colette McKeaveney MBE DL

**Charity number**

200463

**Head office**

Bradbury House  
39 King Street  
Luton  
Bedfordshire  
LU1 2DW

**Independent Examiner**

Louise Tunley FCA CTA DChA  
Steve Monico Limited  
19 Goldington Road  
Bedford  
MK40 3JY

**Bankers**

Yorkshire Bank  
7 Gold Street  
Northampton  
NN1 1EN

NatWest Bank  
31 George Street  
Luton  
LU1 2YN

## **Age Concern Luton**

### **Trustees' report For the year ended 31 March 2022**

---

The members of the executive committee and the Trustees present their Report, Statement of Financial Activities and Balance Sheet for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and the Charities Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

#### **Organisation**

The organisation is a registered charity, registered with a standard Age Concern Constitution. The charity is unincorporated, however this and other matters related to the charity structure is under review. The charity is not affiliated to any other charity, local or national. The Trustees administer the charity and work closely with the management team and volunteers to ensure that the charity meets the needs of the local community.

All Trustees have lived experience either as older people or carers of older people and this enables them to bring empathy and insight to their role. The charity is also fortunate to have a Board which reflects the cultural diversity of the town.

Trustees are eligible to stand for election as older people living in Luton, by virtue of their role as representatives of older persons' organisations, or because through their work they have a special knowledge or interest in older people's issues. Current Trustees are drawn from medical, legal, financial, media, and managerial backgrounds both in industry and the voluntary sector. A third of trustees retire by rotation each year.

There are no formal sub-committees, however from time to time Task and Finish sub-groups may be formed. The Trustee retiring by rotation is Derek Ludlow CBE who has stood for re-election.

All decisions are taken by the main body of Trustees at their meetings, including setting the remuneration of the charity's key management personnel. A Strategic Plan informs the decision-making process.

None of the trustees receive remuneration or other benefit from the charity. There are no contractual or nonpecuniary connections between trustees or senior managers. No related party transactions have taken place during the year apart from donations the Trustees have made to the charity.

The Director has delegated authority within terms set by the Trustees for operational matters which includes service delivery, employment of staff and finance.

#### **Trustee training**

Training needs of the Trustees are assessed periodically and cover training necessary to comply with Charity Commission guidance and the various regulatory frameworks in which the charity operates. When a new Trustee is appointed, a full programme of induction takes place to meet the needs of the new Trustee appropriate to the size of the charity. Periodically the Board undertake awaydays to consider the development of the charity and their personal contribution. An away-day is planned annually to consider strategy for the medium and longer-term future of the charity.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Objectives and Activities

#### Charitable objectives and reporting under Public Benefit

Age Concern Luton's objectives continue in accordance with its Constitution. The charity's purpose is to provide the most comprehensive help and support possible for all older people in Luton, so that they, and their carers may continue to have as full and independent a lifestyle as possible. Covid-19 restrictions remained challenging throughout the year, and we have had, for a second year, to be flexible in methods of delivery and we remained open and working seven days per week all through the year. The Charity provided support to around 13,000 older people, nearly 1,000 more than last year, through direct regular service, one-off advice sessions, talks and/or crisis interventions. This is around half of all Luton's residents aged over 65 years of age.

The charity's stated mission is to make Luton a great place in which to live and grow old.

The charity's values were revisited over the last year but remain:

- Compassion and caring for people in need of help and support
- Taking responsibility and being accountable
- Using resources and money creatively and wisely
- Being resourceful and proactive in problem solving
- Creating and nurturing community spirit so that every older person has support
- Generosity and kindness

In setting the charity's objectives and planning its aims and objectives and future activities the Trustees have considered the Charity Commission's general guidance on public benefit. The main aims and objectives of the charity were reviewed in 2021 and are:

- To provide services which meet the needs of older people and increase their quality of living.
- To enable older people to remain living in their own property by bringing services into their homes.
- To give older people choices about their lifestyle and to help them develop resilience.
- To advocate for and raise awareness of the needs and preferences of older people and increase the range of services available to them.
- To ensure access to our services is readily available to all older people who need them.

The Charity delivers various services free at the point of delivery including Advice and Information, Handyman, Hospital Discharge support, Befriending and Wellbeing. In addition, we provide crisis support through food parcels, heater loans and any other practical means to alleviate hardship. We provide advocacy and support for older people, particularly where they do not have any support from family or friends, this includes advocating for people to raise complaints about the care they are receiving, challenge decisions about their support or guide them through Tribunals, proceedings, and safeguarding investigations. Thanks to the generosity of our supporters no group of older people is excluded by reasons of economic hardship and our service planning ensures we monitor service uptake and address any underrepresented groups.

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### Charitable objectives and reporting under Public Benefit (continued)

In many ways this report is very similar to last year in that, although restrictions have eased, problems continue. Life is simply not back to normal as we knew it. Despite the ongoing difficulties and uncertainties of Covid restrictions we have continued to be active and visible within our community. This has been another year of rapid change, we are still reacting and revising our operational plans each day. Our King St office has remained open, operating what rapidly became an emergency service in early 2020. Four key staff are on hand to co-ordinate activities and to handle the huge call volume which continued throughout the year: we often handle the equivalent of a pre Covid months' worth of referrals in just one day. Although we do visit older people at home staff are also on hand to support people who call at the office, unable to get emergency help and often unaware or unable to understand that there were restrictions in place due to dementia, mental illness or simply being so desperate they were prepared to flout the rules. Demand for crisis help rose dramatically in 2020 and has been sustained. This has been particularly acute as food shortages increased in supermarkets in the Autumn of 2021, however it has not returned to pre covid levels and this appears to be somewhat related to delays in assessment for care through staff shortages in adult social care. As a team, with the support of many volunteers, we have spent countless hours listening to people who were confused, angry or grieving and providing advice, information, and reassurance in addition to delivering practical help.

Throughout the pandemic we prioritised a daily operational briefing to be shared with referring partners so that they could entrust older folk in need to us safely and with confidence. This partnership has developed and we work closely with local authority, NHS and private sector partners as well as voluntary and community groups to achieve the best outcomes for older people. During the first period of lockdown, we carried out 4,000 unique shops and 7,500 meals worth of food parcels we provided during and have far surpassed those numbers through Wave 2 and beyond.

With the support of our funders, we produced a magazine and guide to help people navigate and locate help during lockdown and periods of restrictions. We have also featured, regularly on local radio or in the press. Through the pandemic we have also worked with journalists and appeared in several BBC /ITV features on older people's views and experiences of the Covid-19 pandemic.

During the early stages of the Covid-19 pandemic we rapidly adapted our services to ensure that help was readily available to people aged over 70 who were previously coping well but now required to shield or self-isolate. During the first wave alone, we directly helped 375 households with weekly shopping, 150 households with occasional shopping, we provided 4,000 meals and spoke to 3,800 older people regularly to ensure that they were well and had everything they needed. That figure has now been far surpassed with around 5,862 people having accessed help over the last year. Despite loosening of restrictions other agencies have struggled with staff sickness, self-isolation, and other shortages. Again, we fitted handrails, safety devices and attended to urgent household repairs for many older people, being the only agency still active on the ground. We were fortunate to obtain grants for these activities during Covid; we provided a seven-day service throughout the pandemic and continue to do so at the time of writing.

We also continue in our role as locally trusted organisation, supporting the people of Farley Hill who were awarded £1 million to improve their local area for the benefit of all residents. To this end with work closely with residents, support them in the administration of their finances and directly employ and manage a worker on their behalf. This project has been subject to delays through the pandemic but provided treat boxes and other comforts to cheer older folk up during periods of social restrictions. They also seek to create parks and improve green spaces where people, particularly those without gardens can exercise and enjoy nature.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Fundraising activities

With stronger fundraising regulation now in place in the UK and EU, the charity has worked to ensure that it maintains high standards in how it works with funders, donors and supporters and that fundraising practices and management meet the requirements of the new regulations.

As required by the Charity Commission we advised our funders and donors where we would be unable to deliver activities due to Covid-19 restrictions and sought permission to delay or vary activities.

Key features of the charity's approach to fundraising are:

- The charity is a member of the Institute of Fundraising and follows the Code of Fundraising Practice which is set by the Fundraising Regulator through its Standards Committee. The charity is registered with the Fundraising Regulator which maintains the standards for charitable fundraising and ensures that fundraising is respectful, open, honest and accountable to the public. It also takes complaints about fundraising, investigates cases and adjudicates on fundraising practice;
- The fundraising approach is in line with the charity's aims and objectives;
- The charity raises funds through corporate donations and trusts and foundations fundraising. Individual gifts and gifts in wills are encouraged via a message on the charity's website;
- The charity does not carry out any telephone, face-to-face or door-to-door fundraising;
- The charity does not hold a donor database and does not swap or share data and never sells data.
- The charity has a complaints policy which outlines commitment to resolving fundraising complaints as promptly and amicably as possible. It also sets out the process for handling any complaints received. All complaints are recorded, along with the actions taken to resolve the complaint and the outcome of those actions. Complaints will be reported and referred to the Fundraising Regulator if a resolution with the complainant cannot be reached or if the charity is in breach of any aspect of a code of fundraising practice.
- In 2021/22 no complaints were received;
- The Trustees can provide additional assistance, advice and reassurance on the standards of the charity's fundraising delivery.

### Activities and achievements

The Statement of Financial Activities for the year is set out on page 18 of the financial statements. A summary of the financial results and the work of the charity is set out below.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Chair's Foreword

In many ways this year has been even more challenging than last, the anticipation of a return to "normal" has not materialised for most older people. This is especially true for those who are Clinically Vulnerable; they cannot re-join society without experiencing high risk to their health. We are very aware of those who are indeed left behind in finding a new normal in living with Covid. It is sad that our social activities have been particularly hard to resume; reduced mobility, uncertainty about restrictions, fewer volunteers through high fuel prices have all adversely impacted and effectively excluded the frailest in society. Coronavirus continues to dominate our work, efforts, and plans. As the disease disproportionately affects older people (85% of fatalities are over 70 years of age) we have rightly kept this front and centre. We continue to assist people with vaccine take-up, a mammoth task for those who may culturally be less open to the concept.

Since February 2021 we have continued to make a huge number of telephone calls, with the assistance of over 100 volunteers, to encourage Covid vaccine take up. We have focused on a) discussing vaccines, b) helping people overcome vaccine barriers (with practical support e.g. transport, additional check-up calls for those worried about feeling ill afterwards, and ensuring people they care for have a plan B if they are not well, etc.), c) listening to those that are vaccine hesitant and d) providing advice/information/support to those who are hesitant. We have worked with NHS partners who asked us to make special efforts with BAME communities to both feedback concerns and ensure the messages they wanted to get through were amplified. This work (i.e., engaging with the vaccine hesitant) is not simply a case of sending out a leaflet nor can it be done in one conversation. It requires active listening, consideration, and multiple conversations (which beget more conversations, finding answers etc.) as well as then providing detailed feedback. This single piece of work cannot be underestimated in its impact for the wider community.

Despite this being in many ways yet another difficult and challenging year we continued to achieve many great outcomes for Luton's older people and those who care for them. This included increased income through obtaining benefits, increased mobility, improved physical health, improved diet, reduced social isolation and loneliness, reduced risk of slip, trip or fall, reduced risk of mental deterioration, improved home safety and subsequent reduction in anxiety, support in decision making and help in accessing medical support to identify dementia.

Going forward we will carefully consider the lessons of the last two years. Our current business plan was highly focussed on recovery in the sense that a return to pre pandemic delivery models and ways of working were the goal. We will, in partnership with all our stakeholders, take any learning forward.

Our core strength is a great team of volunteers and staff who are client outcome focused and who work well together for the benefit of our service users. Although we refer to "services" below our activities are best described as different functions of the same team as everything we do is interdependent. All functions provide a single point of access for older people or professionals involved in their care.

We are especially grateful to those who have funded our work, and to our staff and volunteers who have worked hard to deliver a better quality of life for older people in Luton. We acknowledge how difficult it has been for our staff in the field to continue working with compassion and professionalism during the many challenges of 2021/2022. Thanks also to our backroom staff and to Dan, our Head of Operations for his foresight and continued creativity in developing safe working practices at pace, and keeping us all safe and well supplied with PPE throughout the pandemic. Our sincere thanks also go to all staff and volunteers who worked the front line and who continued to serve our community at all stages of the pandemic. We look forward to continuing this in the coming year and again gratefully thank all who have contributed to our work, in so many ways.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022

##### 1) Hospital Discharge Meet and Greet

This service is free to users and provides practical and emotional support to older people leaving hospital or care. This was never more needed than in the last two years, when even those who did have loving and supportive families were restricted in the help, they could give aging parents and loved ones.

This year we achieved our greatest ever incident reduction rate in readmissions to hospital (a calculation of 30 actual readmissions less than predicted based on similar occupancy rates) resulting in a 3% increase in cost benefit for the funders.

The Meet & Greet service supported 301, mostly frail older people aged over 75 leaving hospital. This is fewer than in 2019 -20 (318) and is due to the continued hospital pressure from Covid impacting elective procedures. Those we did see needed many more interventions, approximately 16 per patient. Discharge during the pandemic has been different: Hospital staff spent a lot more time putting together the jigsaw of support needed to discharge patients, consequently there were many more cancellations in discharge because some element of support was not available. There were fewer follow up appointments available and attended, where these were available people preferred not to attend due to fear of infection.

This disrupted pattern, which began in March 2020 has continued through 2021/2. Those who were discharged during restrictions and lockdowns needed high levels of support. There were many challenging examples of support needed at a time when it was difficult to access any services. Our focus therefore shifted to supporting older people who were unwell in their own homes, thus avoiding admission where possible through the efforts of the whole organisation. For example: a discharged patient might need food, continence supplies, handrails, use of a mobile telephone, and advocacy with those providing care for many weeks. Age Concern Luton adapted to these new circumstances via a flexible model of care.

