

Age UK Bolton

Trustees' Report and Consolidated Financial Statements

For the year ended 31 March 2022

Charity Registration Number - 223240



Trustees' Report and Financial Statements

For the year ended 31 March 2022

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Report of the Trustees

For the year ended 31 March 2022

The Trustees present their annual report and financial statements for the year ended 31 March 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the Charity.

1 STRATEGIC REPORT

1.1 Objectives and activities

Object of the Charity

The object of the Charity is to promote the relief of older people in any manner which now is or hereafter may be deemed by law to be charitable in and around Bolton. In setting out our objectives the Trustees have given due regard and careful consideration to the Charity Commission's general guidance on public benefit.

The relevant powers granted to it by the constitution to achieve this are:

- To encourage, promote and organise direct services appropriate to the needs of older people.
- To work in partnership with other organisations with a similar goal.
- To engage in research and the provision and publication of information.

Details of services and activities delivered during 2021/22 are set out in the Annual Report

Current and future objectives

- To deliver high quality, accessible services, activities and learning opportunities, to enable those over 50 to remain safe, independent, mentally, physically and socially active and to enjoy a fulfilled later life ;
- To strive with others to ensure that older people are not seen as a drain on society but as the valuable resource and assets they are ;
- To ensure that older people are listened to and that their views inform and influence both our work and wider service and policy development ;
- To be a sustainable, fit for purpose, relevant and evolving organisation focussed on the needs and aspirations of all older people in Bolton ;
- To value, respect and support our staff, volunteers, customers and partners ;
- To promote and respect equality and diversity in all our policies, operations and relationships.

1.2 Performance and achievements

2021-2022 was a year of transition as we emerged from the darkest days of the pandemic to reopen face to face services and support the return of our volunteers. Many of whom had been obliged to pause their roles and as people began to return we saw the impact of the pandemic and associated isolation on people's physical and mental health and on their confidence and emotional wellbeing. Sadly, this included several of our hitherto active and independent volunteers. They needed additional help, and indeed some continue to receive support from our services as clients.

As always, if you look, there are silver linings in the dark clouds. We learned that as an organisation we are resilient and adaptable and can rise to the challenge. We reached out and found new volunteers some of whom we may never have met in better days. We are delighted that many who were able to, remained with us once they returned to work from furlough or when their normal routines resumed. We had also developed new ways of working and connecting with people remotely using digital means so whilst we reintroduced our face to face services and activities as soon as possible we decided to continue to offer those other ways to stay connected. These difficult times certainly reinforced what we had always known, that our people, staff and volunteers, are our greatest asset.

During the year to the end of March 2022, 336 individuals had generously given their time **volunteering** with our charity covering 355 different roles as a number of volunteers cover more than one role. 85 started or restarted as a volunteer in the year. There were 17 different types of volunteer roles across the range of services and activities.

The **Information & Advice Service** received 732 new client referrals and provided 2,240 individual support contacts. Clients supported received a total of £428,189.44 in additional income from different entitlements and benefit eligibility claims. The majority of this recurrent annual income will be spent in the Bolton economy, providing goods and services to enable people to improve their health, security, and independence in order to remain at home for longer. The **Money Matters service** provides specialist advice on pensions and other retirement finances and is delivered in partnership with Age UK Blackburn with Darwen. This year it supported 38 people. The **Will making service** delivered in partnership with Bolton Law Society offered 39 appointments. The paused free legal advice clinic is scheduled to recommence in 2022-23.

Report of the Trustees

For the year ended 31 March 2022

1.2 Performance and achievements (continued)

The flagship **Home from Hospital** service continued to support people for up to six weeks after discharge including those with, and recovering from, COVID. They offered a wide range of practical and emotional support, referring to other services and putting ongoing support plans in place. The service is designed to provide discharge and aftercare support for those 65 and over who live alone or are the main carer of another to enable them to recover safely and sustainably at home. During the year 858 people benefitted receiving a total of 6,210 support contacts. The readmission rate was just 2.21% as compared to the Bolton average rate for people 65+ of 11.5%. This is a very significant reduction especially when considering the vulnerability and level and complexity of need of the people we supported. During the pandemic when there had been fewer elective hospital procedures the team had begun to support the NHS and Adult Social Care community services in assisting older people most at risk of hospital admission. This support was considered invaluable by both the clients and professional colleagues. Additional funding was secured to extend the **Admission Avoidance** work with the team supporting 428 people with 4,001 contacts and an admission rate of just 1.43% in the year.