The service continues to contribute to efficiency savings made by statutory services through safer speedier discharges and admission avoidance.

**The net outcomes achieved through Meet & Greet were reduced re-admission, admission avoidance, greater patient satisfaction, enhanced recovery, safer support at home, speedier and safer discharges.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022 (continued)

##### 2) Home Repair

This year's statistics show that 99% of key safes are still fitted or repaired within 24 hours, often within a few hours thus enabling safer discharge of patients to their homes or enabling care at home thereby helping to avoid hospital admission.

The team worked all through the pandemic and received 1,300 referrals for home repairs for disabled older people in Luton. These were primarily crisis or safety interventions including fitting key safes, re-arranging furniture to allow for hospital beds, fitting handrails and other crisis needs. They also responded to nearly 900 enquiries for advice on repairs, including arranging covid safe repairmen to attend boiler breakdowns, electrical problems, floods, etc.

Almost 90% of all beneficiaries were aged over 65, with nearly 90% living alone. Over a third of service recipients lived in three of the poorest Luton wards - Northwell, Dallow, and Farley. Nearly half of all beneficiaries were aged over 80 years and living alone in the community. The service is essential to keep low-income older people independent and safe at home.

The most requested handyman interventions in 2022 were fitting grab rails and key safes, together with other safety related interventions. This accounted for almost two thirds of all referrals. We fit most key safes within 2 hours of referral from a social or health care professional thereby enabling safer and timely discharge. This intervention is critical to ensuring that terminally ill people can die at home where this is their and their family's preference. Our team also reorganised space in properties to allow care to be delivered safely and installed assistive technologies. We also continue to offer affordable gardening solutions to disabled elderly residents.

The Home Repair team work closely with our Advice Team, Enhancing Lives, and Getting On to deliver advice and practical help to those at risk of or in fuel poverty. The emergency heater loan service continues to be needed but there is a growing emphasis on energy efficiency and insulation. Beneficiaries are typically those living in the worst properties and therefore at most risk of cold related illness. It takes our team just a few hours to deliver radiators after a referral has been received - so nobody waits long in the cold before help arrives.

We restarted gardening for frail, low-income older people in a COVID secure way, recruiting and growing service to offer an appointment to everyone who requested support approximately 2 months after local private sector gardeners closed to new referrals.

More than 99% service recipients described the help they received from the home repair scheme as excellent or good and all our service recipients said they would happily recommend the scheme to others.

**Overall, our Home Repair service has achieved the following outcomes for older people: a reduction in the risk of falling and subsequent hospital admission; reduced risk of injury from falls, reduced risk of cold related illnesses, greater peace of mind as a result of home security improvements; safer discharge from hospital; slower decline in physical health and more opportunities to remain living safely at home.**

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022 (continued)

#### 3) Home Support – Domestic cleaning and shopping

We delivered 18,832 hours of support in 2021-22, a 4% rise (21-22: 18,832, 20-21: 18,077) as we emerged from COVID19 restrictions. We continued to provide service to disabled older people without additional charges (i.e. registration/assessment fees, PPE surcharges, travel contribution etc.) We have also and extensively with Luton Adult Social Care Safeguarding to provide workable arrangements to ensure vulnerable people received food and domestic support.

The service, which comprises a practical cleaning, bill paying, shopping and laundry service for frail and disabled adults living in their own homes operated all through the pandemic with many challenges: there was vastly increased demand for emergency help particularly due to shielding for people aged over 70 and the Clinically Extremely Vulnerable. Consequently, there were high number of un-chargeable hours, with staff often queuing hours to get essential items for people on restricted diets. The team improvised during times of supermarket shortages, and we developed specialist food parcels for older people. Unfortunately, our costs increased through the periods of restriction; this was in part due to paying staff salary top ups to ensure they observed periods of self-isolation. We spent a lot of money ensuring adequate PPE and of course there was inevitably, increased cancellation of services by clients, particularly where family moved in to support them through the pandemic. We also dealt with more emergencies daily where people had found solutions such as neighbours helping with laundry or shopping, but these arrangements broke down as time went on. We are beginning to recover with more people resuming service each month. Staff on the scheme are much more than just housekeepers; they support the older person to have a good quality of life and cross refer to other services within and external to Age Concern Luton to help them maintain their independence.

Typically, service users have multiple illness or disability (95%) and live alone (83%); around a third of service users are males. Two thirds of the people receiving this service are aged over 81 years. 39% live in one of the three most deprived areas of Luton.

Home Support is one of the charity's oldest services and as our only chargeable service constantly struggles to remain affordable for our poorer clients, whilst ensuring that it covers the costs associated with delivery. This is exacerbated by the need, as part of our mission, to support clients who are unable to access help from other agencies due to issues which make them unprofitable for the private sector, e.g., access to finance, poor payment history, safeguarding concerns, location. Despite this we are proud to pay our staff more than the Real Living Wage.

**The net outcome for older people using the Home Support service is reduced social isolation, improved physical environment, reduced risk of injury from falls, improved nutrition, enhanced independence, enhanced dignity, improved hygiene and health, reduced anxiety and depression.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022 (continued)

##### 4) Enhancing Lives

This AQS accredited service provides outreach appointments to the housebound in addition to office-based appointments and online and telephone advice. This year we have focussed on pro-actively identifying people using our database knowledge to prepare them for cost-of-living shocks. The loss of the State Pension triple lock, increasing costs through inflation and rising energy prices have made people very frightened. Enhancing Lives is actively contacting those on low incomes to help them access any additional help there is. We have also targeted people to ensure that those entitled to Pension Credit get support to claim it; many older people do not claim if they are only likely to get a few pounds of extra income.

Client feedback from the most vulnerable indicates that the best way to achieve great outcomes is still face to face appointments as many people needed more support than just advice and help with forms. Going forward we will continue to offer service in different ways dependent on the needs of our clients. The Enhancing lives team have worked flexibly to support clients, this included, for example, providing mobile telephones so that people could speak to social workers or bringing electronic devices into their homes so that they could complete applications remotely.

During and since the pandemic this service has also had many queries from families trying to access support for loved ones at a distance, there have also been many more people trying to sort out a relatives affairs where they have gone into care.

We continue to provide this essential AQS accredited service which helped older people access specialist support with housing and maximising their incomes; we are proud that it continues to be an important part of preventing poverty and disadvantage in old age. More than half the people accessing the service are aged over 80, seeking assistance with care, benefits, and support to live independently. The younger clients (50+) are typically disabled people, or those with housing related problems, and carers of disabled people. They often need support with attending or representation at PIP appointments, many having been destitute through benefit sanctions. Increasingly we are seeing clients who are poorly or insecurely housed in low quality and neglected property. The service works with everything else that we do to ensure they have food and shelter whilst negotiating with the various agencies involved in their cases. These complex cases require specialist input and are time intensive; this in turn has impacted the number of people the service can accommodate.

**The net outcome for all those using the outreach service was access to advice and information, increased income, knowledge, and support to make choices.**

##### 5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs

As we moved out of Covid restrictions we were able to ramp up our face-to-face befriending service, at the end of the year there were around 148 partnerships where older person and volunteer were happy to meet in person. The average age of a beneficiary is 87 and the person will have been prioritised because they are housebound and live alone. This proved extremely beneficial, joyous, for both volunteers and older people. Telephone befriending has continued as we struggled to meet demand for face-to-face services. Key challenges in getting people out and about remain; these include reduced mobility following a long period of not going out, and affordable transport. Many of our transport volunteers have now stood down, with many choosing to relinquish their cars, as their driving confidence reduced during the Covid lockdown.

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022 (continued)

#### 5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs (continued)

Our normal Getting On interventions, aimed at getting people out and active were largely paused due to Covid and replaced with interventions which encouraged folk to stay home and limit contact. However, we have continued to enable Clinically Vulnerable older people to shield, or reduce unnecessary journeys from their homes, without ignoring their core companionship needs. Whilst the country has begun to 'open up' older people (given risk factors) have sought to limit their contacts and so demand for our regular support has remained steady. The country at large is split between those who have perhaps got a bit lax (and those still fearful) and we've found that this has made returning to a more normal arrangement is not appropriate for many of the people we support. We have had countless challenges trying to put in place robust systems for those who are anxious or have had bad experiences in the wider community. This has meant that we have not fully resumed lunch clubs, social events, or day trips as we are struggling to find a balance which suits our older people and volunteers. We have opted for one off events, including a visit from the Lord-Lieutenant of Bedfordshire to hear of their experiences.

Given so many older people have effectively been at home for well over a year we have found that there are both physical and mental barriers to re-entering society. For example, the town centre appears to have a much more relaxed approach to social distancing/mask wearing than the streets/shops in more residential areas. We have found that older people have lost the physical strength/mobility to undertake certain tasks and, as neighbours/family members/friends have left furlough they have less support. Consequently, all our traditional services (excluding lunch clubs which remain closed) have seen an up-tick in referrals for practical support.

The average age of people with a befriender is 85, with the oldest being 101 and the youngest 54. Prior to Covid19, 137 people had a telephone befriender. Of those people, the average age is 86, with the oldest person being 100 and the youngest being 56. Most of these people have disabilities or are completely housebound or bedbound. By the 1<sup>st</sup> April 2020 this figure increased with a total of 1, 622 new clients needing support from the charity, this has gradually dropped but is still significantly higher than pre Covid.

Going forward we have continued regular contact with almost 3,000 older people to ensure their Covid disaster plans remain appropriate, and, where wanted provided regular contact to alleviate loneliness. We have introduced and increased contact with people identified by partners (particularly those referred by clinicians) who have reported issues including depression, loneliness, and anxiety.

**The outcomes achieved by the Wellbeing strand for service users were an improved diet and reduced risk of malnutrition for individuals; reduced risk of loneliness and depression as a result of greater contact with other people; and earlier detection of deteriorating mental and physical health.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2022

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2021 – 31 March 2022 (continued)

##### 6) Farley Big Local

We continued in our role as accountable body for Farley Big Local, the project is now in its sixth year and the funds must be committed to be spent by 2026. These funds are not available for the work of Age Concern Luton, rather we administer this fund to support the people of Farley Hill in developing their vision for the Big Local project to benefit residents of all ages. The project is accountable to Big Local Trust on behalf of the Big Lottery Fund.

Due to various matters the FBL project was unable to deliver their planned greenspace development, though it is hoped this will be completed in the Spring of 2023. has developed a greenspace plan and additionally, Farley Big Local are reviewing their plan in order to ensure that it meets the needs of the people of the area. They have delivered community activities including Christmas and Eid projects, online events, and partnerships with various community groups to meet the community's needs.

##### 7) Community Development

We also continued to support several local community organisations and small charities with HR, Governance, and Health and Safety advice free of charge because we see it as a way of improving Luton, which in turn is in the interests of older people.

##### 8) Charity Shops

We operate our shops to create unrestricted income and this has been a difficult few years for retail. Our Birdsfoot Lane and Farley Hill shops cautiously re-opened in the summer, having been closed due to Covid restrictions from March 2020. Whilst some of our retail strengths are the local people who run and work in our shops, we did not develop on-line trading due to lack of skills within the retail team. We have since developed a new retail strategy and appointed a Retail Development Manager with the aim of increasing overall profitability without losing the strong sense of community ownership and opportunity for people of all abilities. We have now successfully implemented Gift Aid systems in both branches and hope to maximise the opportunity.

##### 9) Volunteers

During Covid we enrolled a phenomenal 609 volunteers, although some have now returned to work, we still have a cohort of a similar size to pre pandemic with 347 regularly active. Many of our new volunteers are telephone befrienders and their role has been vital in keeping people connected to support and practical help as previously discussed. The volunteers are proactive and an invaluable resource. They regularly report their own and our clients' views, opinions, challenges, worries and ideas. We listen and act on these recommendations to improve the way we serve the community. Of special mention are those wonderful volunteers who worked all through the various stages of the pandemic delivering supplies including food, continence products, emergency heaters or other necessities; often within minutes of a referral being received. These deliveries made the difference in someone being able to access emergency help that prevented them being admitted to a care facility and enabled them to remain safely at home. Recent polling of our volunteers for our interim Getting On report indicate high satisfaction with their role and reporting benefits such as feeling connected to others. We are happy to report that we now have 210 home visiting partnerships, although we are still observing Covid secure guidelines given the health of all parties.

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### 9) Volunteers (continued)

Recent polling of our volunteers for our interim Getting On report indicate high personal satisfaction with their role and reporting benefits such as feeling connected to others, and feeling that they are spending their time in a way that is satisfying and worthwhile.

#### Income generation

The overall incoming resources were £986,165 (2021: £875,393).

Transfers between funds to meet the unfunded portion of costs were necessary and are detailed in note 8 on page 26. In total this amounted to £41,333 from the General Fund to restricted funds (2021: £115,935) in order to maintain essential activities following some funding losses.

Although reserves look healthy, most of the amounts are held as functional operational property at Vesper House and King St. Free reserves at 31 March 2022 are £811,061 (2021: £619,109) which represents approximately 8 months running costs.

The charity is constantly reviewing all the current service offers in partnership with the people we serve and the volunteers and staff who deliver the services. This dialogue enables it to develop and adapt to ensure relevance to the needs of older people in Luton and to act in the most cost effective and relevant ways. Loss of income in this year forced some difficult decisions in terms of which services the charity can offer going forward however there is limited potential to develop profit making paid for services, this is because Luton pensioners remain among the most financially disadvantaged in the region. Developing fundraising as a more prominent core activity is essential if the charity is to meet the needs of the poorest in our community.