The **Falls Prevention Strength & Balance** service focused on delivering Falls Management exercises (FaME) across Bolton in the form of Postural Stability, Otago and Tai-Chi all of which have evidence of improving posture, muscle strength, bone density and balance. These classes were more important than ever as we sought to reverse and reduce the deconditioning experienced by many older people during the pandemic. The exercise sessions also improve mental health as physical activity evidences a lift in mood as well as offering people the opportunity to socialise and make friends. People are living longer but not healthier lives with significant numbers of older people living with multiple long-term health conditions. Our exercise coaches are qualified to deliver specialist sessions designed for those suffering from a range of conditions enabling them to exercise safely and derive the health benefits and better manage their symptoms. Strength and balance sessions are secondary prevention and are focused on ensuring we prevent further falls and hospital admissions. All sessions improve confidence and overall wellbeing. During the year the team transitioned from on-line sessions with telephone support April to June back to face to face classes which restarted from July. There were 46 Zoom sessions with 50 individuals accumulating 368 attendances. The YouTube home exercise sessions had 677 views. The team delivered 110 live Facebook sessions which are available to catch up on at any time and over the period were viewed a total of 6,499 times. Face to face sessions resumed building up to 22 different weekly exercise classes attended by 395 regular members. 849 sessions delivered with a total of 4043 attendances. 10 home visits were conducted to assess and encourage people to attend classes. There were 10 specialist pulmonary rehab sessions delivered for 16 members in partnership with Bolton Hospice and Bolton Pulmonary Fibrosis Support Group.

1 in 10 people over 65 suffer from or are at risk of malnutrition and 1 in 5 are dehydrated with seriously adverse health impacts. 47% of people who fall, are malnourished. COVID-19 has significantly increased the risk. Preventing malnutrition and dehydration improves the health & well-being of the individual, it also helps to reduce the burden on the health and social care services. So there has never been a more significant time to raise awareness of the importance of eating and drinking well in later life. During the year the **Nutrition & Hydration Programme** trained 202 staff members across 12 services with these team leaders cascading further to their staff teams. It is estimated that this will deliver a potential reach of 1,511. 8,034 people were reached through awareness raising activities, leading to 6,119 guided conversations about appetite and weight loss from which 4,516 individuals were assessed as being at risk and offered support. This evidences the effective targeting of resources to the most vulnerable older people. Independent evaluation by the University of Manchester has evidenced that 80% of those supported achieve a positive outcome.

The **Social Prescribing Link Worker** programme in partnership with the GP Federation entered its second-year in April 2021 building on the success achieved to date with referrals growing and more people accessing the support they needed. This evidenced the benefits of the programme to vulnerable residents and to primary care practices which in turn led to a further social prescriber being employed in February 2022 to support our Age UK Bolton secondee. This time from a sister voluntary organisation, Asian Elders Resource Centre. This link has improved the knowledge and communication between services and in turn the quality of referrals enabling support to be more person centred for those who have experienced language or cultural barriers. There were 388 people referred for support with the top three reasons being social needs, loneliness and isolation and mental health issues.

The **Ageing Well Service** completed its first year with our new staff team. Following the previous year's Covid-19 activity closures we are so pleased to report that most of our pre-pandemic activities and services were successfully reopened or restarted.

Report of the Trustees

For the year ended 31 March 2022

1.2 Performance and achievements (continued)

There were 137 new referrals to the **befriending service** and 25 new **befriending** or **telephone befriending** volunteers recruited. Reopening the befriending service based on client and volunteer needs, at their pace, we were able to resume and maintain 44 face to face and 39 telephone befriending matches. The waiting list continues to grow, at the end of March there were 71 clients needing a volunteer. Sadly, we lost some volunteers who had been supporting us for many years, as their personal circumstances changed, but we have continued to promote these roles and are encouraged to see new volunteers starting to apply again.

Lunch groups were slow to reopen, but we are delighted to report 7 lunch groups supported by Age UK Bolton volunteers, with 3206 hot meals being served to older people and 371 individuals benefiting (186 per quarter, with some clients attending more than one session). 2 were unable to reopen due to venue size and capacity, 1 due to lack of volunteers and 1 venue was reutilised for Covid-19 vaccinations.

Social events have been very much in demand from clients and as a team, with the support of old and new volunteers, we organised 3 new monthly social events – 16 events across the year- at our Ageing Well Centre: **A Friendship Café** to support **PALs**, an **Afternoon Tea** to support **Befriending** and the new **Lads@Lunch** to encourage more men to attend wellbeing events. 153 individuals, many new, were motivated to attend and make new friends with 153 attendances overall, and these are growing in number and developing over time into popular events that people are becoming reliant upon.

Our **physical exercise classes** have been very much in demand, more so than our creative activities because people have been desperate to get out and get active again, after being kept at home for nearly two years. We resumed 21 classes across the year led by volunteers and staff, with 5 new classes set up and offered. 793 individuals (new and previous clients) improved their health by attending these with 4634 attendances across the year. Most of our **creative and leisure classes and groups** continued, initially attended by mainly previous clients, with 26 activities available across the year. 403 individuals maintained their mental and social wellbeing by attending these sessions and there were 3638 attendances across the year. This is slightly down on previous years, but we are starting to see more new people coming through seeking these types of classes now their confidence has improved.

2021-2022 was also a successful year for **funding bids** gained through **Ambition for Ageing**, and we were thrilled to bring in an additional £5,470 to put on extra which was used as follows. £1,990 Winter Warmer for 20 men, with a new cooker purchased for the centre and associated equipment; 28 slow cookers and funding for food to get the group underway; £860 for equipment towards our new men's club; £670 for Christmas stockings for 60 isolated, older people. £1,950 towards room and venue hire costs and specialist tutor fees whilst recovering from lockdown and to support restarting groups. With this we funding we supported 5 new classes, with 65 enrolments, 42 sessions delivered and 353 attendances overall.

Finally, based on feedback from colleagues, clients, carers and families we successfully applied for and received £36,410 to set up a new 'Befriending Plus' service **PALs** (Promoting Active Lives) to encourage and enable older, isolated people to re-engage with activities and their community. This funding paid for the full-time salary of a new **PALs Co-ordinator**, described in more detail below.

Keeping mentally, physically and socially active in later life is so important for healthy ageing. Sadly, we witnessed the impact of the pandemic on many older people as a result of enforced social isolation and limited exercise for prolonged periods. We were keen to support people to re-engage with their communities and previous interests but recognised the barriers presented by loss of confidence, increased frailty and anxiety which prevented many re-engaging as they wished and needed. We secured funding from Public Health England (now OHID) to establish a new project **PALs (Positive Active Lifestyles)**. The project began in late October with the co-ordinator in place in December. It aims to improve the mental wellbeing of isolated, lonely older people by helping them regain their independence and confidence to be able to go out and about on their own, enjoying physical, creative and/or social activities. The older person is matched with a volunteer who will help them take the first steps towards a more active life, as "everything is easier with a PAL by your side!" 161 clients were supported and 2 volunteers were recruited. There were 60 attendances at 5 events including the popular Friendship Café. The project monitors the wellbeing scores of those involved and analysis demonstrated a significant increase in life satisfaction, sense of worth and happiness and a significant reduction in anxiety. Just a few months in at the year end, the project had already begun to make a positive impact on people's lives.

This was the third year of operation for **Homes Services**, Age UK Bolton Enterprises Limited's cleaning and shopping service, which supports people who struggle with daily living tasks to help them remain safely and comfortably at home. Despite the challenges of delivering through COVID the year saw the delivery of growth ahead of plan, supporting 109 new clients with 5,165 hours of cleaning and shopping support. This was a 69% increase in service hours on the year before and 62% increase in income. The service provides much more than just cleaning and shopping, it offers companionship, vigilant eyes and ears and access to a whole range of the charity's wide range of services.

Report of the Trustees

For the year ended 31 March 2022

1.2 Performance and achievements (continued)

At the beginning of the financial year the charity employed 25 people (20.4 f.t.e) and 8 home services assistants in the trading company. At the end of the year in March 2022 there were 23 staff members (20.48 f.t.e) in the charity and 1 full time manager and 10 home services assistants on variable hours employed by Age UK Bolton Enterprises Ltd for Home Services. This reflects just a slight change in project funding with some ending and others beginning or expanding in year together with growth in Home Services.

Grateful thanks are owed to: our wonderful volunteers for their friendship, commitment, passion and the generous gifts of their time and talents; to the staff team for their hard work, dedication, creativity, resourcefulness, resilience and enthusiasm; our fellow trustees for their wise counsel and constant support; our partners for their cooperation and spirit of collaboration; funders and commissioners for their confidence, flexibility and support and to our donors for their generous monetary and other gifts to support our work.

Reflections and looking ahead: Despite the huge and unprecedented challenges of the last two years, so much has been achieved and delivered to support and improve the quality of life for older people in Bolton. Feedback and evaluation tell us that the quality of what we do has remained extremely high and is greatly valued by those we work with and for. There will continue to be challenges ahead: COVID has not gone away; there is war in Ukraine impacting global food and energy supplies and bringing turbulence to financial markets leading to a cost of living crisis at home. The past two years have taught us that we can no longer be confident in predicting what is around the corner. Yet, we have learned that as a charity we are adaptable, resourceful and blessed with a fantastic team of people who will always rise to the challenge and be there for older people when they need us most. We have a clear vision, strong and effective partnerships and healthy financial reserves. This is a solid platform for the future and will underpin our ambitions to meet the needs and aspirations of older people in Bolton next year and for the future.