#### Future activities

Age Concern Luton is committed to providing a high quality, affordable or free and reliable service for all our service users and is also committed to expanding the work we carry out. The Trustees will focus their attention over the coming year on carefully managing funds to achieve this. Specifically, the Trustees have agreed plans to work towards the following objectives:

- Proactively seeking new funding to maintain incoming resources at sufficient levels;
- Reconsider whether an incorporated constitution is appropriate for the charity;
- Enact a new retail strategy to improve retail performance;
- Continue to build reserves in the Designated Building Fund for the construction of a retirement village containing accommodation and amenities for older people which will be built on a plot of land purchased with these reserves;
- Develop new services, grow existing services where necessary and innovative ways to support the frailest elderly to live at home
- Maintain wages at or above the Real Living Wage for all staff
- Maintain free and very low-cost services for the poorest in our community.

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### Reserves policy and risk management

The Charities Risk management strategy comprises of:

- A risk policy which defines risks and sets out control measures through policies, systems and procedures to mitigate those risks
- An annual review and report of the main risks to the charity
- Procedures to be followed should any risk materialise

The various management committees continue to be vigilant in identifying and mitigating risks and a risk register is maintained and reported on to the Trustees at Board meetings. The Trustees have taken steps to identify risks and implemented measures to mitigate these risks. The key risk to the charity is potential cuts in income from public funding and lower income from shops. To mitigate these risks the Trustees have given priority to the development of a structured fundraising plan and the structuring of our reserves to ensure adequate provision for the future of the charity.

The Trustees believe unrestricted financial reserves should be held because of the charity's dependence on funding from statutory authorities. The continuous risk that all, or some, of our funding may be withdrawn is assessed and mitigated by the holding of adequate reserves. In the event of withdrawal of funding, Age Concern Luton would use reserves to continue services for a period, either bridging the gap if alternative funding could be found or withdrawing slowly from service users for them to be able to seek alternative care arrangements.

Decisions of this nature will not be taken lightly and will be properly considered by the Trustees before implementation.

In the opinion of the trustees, the minimum level of unrestricted reserves to be held should be approximately equal to the value of our largest annual contract, or six months running costs. At the year end free reserves of the General Fund amounted to £811,061 (2021: £619,109) which is consistent with the reserves policy.

Within unrestricted reserves, but not included in free reserves, is £332,622 (2021: £335,731) held under a designated fixed asset fund and £275,000 (2021: £275,000) held under a designated building fund for a future project to build sheltered accommodation for older people.

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

## **Age Concern Luton**

### **Trustees' report For the year ended 31 March 2022**

---

#### **Investment policy**

The Trustees have considered the most appropriate policy for investing funds and have found that Post Office and building society accounts, designed for the charity sector, meet their requirements. The merger with Vesper included the transfer of a property and a permanent endowment of £171,646. The choice of investment funds was shown to be reasonable in what was a difficult financial climate.

#### **Acknowledgements**

The Trustees extend sincere thanks to NHS Luton CCG for their support of our Meet and Greet project and Luton Borough Council/Luton Airport Limited (LLAL) via BLCF for their ongoing financial support. It is thanks to this support that we can provide vital services free of charge, or at nominal cost to those who are most in need.

Our special thanks also to Luton Borough Council with whom we have partnered to administer various Covid related funds for the benefit of older people in Luton. These funds enabled us to support people who were shielding or self-isolating; without this money we could not have supported the wide-ranging needs of our community

Our thanks to The National Lottery Fund who funded our Getting On project, the purpose of the grant is to develop new and exciting opportunities for all older people in Luton to meet and make supportive networks to support healthy ageing. During the pandemic they also enabled us to support people who were isolated within the community, especially those home alone with life limiting illnesses including dementia.

Sincere thanks to Lloyds Foundation, this time not only for their funding but also for their flexibility, understanding and responsiveness to our clients' changing needs. Their funding and practical help has supported our staff and consequently enabled us to continue to support many older people in crisis. Our thanks also to Gary Beharrell, our Grant Manager for his wise advice.

We greatly appreciate the award received from Power Partners to help advise and register those who rely on specialist equipment and who would be at high risk of hospitalisation in the event of losing electricity or power supplies.

We are very grateful to Clonrobin Contracts for their continued support.

Our sincere thanks to The Amateurs Trust for their very generous donation in April 2021 which has provided older people with much needed help and support; this donation has provided people with information and advice to help them through some of the most difficult times in their lives. We are truly indebted to you all for your kindness.

We also remember fondly all those who left legacies or gifts in their Wills. Thank you to the grieving families who so generously donated money instead of funeral flowers.

Our thanks also go to some very special people:

Greg Whyte OBE, our wonderful patron and champion who supports us tirelessly in many ways.  
Lord-Lieutenant of Bedfordshire Mrs Helen Nellis for her ongoing encouragement & wisdom.

Finally, the Trustees would also like to acknowledge and thank all those that have generously supported the work of Age Concern Luton during the year whether as individual donors, customers, or volunteers. Your contribution has been truly appreciated and we hope to have your continued support.

## Age Concern Luton

### Trustees' report For the year ended 31 March 2022

---

#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP 2019 (FRS 102);
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume 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, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30 September 2022  
And signed on their behalf by



**Ms Maxine Braham**  
Trustee

## **Independent Examiner's report to the Trustees of Age Concern Luton**

---

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2022 which are set out on pages 18 to 33.

### **Respective responsibilities of trustees and examiner**

The charity's trustees 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 charity's accounts carried out under section 145 of the 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 Act.

### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn. We understand this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 true and fair view which is not a matter considered as part of an independent examination.

Except for the matter referred to above, 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.



Louise Tunley FCA CTA DChA  
Institute of Chartered Accountants in England and Wales (ICAEW)

19 Goldington Road  
Bedford  
MK40 3JY

**Date: 30 September 2022**

## Age Concern Luton

### Statement of financial activities (including Income and Expenditure Account) For the year ended 31 March 2022

		2022	2022	2022	2022	2021
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £	Total Funds £
<b>Income and endowments from:</b>						
Donations and legacies		20,206	-	-	20,206	89,724
Charitable activities:						
LLAL income		-	136,184	-	136,184	140,818
HIA & Handyman		-	-	-	-	-
Enhancing Lives		-	24,362	-	24,362	-
Befriending and lunch club service		-	74,926	-	74,926	82,425
Hospital Discharge		-	154,650	-	154,650	125,000
Farley Big Local		-	80,820	-	80,820	(43,787)
Covid-19		-	94,672	-	94,672	94,740
Other grant income		-	4,163	-	4,163	63,337
Income from charitable services		266,561	-	-	266,561	242,245
Other trading activities	3	120,845	-	-	120,845	68,694
Investments:						
Bank account interest		19	30	-	49	919
Rental income		-	-	-	-	-
Other income		8,727	-	-	8,727	11,278
<b>Total income</b>		<b>416,358</b>	<b>569,807</b>	<b>-</b>	<b>986,165</b>	<b>875,393</b>
<b>Expenditure on:</b>						
Raising funds	3	91,680	-	-	91,680	86,228
Charitable activities	4	103,636	592,102	-	695,738	794,787
<b>Total expenditure</b>		<b>195,316</b>	<b>592,102</b>	<b>-</b>	<b>787,418</b>	<b>881,015</b>
<b>Net (expenditure)/income</b>		<b>221,042</b>	<b>(22,295)</b>	<b>-</b>	<b>198,747</b>	<b>(5,622)</b>
Transfers between funds	8, 14, 15	(41,333)	41,333	-	-	-
<b>Net movement in funds</b>		<b>179,709</b>	<b>19,038</b>	<b>-</b>	<b>198,747</b>	<b>(5,622)</b>
<b>Reconciliation of funds:</b>						
Total funds at 1 April 2021		1,388,599	86,224	171,646	1,646,469	1,652,091
<b>Total funds at 31 March 2022</b>	14, 15, 16	<b>1,568,308</b>	<b>105,262</b>	<b>171,646</b>	<b>1,845,216</b>	<b>1,646,469</b>

All operations are continuing operations.  
The notes on pages 21 to 33 form part of these financial statements.

## Age Concern Luton

### Balance sheet As at 31 March 2022

	Notes	2022 £	2021 £
<b>Fixed assets:</b>			
Tangible fixed assets	9	482,247	494,490
Fixed asset investments	10	319,999	319,969
<b>Total fixed assets</b>		<u>802,246</u>	<u>814,459</u>
<b>Current assets:</b>			
Debtors	11	67,396	97,684
Cash at bank and in hand	12	1,165,858	844,434
<b>Total current assets</b>		<u>1,233,254</u>	<u>942,118</u>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	13	(190,284)	(110,108)
<b>Net current assets</b>		<u>1,042,970</u>	<u>832,010</u>
<b>Total assets less current liabilities</b>		<u>1,845,216</u>	<u>1,646,469</u>
<b>Total net assets</b>		<u><u>1,845,216</u></u>	<u><u>1,646,469</u></u>
<b>The funds of the charity:</b>			
Unrestricted funds	14	1,568,308	1,388,599
Restricted funds	15	105,262	86,224
Endowment funds	16	171,646	171,646
<b>Total charity funds</b>	17	<u><u>1,845,216</u></u>	<u><u>1,646,469</u></u>

The notes on pages 21 to 33 form part of these financial statements.

The financial statements were approved by the trustees on 30 September 2022

And signed on their behalf by



**Ms Maxine Braham**  
Trustee

## Age Concern Luton

### Statement of cash flows For the year ended 31 March 2022

	Notes	2022 £	2021 £
<b>Cash flows from operating activities:</b>			
Net cash used in operating activities	21	321,405	(54,701)
<b>Cash flows from investing activities:</b>			
Interest and dividend income		49	919
Interest income allocated to fixed asset investments		(30)	(1,522)
Cash banked into investment account		-	(100)
Rental income		-	-
Payments to acquire tangible fixed assets		-	(223)
Proceeds of disposal of tangible fixed assets		-	200
<b>Net cash used in investing activities</b>		<b>19</b>	<b>(726)</b>
<b>Change in cash and cash equivalents in the year</b>		<b>321,424</b>	<b>(55,427)</b>
Cash and cash equivalents at the beginning of the year		844,434	899,861
<b>Cash and cash equivalents at the end of the year</b>		<b>1,165,858</b>	<b>844,434</b>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

---

#### 1 Accounting policies

##### 1.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

##### 1.2 Grants and contracts

These comprise amounts receivable during the year. Where the grant was not utilised in the financial period the grant is deferred after obtaining permission from the funder.

##### 1.3 Donations

Donations are accounted for when the criteria of entitlement, measurement and probability of receipt are met. Donations from goods donated for resale in the charity shops are recognised when the goods are sold.

##### 1.4 Commissions

Commissions are accounted for when receivable.

##### 1.5 Operating leases

Where there is a rent-free period, the cost of the lease is spread over the term of the lease to the next rent review date.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

---

#### Accounting policies (continued)

##### 1.6 Allocation of costs

Staff costs are allocated over direct charitable expenditure and management and administration on the basis of time spent. Premises costs are allocated by usage. Other direct costs are allocated by the purpose of the expenditure. Liabilities are recognised on an accruals basis in the period to which they relate.

##### 1.7 Governance costs

Governance costs are those costs associated with maintaining the governance of the charity as opposed to the management of the charity's activities.

##### 1.8 Fixed assets and depreciation

Fixed assets are recorded at cost.

Assets are depreciated at rates which the Trustees consider will write down the assets over the period of their useful economic lives. The rates used are as follows:

Freehold property (40% of cost)	50 years, straight line method
Office equipment	20%, reducing balance method
Computer equipment	33%, reducing balance method
Motor vehicles	25%, reducing balance method

No depreciation is charged on additions in the year of acquisition for motor vehicles.

##### 1.9 Investments

Investments are held in the form of charity accounts with a bank or building society and are recognised at the amount held in the account at the balance sheet date. Any interest received from the account is included in investment income on a receivable basis.

##### 1.10 Charity shop income and expenditure

Charity shop costs are those costs which are directly attributable to the charity shops. These costs are included in the Statement of Financial Activities under incoming resources as Costs of Generating Funds to give a total of net incoming resources available for charitable application.

##### 1.11 Stock

Stocks are recognised at the lower of cost or net realisable value less any provision for slow-moving or obsolete stock.

##### 1.12 Pension costs

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged as an expense in the year they are payable and are allocated between funds in line with the allocation of the related gross pay.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2022

### Accounting policies (continued)

#### 1.13 Fund accounting

General funds reflect the accumulated unrestricted reserves of the charity. They are available for use at the Trustees' discretion, in furtherance of the general objectives of the charity. Designated funds are also unrestricted funds, but represent funds set aside for a specific purpose by the Trustees. Endowment funds are funds where there is no power to convert the capital into income, and must generally be held indefinitely. Restricted funds are those funds where a restriction on their use has been imposed by the donors.

#### 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

#### 3 Charity shop income and expenditure

	£	2022 £	£	2021 £
<b>Income</b>		120,845		68,694
<b>Expenditure</b>				
Salary and other staff costs	56,033		37,259	
Rent and rates	17,232		35,355	
Other shop costs	18,415		13,614	
		<u>(91,680)</u>		<u>(86,228)</u>
<b>Net (expenditure)/income</b>		<u>29,165</u>		<u>(17,534)</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 4 Analysis of expenditure on charitable activities

2022	Other Salary costs £	staff costs £	Premises costs £	Other costs £	2022 Total £
Care for the elderly	464,343	19,959	6,939	92,235	583,476
Support and governance	46,220	-	27,802	38,240	112,262
	<u>510,563</u>	<u>19,959</u>	<u>34,741</u>	<u>130,475</u>	<u>695,738</u>
2021	Salary costs £	Other staff costs £	Premises costs £	Other costs £	2021 Total £
Care for the elderly	504,541	16,658	9,051	113,284	643,534
Support and governance	67,041	-	28,652	55,560	151,253
	<u>571,582</u>	<u>16,658</u>	<u>37,703</u>	<u>168,844</u>	<u>794,787</u>

Included in premises costs is depreciation of £6,896 (2021: £8,897).

#### 5 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2022	Support costs £	Governance costs £	2022 Total £	Basis of apportionment
Staff costs	44,720	1,500	46,220	Staff time
Depreciation	6,896	-	6,896	Staff time
Profit on disposal of assets	-	-	-	Asset class
Premises costs	19,638	-	19,638	Invoiced cost
Office costs	11,946	-	11,946	Invoiced cost
Advertising costs	120	-	120	Invoiced cost
Travel costs	1,269	-	1,269	Invoiced cost
Subscriptions	903	-	903	Invoiced cost
Professional fees	20,079	-	20,079	Invoiced cost
Independent Examiner's fees	-	3,000	3,000	Governance
Bank charges	2,191	-	2,191	Invoiced cost
Trustee expenses	-	-	-	Invoiced cost
Sundry expenses	-	-	-	Invoiced cost
	<u>107,762</u>	<u>4,500</u>	<u>112,262</u>	

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 5 Allocation of governance and support costs (continued)

2021	Support costs	Governance costs	2021 Total	Basis of apportionment
	£	£	£	
Staff costs	65,541	1,500	67,041	Staff time
Depreciation	8,557	-	8,557	Staff time
Profit on disposal of assets	341	-	341	Asset class
Premises costs	19,072	-	19,072	Invoiced cost
Office costs	12,120	-	12,120	Invoiced cost
Advertising costs	30	-	30	Invoiced cost
Travel costs	683	-	683	Invoiced cost
Subscriptions	1,276	-	1,276	Invoiced cost
Professional fees	35,234	-	35,234	Invoiced cost
Auditors remuneration for audit services	-	5,220	5,220	Governance
Bank charges	1,597	-	1,597	Invoiced cost
Trustee expenses	-	-	-	Invoiced cost
Sundry expenses	82	-	82	Invoiced cost
	<u>144,533</u>	<u>6,720</u>	<u>151,253</u>	

#### 6 Net (expenditure)/income for the year

This is stated after charging:

	2022 £	2021 £
Auditors remuneration for audit services	-	5,220
Independent Examiner's fees	3,000	-
Depreciation	12,243	14,482
Operating leases – land and buildings	20,226	42,235
	<u>35,469</u>	<u>62,937</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2022 £	2021 £
Salaries	555,921	596,012
Social Security costs	25,398	27,146
Pension Costs	11,426	11,840
	<u>592,745</u>	<u>634,998</u>

Of the above payroll costs, £56,033 (2021: £37,359) is allocated against the charity shop income.

The Trustees are not remunerated for their work as Trustees. During the year no Trustees (2021: none) were reimbursed for travelling and meeting expenses aggregating to £nil (2021: £nil). No trustee received payment for professional or other services supplied to the charity (2021: none).

During the year there were 9 full time and 16 part time employees (2021: 9 full time and 15 part time), as well as approximately 31 part-time home support workers (2021: 36).

The charity considers its key management personnel to comprise the trustees and Director. The total employment benefits including employer pension contributions of the key management personnel were £49,582 (2021: £47,221). No employee earned more than £60,000 (2021: none).

#### 8 Transfers

The analysis of the net transfer of £41,333 from the general fund to restricted funds is shown below.

	£
Transfers from the general fund:	
For the unfunded element of the HIA and Handyman fund	35,267
For the surplus element of the lunch club costs	6,066
	<u>41,333</u>
Net transfer amount	<u>41,333</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 9 Fixed assets

	Freehold Property £	Property Improvements £	Office Equipment £	Computer Equipment £	Motor Vehicles £	Total £
<b>Cost</b>						
At 1 April 2021	504,023	40,349	85,797	27,256	-	657,425
At 31 March 2022	504,023	40,349	85,797	27,256	-	657,425
<b>Depreciation</b>						
At 1 April 2021	61,712	14,045	67,401	19,777	-	162,935
Charge for the year	4,032	2,012	3,684	2,515	-	12,243
At 31 March 2022	65,744	16,057	71,085	22,292	-	175,178
<b>Net book values</b>						
31 March 2022	438,279	24,292	14,712	4,964	-	482,247
31 March 2021	442,311	26,304	18,396	7,479	-	494,490

#### 10 Fixed asset investments

	2022 £	2021 £
Endowment fund	299,999	299,969
National savings bond	20,000	20,000
	<u>319,999</u>	<u>319,969</u>

The balance at the year end includes interest of £30 (2021: £772) being received.  
The endowment fund is held in a Charity Investment Account with Santander.

#### 11 Debtors

	2022 £	2021 £
Other debtors	41,591	31,082
Prepayments and accrued income	24,578	65,216
Customer balances	1,227	1,386
	<u>67,396</u>	<u>97,684</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 12 Bank balances

	2022 £	2021 £
Current account	1,164,219	842,050
Petty cash	1,639	2,384
	<u>1,165,858</u>	<u>844,434</u>

Included within the above totals is a net amount of £12,190 due to customers (2021: net amount of £12,178 due to customers).

#### 13 Creditors: amounts falling due within one year

	2022 £	2021 £
Taxation and social security	8,946	7,050
Other creditors	50,167	63,074
Accruals and deferred income	117,754	26,420
Client accounts	13,417	13,564
	<u>190,284</u>	<u>110,108</u>

Included in accruals is an amount in respect of pension contributions of £426 (2021: £346) outstanding at the year end.

#### Deferred income

	2022 £	2021 £
At 1 April 2021	-	-
Received during the year	80,513	-
Released to incoming resources	-	-
	<u>80,513</u>	<u>-</u>
At 31 March 2022	<u>80,513</u>	<u>-</u>

Income is deferred when it relates to a future accounting period. There was no deferred income at 31 March 2021.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 14 Unrestricted funds

	Balance at 1 April 2021 £	Movement in year		Transfers £	Balance at 31 March 2022 £
		Incoming resources £	Resources expended £		
General fund	777,868	416,358	(192,207)	(41,333)	960,686
Designated fixed asset fund	335,731	-	(3,109)	-	332,622
Designated building fund	275,000	-	-	-	275,000
	<u>1,388,599</u>	<u>416,358</u>	<u>(195,316)</u>	<u>(41,333)</u>	<u>1,568,308</u>

During the year ended 31 March 2006 a large grant was received towards the purchase of the building at 39 King Street. During that year the Trustees took the decision to designate part of the general fund to represent the net book value of the assets held as at 31 March 2006. The fund is reduced each year by the depreciation charged in respect of those assets.

During the year ended 31 March 2011 the Trustees created a new designated fund for reserves to be held for a Building Fund for a future project to build sheltered accommodation for older people. The Trustees are aiming for the Building Project to be completed within the next five years and consequently will be seeking additional funding.

#### 15 Restricted funds

	Balance at 1 April 2021 £	Movement in year		Transfers £	Balance at 31 March 2022 £
		Incoming resources £	Resources expended £		
Core funding	-	140,347	(140,347)	-	-
Covid-19	905	94,672	(92,970)	-	2,607
Befriending and Wellbeing	2,354	74,926	(78,613)	-	(1,333)
Home Repair and Handyman	30,000	-	(35,267)	35,267	30,000
Enhancing Lives	-	24,362	(21,887)	-	2,475
Lunch clubs	-	30	(6,096)	6,066	-
Hospital Discharge	2,784	154,650	(153,094)	-	4,340
Farley Big Local	32,761	80,820	(63,828)	-	49,753
Long Term Conditions	5,289	-	-	-	5,289
IT Project	12,000	-	-	-	12,000
Spread the Warmth	131	-	-	-	131
	<u>86,224</u>	<u>569,807</u>	<u>(592,102)</u>	<u>41,333</u>	<u>105,262</u>

The befriending and wellbeing fund includes the grants and donations income and related expenditure for the charity's Digital Mondays project.

The deficit on the befriending and wellbeing fund will be reversed with funding in the following year.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

---

#### 15 Restricted funds (continued)

The charity acts as the locally trusted organisation for the Farley Big Local partnership. The unspent funds included in the above balance were returned to the funder after the year end due to an overall project underspend.

Details of the transfers are in note 8 on page 26.

<b>Name of fund</b>	<b>Nature, purpose and description of fund</b>
Core funding	Funding received from LLAL
Covid-19	For supporting older people through the pandemic
Befriending and Wellbeing	For services to promote social support and companionship.
Home Support	For supporting older people to remain living in their own homes.
Home Repair and Handyman	For providing repairs to homes of older people and to ensure the homes are safe and secure for the resident.
Enhancing Lives	For services to provide support to older people, including with applications for financial and other support.
Lunch clubs	For the lunch clubs held at Vesper House.
Hospital Discharge	For the support of patients who have recently been discharged from hospital.
Farley Big Local	For the improvement of the Farley Hill local area.
Long Term Conditions	For the support of people with a long term condition.
IT Project	Grants received for the upgrade of the charity's IT equipment.
Spread the Warmth	Donations received to help people keep warm in winter.

Further details about the activities carried in relation to the above funds are contained in the Trustees Report.

#### 16 Endowment funds

The endowment fund of £171,646 was transferred from Vesper House in 2006 and the income is used to support the Vesper House lunch clubs.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 17 Net assets held by funds

	Fixed Assets £	Cash at bank & Investments £	Other Assets £	Creditors £	Total £
General fund	482,247	1,208,949	67,396	(190,284)	1,568,308
Restricted fund	-	105,262	-	-	105,262
Endowment fund	-	171,646	-	-	171,646
	<u>482,247</u>	<u>1,485,857</u>	<u>67,396</u>	<u>(190,284)</u>	<u>1,845,216</u>

#### 18 Financial commitments

At 31 March 2022 the charity had total outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2022 £	2021 £
Land and buildings/other leases:		
Within one year	5,280	4,424
Between 2 and 5 years	1,859	3,240
In over 5 years	-	-
Total future minimum lease payments	<u>7,139</u>	<u>7,664</u>

There are no capital commitments (2021: £nil).

#### 19 Contingent liabilities

There are no contingent liabilities at the year end (2021: £nil).

#### 20 Related party transactions

The charity received donations from trustees of £500 in the year (2021: £600). There are no other related party transactions during the year that require disclosure.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 21 Notes to the Statement of Cash Flows

##### Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2022 £	2021 £
Net income for the year	198,747	(5,622)
Less investment income shown in investing activities	(49)	(919)
Add back depreciation	12,243	14,482
Loss on disposal of fixed assets	-	341
(Increase)/decrease in debtors	30,288	(58,334)
(Decrease) in creditors	80,176	(4,649)
	<u>321,405</u>	<u>(54,701)</u>

##### Cash and cash equivalents

Year ended 31 March 2022	2022 £	2021 £
Cash and cash equivalents	1,165,858	844,434
	<u>1,165,858</u>	<u>844,434</u>
Year ended 31 March 2021	2021 £	2020 £
Cash and cash equivalents	844,434	899,861
	<u>844,434</u>	<u>899,861</u>

##### Analysis of changes in net funds

	2021 £	Cash flow £	2022 £
<b>Net cash</b>			
Cash at bank and in hand	844,434	321,424	1,165,858
	<u>844,434</u>	<u>321,424</u>	<u>1,165,858</u>
	<u>844,434</u>	<u>321,424</u>	<u>1,165,858</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2022

#### 23 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 March 2021 is presented for illustrative purposes.

	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Endowment Funds £	2021 Total Funds £
<b>Income and endowments from:</b>				
Donations and legacies	89,724	-	-	89,724
Donations from LLAL	-	140,818	-	140,818
Charitable activities:				
HIA & Handyman	-	-	-	-
Enhancing Lives	-	-	-	-
Befriending and lunch club service	-	82,425	-	82,425
Hospital Discharge	-	125,000	-	125,000
Farley Big Local	-	(43,787)	-	(43,787)
Covid-19	-	94,740	-	94,740
Other grant income	63,337	-	-	63,337
Income from charitable services	242,245	-	-	242,245
Other trading activities	68,694	-	-	68,694
Investments:				
Bank account interest	147	772	-	919
Other income	11,278	-	-	11,278
<b>Total income</b>	<u>475,425</u>	<u>399,968</u>	<u>-</u>	<u>875,393</u>
<b>Expenditure on:</b>				
Raising funds	86,228	-	-	86,228
Charitable activities	171,402	623,385	-	794,787
<b>Total expenditure</b>	<u>257,630</u>	<u>623,385</u>	<u>-</u>	<u>881,015</u>
<b>Net (expenditure)/income</b>	217,795	(223,417)	-	(5,622)
Transfers between funds	(115,935)	115,935	-	-
<b>Net movement in funds</b>	101,860	(107,482)	-	(5,622)
<b>Reconciliation of funds:</b>				
Total funds at 1 April 2020	1,286,739	193,706	171,646	1,652,091
<b>Total funds at 31 March 2021</b>	<u><u>1,388,599</u></u>	<u><u>86,224</u></u>	<u><u>171,646</u></u>	<u><u>1,646,469</u></u>

**AGE CONCERN, LUTON**

England & Wales - Charity number 200463

---

# Accounts

---

**Contents**

**Financial statements for  
the year ended 31 March 2021**

**Age Concern Luton**

<b>Charity information</b>	<b>1</b>
<b>Trustees' report</b>	<b>2-16</b>
<b>Independent auditors' report</b>	<b>17-20</b>
<b>Statement of financial activities</b>	<b>21</b>
<b>Balance sheet</b>	<b>22</b>
<b>Statement of cash flows</b>	<b>23</b>
<b>Notes to the financial statements</b>	<b>24-36</b>

# Age Concern Luton

## Charity information

---

**Trustees and members  
of executive committee**

Dr Siva Puthrasingam  
Mr Aneel Sharma  
Ms Maxine Braham  
Dr Osei Adjei (passed away February 2021)  
Mr Derek Ludlow CBE DL  
Ms Beverley Creagh

**Patron**

Professor Greg Whyte OBE

**Director**

Mrs Colette McKeaveney MBE DL

**Charity number**

200463

**Head office**

Bradbury House  
39 King Street  
Luton  
Bedfordshire  
LU1 2DW

**Auditors**

Steve Monico Limited  
19 Goldington Road  
Bedford  
MK40 3JY

**Bankers**

Yorkshire Bank  
2 – 4 George Street  
Luton  
LU1 2QB

NatWest Bank  
81 High Street  
Bedford  
MK40 1NE

# **Age Concern Luton**

## **Trustees' report For the year ended 31 March 2021**

---

The members of the executive committee and the Trustees present their Report, Statement of Financial Activities and Balance Sheet for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and the Charities Statement of Recommended Practice (second edition) and Financial Reporting Standard FRS 102.