1.3 Financial review

Reserves policy

The Charity's Trustees conduct an annual review of the level of unrestricted reserves, by considering risks associated with service development and delivery, the various income streams, expenditure plans and balance sheet items. This enables an estimate to be made of the level of reserves that are sufficient :

- To allow sufficient time for re-organisation in the event of a downturn in income or asset values ;
- To meet its commitment and obligations ;
- To protect on-going services and assets ;
- To enable the Charity to meet its objectives including through new service development.

In making their judgement on the level of unrestricted reserves the Trustees take account of the following issues and risks :

- Over dependence on any single source of income
- The likelihood of a downturn in any income streams
- The period of time needed to identify and re-establish income streams
- The period of time required to adjust or downsize the Charity's operations
- Whether there is adequate control over budgets and assets.

In doing so the Trustees are supported by regular financial reports and forecasts and on the basis of information and advice provided by the Honorary Treasurer and Chief Executive.

Investment policy

In order to obtain improved returns on capital the Charity has appointed Brown Shipley to manage and invest surplus cash funds on a low-risk and long term basis. In addition the Charity has two small long-term investments in ordinary shares issued by Lloyds Bank plc and Groupe Eurotunnel S.A in the name of the Honorary Treasurer as nominee for Age UK Bolton.

The Charity has not specified any particular ethical stance or companies to avoid and rely on the investment managers in this respect. They have confirmed that the portfolio is managed in line with their general view that companies that they invest in are socially responsible.

Grant making

The Charity is not currently involved in the awarding of grants or funded contracts.

Report of the Trustees

For the year ended 31 March 2022

1.3 Financial review (continued)

Income and expenditure

The accounts reflect net surplus expenditure of £91,864 (2021 - £132,588) before taking account of the revaluation of investments and actuarial adjustments to the defined benefit scheme. The increase in value of investments was £62,777 (2021 - £525,295 reflecting the recovery following the initial impact of COVID).

Income for the year was £708,355 compared with £656,425 in the previous year. Interest and dividends for the year were £60,258 compared with £53,122 in the previous year. Both the current trading environment and the current public sector funding climate remain challenging.

Overheads for the year were £800,319 compared with £789,013 in the previous year, an increase of only 1.43%.

Balance Sheet

As regards balance sheet strength, the Charity's net assets at 31 March 2022 amounted to £2,625,973 compared with £2,658,160 at 31 March 2021 (the decrease of £32,187 being the surplus expenditure for the year of £91,864, the increase in market value of our investment portfolio of £62,777 and an actuarial adjustment to our defined pension scheme liability of £3,000). At the two year ends, the total assets comprised :

	2022	2021
	£	£
Tangible fixed assets and investments	2,694,838	2,713,432
Bank balances and short term deposits	213,514	122,912
Pension Liability	-	(2,000)
Total net assets	2,625,973	2,658,160

Forecasts for Financial Year to 31st March 2023

At their board meeting in March 2022, the Trustees approved a deficit budget for the year 2022-23 of -£223,783 (forecast income £756,224 and forecast expenditure £980,007). Based on the track record over recent years we expect to be able to deliver an improved performance through a combination of new service development, increased income and careful management of costs. Notwithstanding, it is still expected that there will still be a significant call on reserves this year which remains in line with the Charity's Use of Reserves policy

At present, however, the Charity continues in excellent financial health.

1.4 Public benefit

We have referred to the public benefit guidance contained in the Charity Commission's general guidance on public benefit when reviewing our objectives and in planning our future activities. The aims of Age UK Bolton are undertaken specifically to ensure the charitable objects meet the public benefit requirement and the Charities Act 2011.

Report of the Trustees

For the year ended 31 March 2022

2 GOVERNANCE**2.1 Reference and administrative details**

Registered charity number	223240
Principal office	The Square 53 - 55 Victoria Square Bolton BL1 1RZ
Honorary President	His Worship the Mayor of Bolton
Trustees	Mr David Smart - Chairman Mr John Cooper - Vice Chairman Mrs Margaret Rothwell Ms Emma Wood Mr Paul Twitchett (Resigned 4 October 2021) Cllr Andrew Morgan Dr Arun Kallat
Council Representative	Cllr Susan Baines
Principal Officer	
Chief Executive	Ms Suzanne Hilton
Professional Advisers	
Independent examiner	Mr Michael Garrett FCA Kay Johnson Gee Limited 1 City Road East Manchester M15 4PN
Bankers	Lloyds Bank Bolton BL1 1DB Brown Shipley Private Banking 3 Hardman Street Manchester M3 3HF

2.2 Structure, governance and management**Governing document**

Age UK Bolton is an unincorporated association governed by a constitution.

Appointment or renewal of Trustees

Age UK Bolton's Board of Trustees (including the Chair) is normally elected on an annual basis at the Annual General Meeting. There are no restrictions on who can be nominated. The Board also has the power to co-opt a limited number of members.