### **Organisation**

The organisation is a registered charity, registered with a standard Age Concern Constitution. The charity is unincorporated, however this and other matters related to the charity structure is under review. The charity is not affiliated to any other charity, local or national. The Trustees administer the charity and work closely with the management team and volunteers to ensure that the charity meets the needs of the local community.

All Trustees have lived experience either as older people or carers of older people and this enables them to bring empathy and insight to their role. The charity is also fortunate to have a Board which reflects the cultural diversity of the town.

Trustees are eligible to stand for election as older people living in Luton, by virtue of their role as representatives of older persons' organisations, or because through their work they have a special knowledge or interest in older people's issues. Current Trustees are drawn from medical, legal, financial, media, and managerial backgrounds both in industry and the voluntary sector. A third of trustees retire by rotation each year.

There are no formal sub-committees, however from time to time Task and Finish sub-groups may be formed. The Trustee retiring by rotation is Ms Maxine Braham who has stood for re-election. Dr Osei Adjei sadly died in February 2021; his contribution was immense and he is sadly missed by all of us at Age Concern Luton.

All decisions are taken by the main body of Trustees at their meetings, including setting the remuneration of the charity's key management personnel. A Strategic Plan informs the decision-making process.

None of the trustees receive remuneration or other benefit from the charity. There are no contractual or nonpecuniary connections between trustees or senior managers. No related party transactions have taken place during the year.

The Director has delegated authority within terms set by the Trustees for operational matters which includes service delivery, employment of staff and finance.

### **Trustee training**

Training needs of the Trustees are assessed periodically and cover training necessary to comply with Charity Commission guidance and the various regulatory frameworks in which the charity operates. When a new Trustee is appointed, a full programme of induction takes place to meet the needs of the new Trustee appropriate to the size of the charity. Periodically the Board undertake awaydays to consider the development of the charity and their personal contribution.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Objectives and Activities

#### Charitable objectives and reporting under Public Benefit

Age Concern Luton's objectives continue in accordance with its Constitution. The charity's purpose is to provide the most comprehensive help and support possible for all older people in Luton so that they, together with their carers, may continue to have as full and independent a lifestyle as possible. Although Covid-19 restrictions changed some of the methods of delivery we remained open and working seven days per week all through the year. Briefly, the Charity provided support to around 12,000 older people through direct regular service, one-off advice sessions, talks and/or crisis interventions. This is almost half of all Luton's residents aged over 65 years of age.

The charity's stated mission is to make Luton a great place in which to live and grow old.

The charity's values are:

- Compassion and caring for people in need of help and support
- Taking responsibility and being accountable
- Using resources and money creatively and wisely
- Being resourceful and proactive in problem solving
- Creating and nurturing community spirit so that every older person has support
- Generosity and kindness

In setting the charity's objectives and planning its aims and objectives and future activities the Trustees have considered the Charity Commission's general guidance on public benefit. The main aims and objectives of the charity are:

- To provide services which meet the needs of older people and increase their quality of living;
- To enable older people to remain living in their own property by bringing services into their homes;
- To give older people choices about their lifestyle and to help them develop resilience;
- To advocate for and raise awareness of the needs and preferences of older people and increase the range of services available to them;
- To ensure access to the services is readily available to all older people who need them.

The Charity delivers various services free at the point of delivery including Advice and Information, Handyman, Hospital Discharge support, Befriending and Wellbeing. In addition, we provide crisis support through food parcels, heater loans and any other practical means to alleviate hardship. We provide advocacy and support for older people, particularly where they do not have any support from family or friends, this includes supporting people to raise complaints about the care they are receiving, challenge decisions about their support or support them through Tribunals, proceedings or safeguarding investigations. Thanks to the generosity of our supporters no group of older people is excluded by reasons of economic hardship and our service planning ensures we monitor service uptake and address any underrepresented groups.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Charitable objectives and reporting under Public Benefit (continued)

Despite the difficulties of Covid tier restrictions and several periods of lockdown we have continued to be active and visible within our community. This has been a year of rapid change, reacting and revising our operational plans each day. We remained open at our King St office, operating what rapidly became an emergency service. Four key staff were on hand to co-ordinate activities and to handle the huge call volume which continued throughout the year: we often handled a months' worth of referrals from 17 agencies and other individuals in just one day. These staff were also on hand to support those older people who turned up at the office, unable to get emergency help and often unaware or unable to understand that there were restrictions due to dementia, mental illness or simply being so desperate they were prepared to flout the rules. Demand for crisis help rose dramatically, particularly as food shortages increased in supermarkets. As a team, with the support of many volunteers, we spent countless hours listening to people who were confused, angry or grieving and providing advice, information, and reassurance in addition to delivering practical help.

Throughout the pandemic we prioritised a daily operational briefing to be shared with referring partners so that they could entrust older folk in need to us safely and with confidence. If Age Concern Luton had been unable to continue our work within lockdown, we do not believe that there would have been sufficient resilience within local systems to meet the 4,000 unique shops and 7,500 meals worth of food parcels we provided during Wave 1 and continue to provide through Wave 2 and beyond.

Most staff were able to work from home, but they also continued to be there for older people and their carers throughout the course of the pandemic.

With the support of our funders we produced a magazine and guide to help people navigate and locate help during lockdown. We have also featured, almost monthly on local radio or in the press. Through the pandemic we have also worked with journalists and appeared in several BBC /ITV features on older people's views and experiences of the Covid-19 pandemic.

During the early stages of the Covid-19 pandemic we also quickly adapted our services to ensure that help was readily available to people aged over 70 who were previously coping well but now required to shield or self-isolate. During the first wave alone, we directly helped 375 households with weekly shopping, 150 households with occasional shopping, we provided 4,000 meals and spoke to 3,800 older people regularly to ensure that they were well and had everything they needed. We fitted handrails, safety devices and attended to urgent household repairs for many older people, often being the only agency still active on the ground. We were fortunate to obtain grants for activities during Covid; we provided a seven-day service throughout the pandemic and continue to do so at the time of writing.

We continue in our role as locally trusted organisation, supporting the people of Farley Hill who were awarded £1 million to improve their local area for the benefit of all residents. To this end with work closely with residents, support them in the administration of their finances and directly employ and manage a worker on their behalf.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Fundraising activities

With stronger fundraising regulation now in place in the UK and EU, the charity has worked to ensure that it maintains high standards in how it works with funders, donors and supporters and that fundraising practices and management meet the requirements of the new regulations.

As required by the Charity Commission we advised our funders and donors where we would be unable to deliver activities due to Covid-19 restrictions and sought permission to delay or vary activities.

Key features of the charity's approach to fundraising are:

- The charity is a member of the Institute of Fundraising and follows the Code of Fundraising Practice which is set by the Fundraising Regulator through its Standards Committee. The charity is registered with the Fundraising Regulator which maintains the standards for charitable fundraising and ensures that fundraising is respectful, open, honest and accountable to the public. It also takes complaints about fundraising, investigates cases and adjudicates on fundraising practice;
- The fundraising approach is in line with the charity's aims and objectives;
- The charity raises funds through corporate donations and trusts and foundations fundraising. Individual gifts and gifts in wills are encouraged via a message on the charity's website;
- The charity does not carry out any telephone, face-to-face or door-to-door fundraising;
- The charity does not hold a donor database and does not swap or share data and never sells data.
- The charity has a complaints policy which outlines commitment to resolving fundraising complaints as promptly and amicably as possible. It also sets out the process for handling any complaints received. All complaints are recorded, along with the actions taken to resolve the complaint and the outcome of those actions. Complaints will be reported and referred to the Fundraising Regulator if a resolution with the complainant cannot be reached or if the charity is in breach of any aspect of a code of fundraising practice.
- In 2020/21 no complaints were received;
- The Trustees can provide additional assistance, advice and reassurance on the standards of the charity's fundraising delivery.

### Activities and achievements

The Statement of Financial Activities for the year is set out on page 21 of the financial statements. A summary of the financial results and the work of the charity is set out below.

# **Age Concern Luton**

## **Trustees' report For the year ended 31 March 2021**

---

### **Chair's Foreword**

Since the start of the pandemic everything is more difficult. In the first quarter of 2021-22 the coronavirus pandemic continues to dominate our work, efforts, and plans. As the disease disproportionately affects older people (85% of fatalities are over 70 years of age) and therefore we have rightly kept this front and centre. Since February 2021 we have made a huge number of telephone calls, with the assistance of over 100 volunteers, to help increase the vaccine take up. We have focused on a) discussing vaccines, b) helping people overcome vaccine barriers (with practical support e.g. transport, additional check-up calls for those worried about feeling ill afterwards, and ensuring people they care for have a plan B if they are not well, etc.), c) listening to those that are vaccine hesitant and d) providing advice/information/support to those who are unsure. We have worked with NHS partners who asked us to make special efforts with BAME communities to both feedback concerns and ensure the messages they wanted to get through were amplified. This work (i.e., engaging with the vaccine hesitant) is not simply a case of sending out a leaflet nor can it be done in one conversation. It requires active listening, consideration, and multiple conversations (which beget more conversations, finding answers etc.) as well as then providing detailed feedback. This single piece of work cannot be underestimated in its impact for the community.

Despite this being in many ways yet another difficult and challenging year we continued to achieve many great outcomes for Luton's older people and those who care for them. This included increased income through obtaining benefits, increased mobility, improved physical health, improved diet, reduced social isolation and loneliness, reduced risk of slip, trip or fall, reduced risk of mental deterioration, improved home safety and subsequent reduction in anxiety, support in decision making and help in accessing medical support to identify dementia.

Our core strength is a great team of volunteers and staff who are client outcome focused and who work well together for the benefit of our service users. Although we refer to "services" below our activities are best described as different functions of the same team as everything we do is interdependent. All functions provide a single point of access for older people or professionals involved in their care.

We are especially grateful to Dan, our Head of Operations for his foresight and creativity in developing safe working practices at pace and keeping us all safe and well supplied with PPE throughout the pandemic. Our sincere thanks also go to all staff and volunteers who worked the front line and who continued to serve our community at all stages of the pandemic. We look forward to continuing this in the coming year and thank all who have contributed to our work, in so many ways in so many ways.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2020 – 31 March 2021

##### 1) Hospital Discharge Meet and Greet

This free to user service, which provides practical and emotional support to older people leaving hospital or care, was never more needed than in this year, when even those who did have loving and supportive families were restricted in the help, they could give aging parents and loved ones.

Number of patients aged 75 and over	221
Number of patients aged 75+ re-admitted to hospital	19
Number of patients under 75	97
Number of patients under 75 re-admitted to hospital	3

The Meet & Greet service supported 318, mostly frail older people leaving hospital. This is fewer than in 2019 -20 and is due to the hospital pressure from Covid impacting elective procedures. Those we did see needed many more interventions, approximately 16 per patient. Discharge during the pandemic has been different: Hospital staff spent a lot more time putting together the jigsaw of support needed to discharge patients, consequently there were many more cancellations in discharge because some element of support was not available. Also, the age profile of service users is lower – many more people, some as young as 40 did not have family support and were unable to look after themselves. There were very few follow up appointments available and attended, where these were available people preferred not to attend due to fear of infection.

This disrupted pattern began in March 2020 and through the year there were also fewer older people discharged to their own homes than normal. Those who were discharged during restrictions and lockdowns needed high levels of support, we completed 5088 interventions in the year. There were many challenging examples of support needed at a time when it was difficult to access any services. Our focus therefore shifted to supporting older people who were unwell in their own homes, thus avoiding admission where possible through the efforts of the whole organisation. For example: a discharged patient might need food, continence supplies, handrails, use of a mobile telephone, and advocacy with those providing care for many weeks. Age Concern Luton adapted to these new circumstances via a flexible model of care.

The service continues to contribute to efficiency savings made by statutory services; The return on investment calculated by the workbook equates to £5.19 of benefit for every £1 invested. The cost workbook does not calculate the cost of admission avoidance although the service certainly contributed to this outcome throughout the pandemic.

**The net outcomes achieved through Meet & Greet were reduced re-admission, greater patient satisfaction, enhanced recovery, safer support for severely ill at home, speedier and safer discharges.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2020 – 31 March 2021 (continued)

##### 2) Home Repair

The team worked all through the pandemic and completed 1256 home repairs for disabled older people in Luton. These were primarily crisis or safety interventions including fitting key safes, re-arranging furniture to allow for hospital beds, fitting handrails and other crisis needs. They also responded to nearly 900 enquiries for advice on repairs, including arranging covid safe repairmen to attend boiler breakdowns, electrical problems, floods, etc.

Almost 80% of all beneficiaries were aged over 65, with nearly 90% living alone. Over a third of service recipients lived in three of the poorest Luton wards - Northwell, Dallow and Farley. Nearly half of all beneficiaries were aged over 75 years and living alone in the community. The service is essential to keep low-income older people independent and safe at home.

During the pandemic the most requested handyman interventions were fitting grab rails and key safes, together with other safety related interventions. This accounted for almost two thirds of all referrals. We fit most key safes within 2 hours of referral from a social or health care professional thereby enabling safer and timely discharge. This intervention is critical to ensuring that terminally ill people can die at home where this is their and their family's preference. Our team also reorganised space in properties to allow care to be delivered safely and installed assistive technologies. We also continue to offer affordable gardening solutions to disabled elderly residents.

We also saw an increase for emergency heater loan, principally because it was very difficult to find tradesmen during lockdown. Beneficiaries are typically those living in the worst properties and therefore at most risk of cold related illness. It takes our team just a few hours to deliver radiators after a referral has been received - so nobody waits long in the cold before help arrives.

More than 98% service recipients described the help they received from the home repair scheme as excellent or good and all our service recipients said they would happily recommend the scheme to others.

**Overall our Home Repair service has achieved the following outcomes for older people: a reduction in the risk of falling and subsequent hospital admission; reduced risk of injury from falls, greater peace of mind as a result of home security improvements; safer discharge from hospital; slower decline in physical health and more opportunities to remain living safely at home.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2020 – 31 March 2021 (continued)

#### 3) Home Support – Domestic cleaning and shopping

The service, which comprises a practical cleaning, bill paying, shopping and laundry service for frail and disabled adults living in their own homes operated all through the pandemic with many challenges: there was vastly increased demand for emergency help particularly due to shielding for people aged over 70 and the Clinically Extremely Vulnerable. Consequently, there were high number of un-chargeable hours, with staff often queuing hours to get essential items for people on restricted diets. The team improvised during times of supermarket shortages, and we developed specialist food parcels for older people. Unfortunately, our costs increased through the periods of restriction; this was in part due to paying staff salary top ups to ensure they observed periods of self-isolation. We also spent a lot of money ensuring adequate PPE and of course there was inevitably, increased cancellation of services by clients, particularly where family moved in to support them through the pandemic. We also dealt with more emergencies daily where people had found solutions such as neighbours helping with laundry or shopping, but these arrangements broke down as time went on. We are beginning to recover with more people resuming service each month. Staff on the scheme are much more than just housekeepers; they support the older person to have a good quality of life and cross refer to other services within and external to Age Concern Luton to help them maintain their independence.

Typically, service users have multiple illness or disability (88%) and live alone (72%); around half of service users are males. Two thirds of the people receiving this service are aged over 81 years. 33% live in one of the three most deprived areas of Luton. During lockdown, the service continued to operate for the frailest where this was necessary to maintain their wellbeing.

Home Support is one of the charity's oldest services and as our only chargeable service constantly struggles to remain affordable for our poorer clients, whilst ensuring that it covers the costs associated with delivery. This is exacerbated by the need, as part of our mission, to support a number of clients who are unable to access help from other agencies due to issues which make them unprofitable for the private sector, e.g. access to finance, poor payment history, safeguarding concerns, location.

**The net outcome for older people using the Home support service is reduced social isolation, improved physical environment, reduced risk of injury from falls, improved nutrition, enhanced independence, enhanced dignity, improved hygiene and health, reduced anxiety and depression.**

## Age Concern Luton

### Trustees' report For the year ended 31 March 2021

---

#### Activities and achievements (continued)

#### Services Overview for the period 1 April 2020 – 31 March 2021 (continued)

#### 4) Enhancing Lives

During lockdown this service ceased to operate on a face-to-face basis and was reduced to a telephone advice and remote form filling service. Client feedback indicates that this was not the best way to achieve great outcomes as many people needed more support than just advice and help with forms. A pause in evictions, PIP Tribunals and house moves meant that in the main those who were housed or had some income could be kept stable. It also meant however that many difficult to engage people enjoyed a false sense of security in addressing their problems; for those in crisis it became even more difficult to access support. The Enhancing lives team worked flexibly to support clients, this included, for example, providing mobile telephones so that people could speak to social workers or bringing electronic devices into their homes so that they could complete applications remotely.

During the pandemic this service has also had many queries from families trying to access support for loved ones at a distance, there have also been many more people trying to sort out a relatives affairs where they have gone into care.

We continue to provide this essential AQS accredited service which helped 400 older people access specialist support with housing and maximising their incomes; we are proud that it continues to be an important part of preventing poverty and disadvantage in old age. More than half the people accessing the service are aged over 80, seeking assistance with care, benefits, and support to live independently. The younger clients are typically disabled people or those with housing related problems and carers of disabled people. They often need support with attending or representation at PIP appointments, many having been destitute through benefit sanctions. Increasingly we are seeing clients who are poorly or insecurely housed in low quality and neglected property. The service works with everything else that we do to ensure they have food and shelter whilst negotiating with the various agencies involved in their cases. These complex cases require specialist input and are time intensive; this in turn has impacted the number of people the service can accommodate.

**The net outcome for all those using the outreach service was access to advice and information, increased income, support to make choices.**

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Activities and achievements (continued)

#### Services Overview for the period 1 April 2020 – 31 March 2021 (continued)

#### 5) Wellbeing – Getting On, Befriending, Telephone Club, Community Transport and Lunch Clubs

Our normal Getting On interventions, aimed at getting people out and active were largely paused due to Covid and replaced with interventions which encouraged folk to stay home and limit contact. However, we have enabled older people to shield, or reduce unnecessary journeys from their homes, without ignoring their core needs. Whilst the country has begun to 'open up' older people (given risk factors) have sought to limit their contacts and so demand for our regular support has remained steady. The country at large is split between those who have perhaps got a bit lax (and those still fearful) and we've found that this has made returning to a more normal arrangement is not appropriate for many of the people we support. We have had countless challenges trying to put in place robust systems for those who are anxious or have had bad experiences in the wider community. This has meant that we have not resumed lunch clubs, social events or day trips as we are struggling to find a balance which suits our older people and volunteers.

Given so many older people have effectively been at home for over a year we have found that there are both physical and mental barriers to re-entering society. For example, the town centre appears to have a much more relaxed approach to social distancing/mask wearing than the streets/shops in more residential areas. We have found that older people have lost the physical strength/mobility to undertake certain tasks and, as neighbours/family members/friends have left furlough they have less support. Consequently, all our traditional services (excluding lunch clubs which remain closed) have seen an up-tick in referrals for practical support.

Face-to-face befriending has now resumed where both parties are happy to meet. This is aimed at the housebound and during lockdown this activity was suspended, causing great distress to the older people and the volunteers. Volunteers of course continued to telephone and support the older people; most of these people have disabilities or are completely housebound or bedbound and window visits were popular when allowed. Consequently, volunteers became their champions, advocating for the older people and ensuring they received practical help, as well as ongoing emotional support. The average age of people with a befriender is 85, with the oldest being 101 and the youngest 54.

Prior to Covid19, 137 people had a telephone befriender. Of those people, the average age is 86, with the oldest person being 100 and the youngest being 56. Most of these people have disabilities or are completely housebound or bedbound. By the 1<sup>st</sup> April 2020 this figure increased with a total of 1, 622 new clients needing support from the charity.

Going forward we have continued regular contact with almost 3,000 older people to ensure their Covid disaster plans remain appropriate, and, where wanted provided regular contact to alleviate loneliness. We have introduced and increased contact with people identified by partners (particularly those referred by clinicians) who have reported issues including depression, loneliness, and anxiety.

**The outcomes achieved by the Wellbeing strand for service users were: an improved diet and reduced risk of malnutrition for individuals; reduced risk of loneliness and depression as a result of greater contact with other people; and earlier detection of deteriorating mental and physical health.**

# **Age Concern Luton**

## **Trustees' report For the year ended 31 March 2021**

---

### **Activities and achievements (continued)**

#### **Services Overview for the period 1 April 2020 – 31 March 2021 (continued)**

##### **6) Farley Big Local**

We continued in our role as accountable body for Farley Big Local, the project is now in its sixth year and the funds must be committed to be spent by 2026. These funds are not available for the work of Age Concern Luton, rather we administer this fund to support the people of Farley Hill in developing their vision for the Big Local project to benefit residents of all ages. The project is accountable to Big Local Trust on behalf of the Big Lottery Fund.

During the last year the FBL project has developed a greenspace plan and several new play parks and a Forest Trail are due to be delivered by summer 2022. Additionally, Farley Big Local were active in provision of information and emergency food for residents suffering hardship due to loss of work or reduced income due to Covid19. They also hosted several online events and we worked in partnership with various community groups to meet the community's needs.

##### **7) Community Development**

We also continued to support several local community organisations and small charities with HR, Governance and Health and Safety advice free of charge because we see it as a way of improving Luton which in turn is in the interests of older people.

##### **8) Charity Shops**

Our George St charity shop closed in December 2020, having been unable to open due to Covid restrictions from the previous March. The other two shops remained closed and did not re-open before the end of the financial year. Several retail staff were re-deployed in providing emergency help to older people within the wider Age Concern Luton team. Whilst some of our retail strengths are the people who run and work in our shops, we did not develop on-line trading due to lack of skill within the team. We have since developed a new retail strategy with the aim of operating more profitable shops, without losing the strong sense of community ownership.

##### **9) Volunteers**

During Covid we enrolled a phenomenal 609 volunteers, although some have now returned to work, we are still larger in terms of volunteer activity than pre pandemic. Many of our new volunteers are telephone befriender and their role has been vital in keeping people connected to support and practical help as previously discussed. Of special mention are those wonderful volunteers who worked all through the pandemic delivering supplies including food, continence products, emergency heaters or other necessities; often within minutes of a referral being received. These deliveries made the difference in someone being able to access emergency help that prevented them being admitted to a care facility and enabled them to remain safely at home. Recent polling of our volunteers for our interim Getting On report indicate high satisfaction with their role and reporting benefits such as feeling connected to others. As the country "opens up", we are happy to report that 87 home visiting partnerships are now re-established, although we are still observing Covid secure guidelines given the health of all parties.

Recent polling of our volunteers for our interim Getting On report indicate high personal satisfaction with their role and reporting benefits such as feeling connected to others.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### 9) Volunteers (continued)

Including our "occasional" volunteers, we currently have 9 volunteers for each member of staff. Volunteers deliver all our Wellbeing services undertaking key roles including leadership, visiting the lonely, cooking and serving nutritious meals, administration. They are also expert advisors, including on disability, care, and benefits; PAT testing; driving, retail, fundraising, gardening, events organisation, document review, strategy, finance and of course as Board Members.

We are truly humbled by and grateful for the dedication of our volunteer team. Each one works a minimum of 3 hours per week. This was especially helpful at a time when we had such a hugely reduced income. Our sincere thanks to every wonderful volunteer for their dedication and continued service, without them there would be a much smaller and far less effective Age Concern Luton.

### Income generation

The overall incoming resources were £875,393 (2020: £1,188,795).

Transfers between funds to meet the unfunded portion of costs were necessary and are detailed in note 8 on page 29. In total this amounted to £115,935 from the General Fund to restricted funds (2020: £54,892) in order to maintain essential activities following some funding losses.

Although reserves look healthy, most of the amounts are held as functional operational property at Vesper House and King St. Free reserves at 31 March 2021 are £619,109 (2020: £502,449) which represents approximately 8 months running costs.

The charity is constantly reviewing all the current service offers in partnership with the people we serve and the volunteers and staff who deliver the services. This dialogue enables it to develop and adapt to ensure relevance to the needs of older people in Luton and to act in the most cost effective and relevant ways. Loss of income in this year forced some difficult decisions in terms of which services the charity can offer going forward however there is limited potential to develop profit making paid for services, this is because Luton pensioners remain among the most financially disadvantaged in the region. Developing fundraising as a more prominent core activity is essential if the charity is to meet the needs of the poorest in our community.

### Future activities

Age Concern Luton is committed to providing a high quality, affordable or free and reliable service for all our service users and is also committed to expanding the work we carry out. The Trustees will focus their attention over the coming year on carefully managing funds in order to achieve this. Specifically, the Trustees have agreed plans to work towards the following objectives:

- Proactively seeking new funding to maintain incoming resources at sufficient levels;
- Reconsider whether an incorporated constitution is appropriate for the charity;
- Enact a new retail strategy to improve retail performance;
- Continue to build reserves in the Designated Building Fund for the construction of a retirement village containing accommodation and amenities for older people which will be built on a plot of land purchased with these reserves;
- Develop new services, grow existing services where necessary and innovative ways to support the frailest elderly to live at home
- Maintain free and very low-cost services for the poorest in our community.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Future activities (continued)

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

### Reserves policy and risk management

The Charities Risk management strategy comprises of:

- A risk policy which defines risks and sets out control measures through policies, systems and procedures to mitigate those risks
- An annual review and report of the main risks to the charity
- Procedures to be followed should any risk materialise

The various management committees continue to be vigilant in identifying and mitigating risks and a risk register is maintained and reported on to the Trustees at Board meetings. The Trustees have taken steps to identify risks and implemented measures to mitigate these risks. The key risk to the charity is potential cuts in income from public funding and lower income from shops. To mitigate these risks the Trustees have given priority to the development of a structured fundraising plan and the structuring of our reserves to ensure adequate provision for the future of the charity.

The Trustees believe unrestricted financial reserves should be held because of the charity's dependence on funding from statutory authorities. The continuous risk that all, or some, of our funding may be withdrawn is assessed and mitigated by the holding of adequate reserves. In the event of withdrawal of funding, Age Concern Luton would use reserves to continue services for a period, either bridging the gap if alternative funding could be found or withdrawing slowly from service users in order for them to be able to seek alternative care arrangements.

Decisions of this nature will not be taken lightly and will be properly considered by the Trustees before implementation.