New Trustees are supported through an individual induction process including details on their responsibilities as Trustees and are encouraged to meet staff, volunteers and people who use our services.

Report of the Trustees

For the year ended 31 March 2022

2.2 Structure, governance and management (continued)

Organisational structure and decision making

The Board of Trustees usually meets up to six times per year and is responsible for the governance of the organisation.

Decisions on the day to day operation of the Charity are taken by the Chief Executive and the senior management of the organisation. The Board receives regular reports from the Chief Executive on operational matters and from the Honorary Treasurer on financial performance.

Key decisions and matters with significant implications for the organisation are brought to the Board of Trustees for resolution. These include inter alia:

- Policy development and review
- Organisational priorities
- Significant organisational change
- Major service developments
- Risk identification, management

Related party

The net profits of the company Age UK Bolton Enterprises Limited are paid over to the Charity Age UK Bolton under the current United Kingdom gift aid legislation.

2.3 Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted 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 of the incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees are required to:

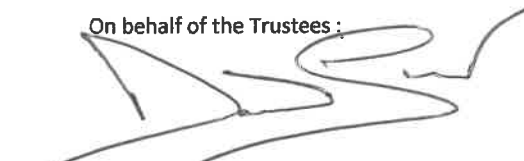
- Select suitable accounting policies and then apply them consistently ;
- Observe the methods and principles in the Charities SORP 2015 (FRS 102);
- Make judgements and estimates that are reasonable and prudent ;
- State whether applicable accounting standards have been followed ; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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.

The systems of internal control are designed to provide reasonable, but not absolute, reassurance against material misstatement of loss. Internal control processes implemented by the Trustees include :

- Agreement of policy and service development objectives by Trustees ;
- An annual budget approved by the Trustees ;
- Regular consideration by the Trustees of financial results including variance from budgets and forecasts ;
- Delegation of authority to appropriate levels of management ; and
- Identification and management of risk.

On behalf of the Trustees ;



David Smart
Chairman



John Cooper
Vice-chairman

22 November 2022

Independent Examiner's Report to the Trustees of Age UK Bolton

For the year ended 31 March 2022

I report to the Trustees on my examination of the financial statements of Age UK Bolton ('the charity') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and related notes.

Respective responsibilities of Trustees and examiner

The Charity's Trustees are responsible for the preparation of financial statements. The Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the '2011 Act') and that an independent examination is needed. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ICAEW.

It is my responsibility to:

- examine the financial statements under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- a) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act ; and
 - to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- have not been met; or
- b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Use of our report

This report is made solely to the Charity's Trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work, for this report, or for the opinions I have formed.

Michael Garrett FCA
Kay Johnson Gee Limited
1 City Road East
Manchester
M15 4PN

22 November 2022

Consolidated Statement of Financial Activities

For the year ended 31 March 2022

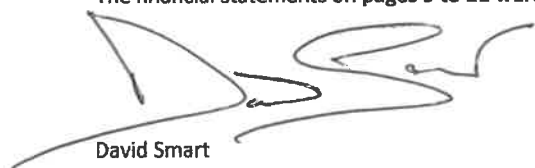
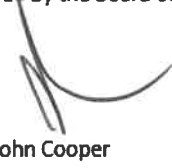
	Notes	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
INCOME					
<i>Income from donations and legacies</i>		11,204	-	11,204	6,930
<i>Other trading income</i>					
- Home Services	1	97,694	-	97,694	60,353
- Home Instead	1	914	-	914	2,372
<i>Investment income</i>	2	60,258	-	60,258	53,122
<i>Income from charitable activities</i>					
- Bolton Council - Preventative Services Grant		49,995	-	49,995	49,995
- Bolton NHS - CCG- Falls Prevention Service		72,000	-	72,000	73,189
- Bolton NHS - CCG- Home from Hospital		230,182	-	230,182	220,406
- Bolton Council- Enhanced Daycare		-	-	-	26,000
- Age UK Enterprises		-	-	-	14,036
- Learning & activities centre		6,667	-	6,667	-
- Other income		8,228	-	8,228	4,615
- Other grants		171,213	-	171,213	145,407
Total income		708,355	-	708,355	656,425
EXPENDITURE					
<i>Expenditure on raising funds</i>					
<i>Fundraising trading: cost of goods sold & other costs</i>					
- Home Services	6	103,035	-	103,035	66,289
<i>Expenditure on charitable activities</i>					
- Preventative Services	6	101,415	-	101,415	134,684
- Falls Prevention Service	6	72,000	-	72,000	73,189
- Home from Hospital Service	6	230,182	-	230,182	220,406
- Enhanced Daycare	6	-	-	-	26,000
- Other services	6	201,552	-	201,552	175,052
- Learning & activities centre	6	78,114	8,296	86,410	75,828
- Governance costs	6	5,725	-	5,725	17,565
Total expenditure		792,023	8,296	800,319	789,013
<i>Net income (expenditure) and net movement in funds before exceptional costs, gains and losses on investments and actuarial gains and losses on pension scheme</i>		(83,668)	(8,296)	(91,964)	(132,588)
Net gains and losses on investments	9	62,777	-	62,777	525,295
Actuarial gain (loss) on defined benefit pension scheme	14	(3,000)	-	(3,000)	(3,000)
Net movement in funds		(23,891)	(8,296)	(32,187)	389,707
Total funds brought forward		2,410,841	247,319	2,658,160	2,268,453
Total funds carried forward	12	2,386,950	239,023	2,625,973	2,658,160