In the opinion of the trustees, the minimum level of unrestricted reserves to be held should be approximately equal to the value of our largest annual contract, or six months running costs. At the year end free reserves of the General Fund amounted to £619,109 (2020: £502,449) which is consistent with the reserves policy.

Within unrestricted reserves, but not included in free reserves, is £335,731 (2020: £338,860) held under a designated fixed asset fund and £275,000 (2020: £275,000) held under a designated building fund for a future project to build sheltered accommodation for older people.

The long-term objective of the charity is to build its own retirement village consisting of sheltered accommodation and a sufficient range of amenities for older people. This will further enhance the service provided by the charity to older people and will mean that necessary amenities such as grocery shops, pharmacies and hairdressers will be locally available to more service users without the need to travel or rely on deliveries.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Investment policy

The Trustees have considered the most appropriate policy for investing funds and have found that Post Office and building society accounts, designed for the charity sector, meet their requirements. The merger with Vesper included the transfer of a property and a permanent endowment of £171,646. The choice of investment funds was shown to be reasonable in what was a difficult financial climate.

### Acknowledgements

The Trustees extend sincere thanks to NHS Luton CCG for their support of our Meet and Greet project and Luton Borough Council/London Luton Airport Limited (LLAL) via BLCF for their ongoing financial support. It is thanks to this support that we can provide vital services free of charge, or at nominal cost to those who are most in need.

Our thanks to the National Lottery Fund who funded our Getting On project, the purpose of the grant is to develop new and exciting opportunities for all older people in Luton to meet and make supportive networks to support healthy ageing. During the pandemic they enabled us to support people who were isolated within the community, especially those home alone with life limiting illnesses including dementia.

Sincere thanks to Lloyds Foundation, this time not only for their funding but also for their flexibility, understanding and responsiveness to our clients' changing needs. Their funding and practical help has supported our staff and consequently enabled us to continue to support many older people in crisis. Our thanks also to Gary Beharrell, our Grant Manager for his wise advice.

We greatly appreciate the vital Covid-19 grant awards received from Independent Age, CCSF, Shanly Foundation, Cadent Foundation, BLFC and LBC which together enabled us to support people who were shielding or self-isolating; without this money we could not have supported the wide-ranging needs of our community. This money provided, information, key safes, heating, continence products, food, PPE and practical help.

Our sincere thanks also to Ryebidge who marked their 10<sup>th</sup> anniversary dinner in September 2019 with a very generous donation, and a second one this year - we wish you many years of continued success!

Special thanks go to the Gale Family Trust whose generous donation arrived at just the right time to stop us all worrying about how we would get through the pandemic with a vastly reduced income!

Our special thanks go to every one of the Luton Lions Runners who ran in the worst possible weather to raise over £4,000 for us, you are all stars.

We are very grateful to the Vauxhall Van Plant Employee Charity and Clonrobin Contracts for their continued support, and to the folk at DHL for their kind donation. Thank you all.

We also remember fondly all those who left legacies or gifts in their Wills. Thank you to the grieving families who so generously donated money instead of funeral flowers.

Our thanks also go to some very special people:

Greg Whyte OBE, our wonderful patron and champion who supports us tirelessly in many ways.  
Lord-Lieutenant of Bedfordshire Mrs Helen Nellis for her ongoing encouragement & wisdom.

# Age Concern Luton

## Trustees' report For the year ended 31 March 2021

---

### Acknowledgements (continued)

Finally, the Trustees would also like to acknowledge and thank all those that have generously supported the work of Age Concern Luton during the year whether as individual donors, customers or volunteers. Your contribution has been truly appreciated and we hope to have your continued support.

### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources of the charity for that period. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP 2019 (FRS 102);
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume 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, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### Statement of Disclosure to the Auditors

The Trustees have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

As far as the Trustees are aware, there is no relevant audit information of which the charity's auditors are unaware.

### Independent auditors

Steve Monico Limited have expressed their willingness to continue as independent auditors and their re-appointment will be proposed at the Annual General Meeting.

Approved by the Trustees on 30 September 2021  
And signed on their behalf by

*Maxine Braham*

**Ms Maxine Braham**  
Trustee

# Independent auditors' report to the Trustees of Age Concern Luton

---

## Opinion

We have audited the financial statements of Age Concern Luton (the charity) for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Trustees' Report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

# Independent auditors' report to the Trustees of Age Concern Luton

---

## **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the Trustees' Report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities set out on page 16, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

## **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud, is detailed below:

- We obtained an understanding of the nature of the sector in which the charity operates, including the legal and regulatory framework applicable to the charity. We consider that the most significant are the Charities Statement of Recommended Practice, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and the charity's Trust Deed.
- We obtained an understanding of how the charity complies with these requirements by discussions with those charged with governance and reviewing the minutes of Trustee meetings.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with those charged with governance.
- We inquired of those charged with governance about their own identification and assessment of the risk of irregularities, including any known actual, suspected or alleged instances of fraud.
- We discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to irregularities or fraud.

## **Independent auditors' report to the Trustees of Age Concern Luton**

---

### **Auditor's responsibilities for the audit of the financial statements (continued)**

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

In addition to the risk of management override of controls, we have identified revenue recognition as the area where the financial statements are most susceptible to material misstatement due to fraud. Audit procedures performed included a review of income paperwork and sample testing.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (i.e. gives a true and fair view).

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit

## Independent auditors' report to the Trustees of Age Concern Luton

---

### Use of report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Steve Monico Limited, Statutory Auditor  
Chartered Accountants and Registered Auditors  
19 Goldington Road  
Bedford  
MK40 3JY

Date: 30 September 2021

*Steve Monico Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.*

## Age Concern Luton

### Statement of financial activities (including Income and Expenditure Account) For the year ended 31 March 2021

	Notes	2021 Unrestricted Funds £	2021 Restricted Funds £	2021 Endowment Funds £	2021 Total Funds £	2020 Total Funds £
<b>Income and endowments from:</b>						
Donations and legacies		89,724	-	-	89,724	32,185
Charitable activities:						
LLAL income		-	140,818	-	140,818	155,000
HIA & Handyman		-	-	-	-	30,000
Enhancing Lives		-	-	-	-	23,884
Befriending and lunch club service		-	82,425	-	82,425	150,747
Hospital Discharge		-	125,000	-	125,000	125,000
Farley Big Local		-	(43,787)	-	(43,787)	149,034
Covid-19		-	94,740	-	94,740	-
Other grant income		63,337	-	-	63,337	-
Income from charitable services		242,245	-	-	242,245	330,240
Other trading activities	3	68,694	-	-	68,694	178,781
Investments:						
Bank account interest		147	772	-	919	2,008
Rental income		-	-	-	-	2,034
Other income		11,278	-	-	11,278	9,882
<b>Total income</b>		<u>475,425</u>	<u>399,968</u>	<u>-</u>	<u>875,393</u>	<u>1,188,795</u>
<b>Expenditure on:</b>						
Raising funds	3	86,228	-	-	86,228	134,946
Charitable activities	4	171,402	623,385	-	794,787	775,284
<b>Total expenditure</b>		<u>257,630</u>	<u>623,385</u>	<u>-</u>	<u>881,015</u>	<u>910,230</u>
<b>Net (expenditure)/income</b>		217,795	(223,417)	-	(5,622)	278,565
Transfers between funds	8, 14, 15	(115,935)	115,935	-	-	-
<b>Net movement in funds</b>		<u>101,860</u>	<u>(107,482)</u>	<u>-</u>	<u>(5,622)</u>	<u>278,565</u>
<b>Reconciliation of funds:</b>						
Total funds at 1 April 2020		1,286,739	193,706	171,646	1,652,091	1,373,526
<b>Total funds at 31 March 2021</b>	14, 15, 16	<u>1,388,599</u>	<u>86,224</u>	<u>171,646</u>	<u>1,646,469</u>	<u>1,652,091</u>

All operations are continuing operations.  
The notes on pages 24 to 36 form part of these financial statements.

## Age Concern Luton

### Balance sheet As at 31 March 2021

	Notes	2021 £	2020 £
<b>Fixed assets:</b>			
Tangible fixed assets	9	494,490	509,290
Fixed asset investments	10	319,969	318,347
<b>Total fixed assets</b>		<b>814,459</b>	<b>827,637</b>
<b>Current assets:</b>			
Debtors	11	97,684	39,350
Cash at bank and in hand	12	844,434	899,861
<b>Total current assets</b>		<b>942,118</b>	<b>939,211</b>
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	13	(110,108)	(114,757)
<b>Net current assets</b>		<b>832,010</b>	<b>824,454</b>
<b>Total assets less current liabilities</b>		<b>1,646,469</b>	<b>1,652,091</b>
<b>Total net assets</b>		<b>1,646,469</b>	<b>1,652,091</b>
<b>The funds of the charity:</b>			
Unrestricted funds	14	1,388,599	1,286,739
Restricted funds	15	86,224	193,706
Endowment funds	16	171,646	171,646
<b>Total charity funds</b>	17	<b>1,646,469</b>	<b>1,652,091</b>

The notes on pages 24 to 36 form part of these financial statements.

The financial statements were approved by the trustees on 30 September 2021

And signed on their behalf by

*Maxine Braham*

**Ms Maxine Braham  
Trustee**

## Age Concern Luton

### Statement of cash flows For the year ended 31 March 2021

	Notes	2021 £	2020 £
<b>Cash flows from operating activities:</b>			
Net cash used in operating activities	21	(54,701)	274,895
<b>Cash flows from investing activities:</b>			
Interest and dividend income		919	2,008
Interest income allocated to fixed asset investments		(1,522)	(1,778)
Cash banked into investment account		(100)	-
Rental income		-	2,034
Payments to acquire tangible fixed assets		(223)	(10,052)
Proceeds of disposal of tangible fixed assets		200	-
<b>Net cash used in investing activities</b>		<b>(726)</b>	<b>(7,788)</b>
<b>Change in cash and cash equivalents in the year</b>		<b>(55,427)</b>	<b>267,107</b>
Cash and cash equivalents at the beginning of the year		899,861	632,754
<b>Cash and cash equivalents at the end of the year</b>		<b>844,434</b>	<b>899,861</b>

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2021

---

### **1 Accounting policies**

#### **1.1 Accounting convention**

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a true and fair view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

#### **1.2 Grants and contracts**

These comprise amounts receivable during the year. Where the grant was not utilised in the financial period the grant is deferred after obtaining permission from the funder.

#### **1.3 Donations**

Donations are accounted for when the criteria of entitlement, measurement and probability of receipt are met. Donations from goods donated for resale in the charity shops are recognised when the goods are sold.

#### **1.4 Commissions**

Commissions are accounted for when receivable.

#### **1.5 Operating leases**

Where there is a rent-free period, the cost of the lease is spread over the term of the lease to the next rent review date.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2021

---

### Accounting policies (continued)

#### 1.6 Allocation of costs

Staff costs are allocated over direct charitable expenditure and management and administration on the basis of time spent. Premises costs are allocated by usage. Other direct costs are allocated by the purpose of the expenditure. Liabilities are recognised on an accruals basis in the period to which they relate.

#### 1.7 Governance costs

Governance costs are those costs associated with maintaining the governance of the charity as opposed to the management of the charity's activities.

#### 1.8 Fixed assets and depreciation

Fixed assets are recorded at cost.

Assets are depreciated at rates which the Trustees consider will write down the assets over the period of their useful economic lives. The rates used are as follows:

Freehold property (40% of cost)	50 years, straight line method
Office equipment	20%, reducing balance method
Computer equipment	33%, reducing balance method
Motor vehicles	25%, reducing balance method

No depreciation is charged on additions in the year of acquisition for motor vehicles.

#### 1.9 Investments

Investments are held in the form of charity accounts with a bank or building society and are recognised at the amount held in the account at the balance sheet date. Any interest received from the account is included in investment income on a receivable basis.

#### 1.10 Charity shop income and expenditure

Charity shop costs are those costs which are directly attributable to the charity shops. These costs are included in the Statement of Financial Activities under incoming resources as Costs of Generating Funds to give a total of net incoming resources available for charitable application.

#### 1.11 Stock

Stocks are recognised at the lower of cost or net realisable value less any provision for slow-moving or obsolete stock.

#### 1.12 Pension costs

The charity operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged as an expense in the year they are payable and are allocated between funds in line with the allocation of the related gross pay.

# Age Concern Luton

## Notes to the financial statements For the year ended 31 March 2021

### Accounting policies (continued)

#### 1.13 Fund accounting

General funds reflect the accumulated unrestricted reserves of the charity. They are available for use at the Trustees' discretion, in furtherance of the general objectives of the charity. Designated funds are also unrestricted funds, but represent funds set aside for a specific purpose by the Trustees. Endowment funds are funds where there is no power to convert the capital into income, and must generally be held indefinitely. Restricted funds are those funds where a restriction on their use has been imposed by the donors.

#### 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

#### 3 Charity shop income and expenditure

	£	2021 £	£	2020 £
<b>Income</b>		68,694		178,781
<b>Expenditure</b>				
Salary and other staff costs	37,259		68,627	
Rent and rates	35,355		47,437	
Other shop costs	13,614		18,882	
		<u>(86,228)</u>		<u>(134,946)</u>
<b>Net (expenditure)/income</b>		<u>(17,534)</u>		<u>43,835</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 4 Analysis of expenditure on charitable activities

2021	Salary costs	Other staff costs	Premises costs	Other costs	2021 Total
	£	£	£	£	£
Care for the elderly	504,541	16,658	9,051	113,284	643,534
Support and governance	67,041	-	28,652	55,560	151,253
	<u>571,582</u>	<u>16,658</u>	<u>37,703</u>	<u>168,844</u>	<u>794,787</u>
2020	Salary costs	Other staff costs	Premises costs	Other costs	2020 Total
	£	£	£	£	£
Care for the elderly	481,419	20,863	17,755	107,604	627,641
Support and governance	52,442	-	32,910	62,291	147,643
	<u>533,861</u>	<u>20,863</u>	<u>50,665</u>	<u>169,895</u>	<u>775,284</u>

Included in premises costs is depreciation of £8,897 (2020: £14,413).