Consolidated and Charity Balance Sheets

As at 31 March 2022

	Notes	Group 2022 £	2021 £	Charity 2022 £	2021 £
Fixed assets					
Tangible assets	8	239,023	247,319	239,023	247,319
Investments	9	2,455,815	2,466,113	2,455,817	2,466,115
		2,694,838	2,713,432	2,694,840	2,713,434
Current assets					
Debtors	10	33,320	24,710	46,041	27,651
Cash at bank and in hand		87,936	104,954	64,537	93,296
Short term deposits		125,578	17,958	125,578	17,958
		246,834	147,622	236,156	138,905
Creditors: amounts falling due within one year	11	(315,699)	(200,894)	(305,023)	(192,179)
Net current liabilities		(68,865)	(53,272)	(68,867)	(53,274)
Net assets excluding pension liability		2,625,973	2,660,160	2,625,973	2,660,160
Pension liability	14	-	(2,000)	-	(2,000)
Net assets including pension liability		2,625,973	2,658,160	2,625,973	2,658,160
Represented by:					
Restricted income funds	12	239,023	247,319	239,023	247,319
Unrestricted income funds					
- General funds	12	2,286,950	2,312,841	2,286,950	2,312,841
- Designated funds	12	100,000	100,000	100,000	100,000
<i>Unrestricted funds excluding pension liability</i>		2,386,950	2,412,841	2,386,950	2,412,841
Total funds excluding pension reserve		2,625,973	2,660,160	2,625,973	2,660,160
- Pension reserve	12	-	(2,000)	-	(2,000)
Total Charity funds	12	2,625,973	2,658,160	2,625,973	2,658,160

The financial statements on pages 9 to 21 were approved by the Board of Trustees and signed on its behalf by:

David Smart
Chairman

John Cooper
Vice-chairman

22 November 2022

Consolidated Statement of Cash Flows

For the year ended 31 March 2022

	2022 £	2021 £
Net cash flow from operating activities	17,527	(59,618)
	17,527	(59,618)
Cash flow from investing activities		
Purchase of investments	(522,267)	(153,288)
Disposals of investments	595,342	208,115
Net cash flow from investing activities	73,075	54,827
Change in cash and cash equivalents in the year	90,602	(4,791)
Cash and cash equivalents brought forward	122,912	127,703
Cash and cash equivalents carried forward	213,514	122,912
Cash and cash equivalents consists of:		
Cash at bank and in hand	87,936	104,954
Short term deposits	125,578	17,958
	213,514	122,912
Net cash flow from operating activities		
Net movement in funds before exceptional costs, gains and losses on investments and actuarial gains and losses on pension scheme	(91,964)	(132,588)
Depreciation	8,296	8,296
Pension scheme adjustment	(5,000)	(2,000)
Decrease/(increase) in debtors	(8,610)	(10,950)
(Decrease)/increase in creditors	114,805	77,624
	17,527	(59,618)

Notes to the Financial Statements

For the year ended 31 March 2022

General information

Age UK Bolton is a registered Charity (Charity number 223240) and is an unincorporated association governed by its constitution.

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

Accounting policies

Basis of preparation of financial statements

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional and presentational currency of the Charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Consolidation

These financial statements consolidate the results of the Charity and its wholly-owned subsidiary, Age UK Bolton Enterprises Limited which is owned by the Charity by way of the Trustees as nominees. All intra-group transactions are eliminated on consolidation. A separate Statement of Financial Activities, or income and expenditure account, for the Charity itself is not presented because the Charity has taken advantage of the available exemptions.

Income

All income is directly apportioned to the relevant category of income as disclosed on the face of the Statement of Financial Activities.

Grants

Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they are receivable, except for those grants which are for a specific future period, in which case the relevant amount is deferred to that period.

Investment income

Income from investments is included in the Statement of Financial activities in the year in which it is receivable.

Other income

Other income is recognised in full in the Statement of Financial Activities in the year in which it is receivable with the exception of fundraising events where income is recognised by reference to the event date.

Deferred income

Income is deferred on fundraising events where the actual event has not taken place as at the year end.