#### 5 Allocation of governance and support costs

The breakdown of support costs and how these were allocated between governance and other support costs is shown below.

2021	Support costs	Governance costs	2021 Total	Basis of apportionment
	£	£	£	
Staff costs	65,541	1,500	67,041	Staff time
Depreciation	8,557	-	8,557	Staff time
Profit on disposal of assets	341	-	341	Asset class
Premises costs	19,072	-	19,072	Invoiced cost
Office costs	12,120	-	12,120	Invoiced cost
Advertising costs	30	-	30	Invoiced cost
Travel costs	683	-	683	Invoiced cost
Subscriptions	1,276	-	1,276	Invoiced cost
Professional fees	35,234	-	35,234	Invoiced cost
Auditors remuneration for audit services	-	5,220	5,220	Governance
Bank charges	1,597	-	1,597	Invoiced cost
Trustee expenses	-	-	-	Invoiced cost
Sundry expenses	82	-	82	Invoiced cost
	<u>144,533</u>	<u>6,720</u>	<u>151,253</u>	

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 5 Allocation of governance and support costs (continued)

2020	Support costs	Governance costs	2020 Total	Basis of apportionment
	£	£	£	
Staff costs	50,942	1,500	52,442	Staff time
Depreciation	9,453	-	9,453	Staff time
Profit on disposal of assets	-	-	-	Asset class
Premises costs	23,457	-	23,457	Invoiced cost
Office costs	12,293	-	12,293	Invoiced cost
Advertising costs	780	-	780	Invoiced cost
Travel costs	-	-	-	Invoiced cost
Subscriptions	-	-	-	Invoiced cost
Professional fees	40,351	-	40,351	Invoiced cost
Auditors remuneration for audit services	-	5,220	5,220	Governance
Bank charges	3,572	-	3,572	Invoiced cost
Trustee expenses	-	-	-	Invoiced cost
Sundry expenses	75	-	75	Invoiced cost
	<u>140,923</u>	<u>6,720</u>	<u>147,643</u>	

#### 6 Net (expenditure)/income for the year

This is stated after charging:

	2021 £	2020 £
Auditors remuneration for audit services	5,220	5,220
Depreciation	14,482	15,828
Operating leases – land and buildings	42,235	49,409
	<u>61,937</u>	<u>70,457</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2021 £	2020 £
Salaries	596,012	592,739
Social Security costs	27,146	26,896
Pension Costs	11,840	11,574
	<u>634,998</u>	<u>631,209</u>

Of the above payroll costs, £37,259 (2020: £68,627) is allocated against the charity shop income.

The Trustees are not remunerated for their work as Trustees. During the year no Trustees (2020: none) were reimbursed for travelling and meeting expenses aggregating to £nil (2020: £nil). No trustee received payment for professional or other services supplied to the charity (2020: none).

During the year there were 9 full time and 15 part time employees (2020: 9 full time and 15 part time), as well as approximately 36 part-time home support workers (2020: 38).

The charity considers its key management personnel to comprise the trustees and Director. The total employment benefits including employer pension contributions of the key management personnel were £47,221 (2020: £47,221). No employee earned more than £60,000 (2020: none).

#### 8 Transfers

The analysis of the net transfer of £115,935 from the general fund to restricted funds is shown below.

	£
Transfers from the general fund:	
For the unfunded element of the HIA and Handyman fund	(31,236)
For the unfunded element of the Enhancing Lives fund	(20,850)
For the unfunded element of the Befriending and Wellbeing fund	(41,059)
For the surplus element of the lunch club costs	(22,790)
	<u>115,935</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 9 Fixed assets

	Freehold Property £	Property Improvements £	Office Equipment £	Computer Equipment £	Motor Vehicles £	Total £
<b>Cost</b>						
At 1 April 2020	504,023	40,349	85,797	27,033	5,400	662,602
Additions	-	-	-	223	-	223
Disposals	-	-	-	-	(5,400)	(5,400)
At 31 March 2021	<u>504,023</u>	<u>40,349</u>	<u>85,797</u>	<u>27,256</u>	<u>-</u>	<u>657,425</u>
<b>Depreciation</b>						
At 1 April 2020	57,680	12,033	62,795	16,125	4,679	153,312
Charge for the year	4,032	2,012	4,606	3,652	180	14,482
Eliminated on disposal	-	-	-	-	(4,859)	(4,859)
At 31 March 2021	<u>61,712</u>	<u>14,045</u>	<u>67,401</u>	<u>19,777</u>	<u>-</u>	<u>162,935</u>
<b>Net book values</b>						
31 March 2021	<u>442,311</u>	<u>26,304</u>	<u>18,396</u>	<u>7,479</u>	<u>-</u>	<u>494,490</u>
31 March 2020	<u>446,343</u>	<u>28,316</u>	<u>23,002</u>	<u>10,908</u>	<u>721</u>	<u>509,290</u>

#### 10 Fixed asset investments

	2021 £	2020 £
Endowment fund	299,969	298,347
National savings bond	20,000	20,000
	<u>319,969</u>	<u>318,347</u>

The balance at the year end includes interest of £772 (2020: £1,778) being received.  
The endowment fund is held in a Charity Investment Account with Santander.

#### 11 Debtors

	2021 £	2020 £
Other debtors	31,082	5,538
Prepayments and accrued income	65,216	28,779
Customer balances	1,386	5,033
	<u>97,684</u>	<u>39,350</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 12 Bank balances

	2021 £	2020 £
Current account	842,050	897,225
Petty cash	2,384	2,636
	<u>844,434</u>	<u>899,861</u>

Included within the above totals is a net amount of £12,178 due to customers (2020: net amount of £4,526 due to customers).

#### 13 Creditors: amounts falling due within one year

	2021 £	2020 £
Taxation and social security	7,050	7,436
Other creditors	63,074	68,821
Accruals and deferred income	26,420	28,941
Client accounts	13,564	9,559
	<u>110,108</u>	<u>114,757</u>

Included in accruals is an amount in respect of pension contributions of £346 (2020: £1,823) outstanding at the year end.

#### Deferred income

	2021 £	2020 £
At 1 April 2020	-	-
Received during the year	-	-
Released to incoming resources	-	-
	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>

Income is deferred when it relates to a future accounting period. There was no deferred income at 31 March 2021 or 31 March 2020.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 14 Unrestricted funds

	Balance at 1 April 2020 £	Movement in year		Transfers £	Balance at 31 March 2021 £
		Incoming resources £	Resources expended £		
General fund	672,879	475,425	(254,501)	(115,935)	777,868
Designated fixed asset fund	338,860	-	(3,129)	-	335,731
Designated building fund	275,000	-	-	-	275,000
	<u>1,286,739</u>	<u>475,425</u>	<u>(257,630)</u>	<u>(115,935)</u>	<u>1,388,599</u>

During the year ended 31 March 2006 a large grant was received towards the purchase of the building at 39 King Street. During that year the Trustees took the decision to designate part of the general fund to represent the net book value of the assets held as at 31 March 2006. The fund is reduced each year by the depreciation charged in respect of those assets.

During the year ended 31 March 2011 the Trustees created a new designated fund for reserves to be held for a Building Fund for a future project to build sheltered accommodation for older people. The Trustees are aiming for the Building Project to be completed within the next five years and consequently will be seeking additional funding.

#### 15 Restricted funds

	Balance at 1 April 2020 £	Movement in year		Transfers £	Balance at 31 March 2021 £
		Incoming resources £	Resources expended £		
Core funding	-	140,818	(140,818)	-	-
Covid-19	-	94,740	(93,835)	-	905
Befriending and Wellbeing	2,354	82,425	(123,484)	41,059	2,354
Home Repair and Handyman	30,000	-	(31,236)	31,236	30,000
Enhancing Lives	-	-	(20,850)	20,850	-
Lunch clubs	-	772	(23,562)	22,790	-
Hospital Discharge	-	125,000	(122,216)	-	2,784
Farley Big Local	143,932	(43,787)	(67,384)	-	32,761
Long Term Conditions	5,289	-	-	-	5,289
IT Project	12,000	-	-	-	12,000
Spread the Warmth	131	-	-	-	131
	<u>193,706</u>	<u>399,968</u>	<u>(623,385)</u>	<u>115,935</u>	<u>86,224</u>

The befriending and wellbeing fund includes the grants and donations income and related expenditure for the charity's Digital Mondays project.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

---

#### 15 Restricted funds (continued)

The charity acts as the locally trusted organisation for the Farley Big Local partnership. The unspent funds included in the above balance were returned to the funder after the year end due to an overall project underspend.

Details of the transfers are in note 8 on page 29.

<b>Name of fund</b>	<b>Nature, purpose and description of fund</b>
Core funding	Funding received from LLAL
Covid-19	For supporting older people through the pandemic
Befriending and Wellbeing	For services to promote social support and companionship.
Home Support	For supporting older people to remain living in their own homes.
Home Repair and Handyman	For providing repairs to homes of older people and to ensure the homes are safe and secure for the resident.
Enhancing Lives	For services to provide support to older people, including with applications for financial and other support.
Lunch clubs	For the lunch clubs held at Vesper House.
Hospital Discharge	For the support of patients who have recently been discharged from hospital.
Farley Big Local	For the improvement of the Farley Hill local area.
Long Term Conditions	For the support of people with a long term condition.
IT Project	Grants received for the upgrade of the charity's IT equipment.
Spread the Warmth	Donations received to help people keep warm in winter.

Further details about the activities carried in relation to the above funds are contained in the Trustees Report.

#### 16 Endowment funds

The endowment fund of £171,646 was transferred from Vesper House in 2006 and the income is used to support the Vesper House lunch clubs.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 17 Net assets held by funds

	Fixed Assets £	Cash at bank & Investments £	Other Assets £	Creditors £	Total £
General fund	494,490	906,533	97,684	(110,108)	1,388,599
Restricted fund	-	86,224	-	-	86,224
Endowment fund	-	171,646	-	-	171,646
	<u>494,490</u>	<u>1,164,403</u>	<u>97,684</u>	<u>(110,108)</u>	<u>1,646,469</u>

#### 18 Financial commitments

At 31 March 2021 the charity had total outstanding commitments for future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
Land and buildings/other leases:		
Within one year	4,424	39,547
Between 2 and 5 years	3,240	7,664
In over 5 years	-	-
Total future minimum lease payments	<u>7,664</u>	<u>47,211</u>

There are no capital commitments (2020: £nil).

#### 19 Contingent liabilities

There are no contingent liabilities at the year end (2020: £nil).

#### 20 Related party transactions

The charity received donations from trustees of £600 in the year (2020: £nil). There are no other related party transactions during the year that require disclosure.

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 21 Notes to the Statement of Cash Flows

##### Reconciliation of net (expenditure)/income to net cash flow from operating activities

	2021 £	2020 £
Net income for the year	(5,622)	278,565
Less investment income shown in investing activities	(919)	(2,008)
Less rental income shown in investing activities	-	(2,034)
Add back depreciation	14,482	15,828
Loss on disposal of fixed assets	341	-
(Increase)/decrease in debtors	(58,334)	6,056
(Decrease) in creditors	(4,649)	(21,512)
	<u>(54,701)</u>	<u>274,895</u>

##### Cash and cash equivalents

Year ended 31 March 2021	2021 £	2020 £
Cash and cash equivalents	<u>844,434</u>	<u>899,861</u>
Year ended 31 March 2020	2020 £	2019 £
Cash and cash equivalents	<u>899,861</u>	<u>632,754</u>

##### Analysis of changes in net funds

	2020 £	Cash flow £	2021 £
<b>Net cash</b>			
Cash at bank and in hand	899,861	(55,427)	844,434
	<u>899,861</u>	<u>(55,427)</u>	<u>844,434</u>
	<u>899,861</u>	<u>(55,427)</u>	<u>844,434</u>

## Age Concern Luton

### Notes to the financial statements For the year ended 31 March 2021

#### 23 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 March 2020 is presented for illustrative purposes.

	2020 Unrestricted Funds £	2020 Restricted Funds £	2020 Endowment Funds £	2020 Total Funds £
<b>Income and endowments from:</b>				
Donations and legacies	32,185	-	-	32,185
Donations from LLAL	155,000	-	-	155,000
Charitable activities:				
HIA & Handyman	-	30,000	-	30,000
Enhancing Lives	-	23,884	-	23,884
Befriending and lunch club service	-	150,747	-	150,747
Hospital Discharge	-	125,000	-	125,000
Farley Big Local	-	149,034	-	149,034
Income from charitable services	330,240	-	-	330,240
Other trading activities	178,781	-	-	178,781
Investments:				
Bank account interest	230	1,778	-	2,008
Rental income	2,034	-	-	2,034
Other income	9,882	-	-	9,882
<b>Total income</b>	<u>708,352</u>	<u>480,443</u>	<u>-</u>	<u>1,188,795</u>
<b>Expenditure on:</b>				
Raising funds	134,946	-	-	134,946
Charitable activities	358,160	417,124	-	775,284
<b>Total expenditure</b>	<u>493,106</u>	<u>417,124</u>	<u>-</u>	<u>910,230</u>
<b>Net (expenditure)/income</b>	215,246	63,319	-	278,565
Transfers between funds	(54,892)	54,892	-	-
<b>Net movement in funds</b>	160,354	118,211	-	278,565
<b>Reconciliation of funds:</b>				
Total funds at 1 April 2019	1,126,385	75,495	171,646	1,373,526
<b>Total funds at 31 March 2020</b>	<u>1,286,739</u>	<u>193,706</u>	<u>171,646</u>	<u>1,652,091</u>