Legacies

Legacies are recognised upon receipt of amounts due.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

- Expenditure on raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.
- Expenditure on charitable activities comprises those costs incurred by the Charity in the delivery of its activities and service for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs comprise all costs involving the accountability of the Charity and its compliance with regulation and good practice. These costs include charges related to the independent examination and legal fees together with an apportionment of overheads and support costs.

Notes to the Financial Statements

For the year ended 31 March 2022

Expenditure (continued)

- All costs are allocated between the expenditure categories in the Statement of Financial Activities on a basis to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. Floor area or estimated usage as set out in Note 6 to the financial statements.

Financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangement entered into, as either financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its financial liabilities.

Fixed asset investments

Investments are stated at market value, as at the balance sheet date. The Statement of Financial Activities includes the net gains or losses arising on revaluation and disposals throughout the year.

The investments are held as a reserve fund and are not available for funding general overheads.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and opening market value or cost in the year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Tangible fixed assets and depreciation

Expenditure on fixed assets has been capitalised and included at cost on the Balance Sheet as Tangible Fixed Assets. Any related grants are shown as restricted fixed asset funds which fund future depreciation of the assets.

Fixed assets are depreciated so as to write off cost or valuation, less anticipated residual value, over their anticipated useful lives, on a straight line basis, as follows:

Long leasehold property	2%
Equipment	25 to 33.33%

Fund accounting

Unrestricted funds comprise accumulated surpluses and deficits that are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements. The fixed asset fund balance represents future depreciation of assets originally purchased using restricted funds and which the donor specified must be retained.

Debtors and creditors receivable/payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Taxation

Age UK Bolton is a registered Charity and has no liabilities to taxation. It is able to recover taxation on Gift Aid and Investment Income. The whole of the taxable profits of the subsidiary, Age UK Bolton Enterprises Limited are donated to the Charity.

Pension costs

The Charity contributes to the Age UK Retirement Benefits Scheme, which is a defined benefits scheme, at rates set by the Scheme Actuary and advised to the Board by the Scheme Administrator. The Scheme is a multi employer pension scheme.

Notes to the Financial Statements

For the year ended 31 March 2022

Pension costs (continued)

In respect of the Scheme, assets are measured using market values and liabilities are measured using the projected unit actuarial method and are discounted at the current rate of return on a high quality corporate bond of equivalent term and currency to the liability. Any increase in the present value of the liabilities expected to arise from employee service in the year is charged against net income. The expected return on assets and the increase during the year in the present value of liabilities arising from the passage of time are included within net income. Actuarial gains and losses are recognised within the net movement of funds. The Scheme's net deficit is recognised on the balance sheet.

The Charity also offers a stakeholder pension arrangement to staff. The pension cost charge represents contributions payable by the Charity in respect of the year.

Liquid resources

Liquid resources represent funds held on deposit with recognised banks and building societies.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Notes to the Financial Statements

For the year ended 31 March 2022

1 Commercial trading operations

The wholly-owned trading subsidiary, Age UK Bolton Enterprises Limited, provided tailor-made insurance products to meet the needs of people in later life. This service ceased in March 2018. The provision of Home Services commenced in March 2019. A summary of the trading results is shown below:

Summary profit and loss account	2022	2021
	£	£
Turnover	98,608	62,725
Other income	5,177	4,313
Administrative expenses	(103,785)	(67,038)
Donation to parent company	-	-
Retained profit for the year	-	-

The assets and liabilities of the subsidiary were:

	2022	2021
	£	£
Debtors	13,987	10,241
Cash at bank	23,399	11,657
Creditors: amounts falling due within one year	(37,384)	(21,896)
Net assets	2	2

2 Investment income

	2022	2021
	£	£
Dividends from listed UK investments	60,258	53,106
Bank interest receivable	-	16
	60,258	53,122

3 Net movement in funds

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Net movement in funds is stated after charging:				
Depreciation of tangible fixed assets	8,296	8,296	8,296	8,296
Independent examination	5,725	5,250	4,975	4,500

4 Taxation

The Charity is exempt from tax on its charitable activities.

5 Trustees remuneration

No Trustee received any remuneration from the Charity during the year.

No out of pocket expenses were reimbursed to any Trustee in either the current year or the previous period.

Notes to the financial statements

For the year ended 31 March 2022

6 Expenditure

Costs directly allocated to activities	Basis of allocation	Home Services (2018 Insurance products & services)	Preventative Services	Falls Prevention Service	Home from Hospital Service	Enhanced Daycare Service	Other services	Learning & activities centre	Management & Administration	Generating Voluntary Contributions	Governance costs	2022 Total	2021 Total
		£	£	£	£	£	£	£	£	£	£	£	£
Staff salaries	Direct	92,756	36,998	61,407	151,645		81,250	33,620	167,082			624,758	600,625
FRS 102 adjustment	Direct								(5,000)			(5,000)	(2,000)
Volunteers	Direct		2,417									2,417	1,364
Other staff costs	Direct	8,884		4,021	10,194		1,302					24,401	27,158
Advertising and publicity	Direct								2,023			2,023	-
Accommodation	Direct								20,989			20,989	20,984
Communications	Direct				3,460				29,891			33,351	31,736
Independent examination	Direct										5,725	5,725	5,250
Professional fees	Direct								4,768			4,768	14,737
Bank charges	Direct								23,168			23,168	21,095
Other expenses	Direct	1,395		1,055	3,186			3,637	8,918			18,191	41,777
Management charge	Direct		57,000	5,517	46,697		114,000	28,625	(251,839)		-	-	-
Learning and activities centre	Direct												
- Running	Direct		5,000		15,000		5,000	10,651				35,651	17,991
- Trading	Direct							1,581				1,581	-
- Depreciation	Direct							8,296				8,296	8,296
TOTAL - 2022		103,035	101,415	72,000	230,182	-	201,552	86,410	-	-	5,725	800,319	789,013
TOTAL - 2021		66,289	134,684	73,189	220,406	26,000	175,052	75,828	-	-	17,565		

Notes to the Financial Statements

For the year ended 31 March 2022

7 Analysis of staff costs

	2022 £	2021 £
Salaries and wages	557,418	536,978
Social security costs	37,132	36,226
Pension costs - executive	24,627	24,569
Pension costs - stakeholder	5,580	2,852
	624,758	600,625

The average monthly number of employees, analysed by function, were:

	No.	No.
Chief executive	1	1
Services	15	14
Administration	6	6
Home services	9	8
	31	29

8 Tangible fixed assets

Group and Charity	Long leasehold land & buildings £	Equipment £	Total £
Cost			
At 1 April 2021	406,501	66,299	472,800
At 31 March 2022	406,501	66,299	472,800
Depreciation			
At 1 April 2021	159,182	66,299	225,481
Charge for the year	8,296	-	8,296
At 31 March 2022	167,478	66,299	233,777
Net book value			
At 31 March 2022	239,023	-	239,023
At 1 April 2021	247,319	-	247,319

The cost of long leasehold land and buildings includes £4,000 in respect of land.

9 Fixed asset investments

	Shares in subsidiary undertakings £	Listed investments £	Total £
Cost or market value			
At 31 March 2022	2	2,455,815	2,455,817
At 1 April 2021	2	2,455,815	2,455,817

Shares in subsidiary undertakings

The trading company, Age UK Bolton Enterprises Limited, is a wholly owned subsidiary of the Charity which owns 100% of the issued share capital of the company.

Age UK Enterprises Limited was established to support the Charity and any profits earned are donated to the Charity annually.

Notes to the Financial Statements

For the year ended 31 March 2022

9 Fixed asset investments (continued)**Investments at market value**

	2022	2021
	£	£
Group and Charity		
At 1 April 2021	2,466,113	1,995,645
Additions	522,267	153,288
Disposals	(595,342)	(208,115)
Change in market value	62,777	525,295
At 31 March 2022	2,455,815	2,466,113

All investments are carried at their market value. Investment in equities and fixed interest securities are all traded in quoted public markets including the London Stock Exchange. Holdings in common investment funds, unit trusts and open ended investment companies are at bid price. Asset sales and purchases are recognised at the date of trade at cost (that is their transaction value).

Equities	1,438,394	1,501,849
Bonds	728,605	528,676
Structured products	49,950	275,663
Gold and other commodities	77,595	27,889
Other investments	161,271	132,036
	2,455,815	2,466,113

10 Debtors

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors	14,590	17,803	13,904	7,562
Other debtors and prepayments	18,730	6,907	5,429	6,907
Amounts owed by group undertakings	-	-	26,708	13,182
	33,320	24,710	46,041	27,651

11 Creditors: Amounts falling due within one year

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade creditors	78,795	8,012	78,795	4,579
Taxation and social security	10,882	12,128	10,882	12,128
Other creditors and accruals	226,022	180,754	215,346	175,472
	315,699	200,894	305,023	192,179

Notes to the Financial Statements

For the year ended 31 March 2022

12 Movement in funds - Group and Charity	Balance at 1 April 2021	Income	Expenditure	Transfer	Balance at 31 March 2022
	£	£	£	£	£
Restricted funds:					
<i>Learning and Activities Centre</i>					
Fixed assets	247,319	-	(8,296)	-	239,023
Total restricted funds	247,319	-	(8,296)	-	239,023
Unrestricted funds:					
<i>Other charitable funds</i>	2,312,841	771,132	(797,023)	-	2,286,950
<i>Designated funds - property maintenance</i>	100,000	-	-	-	100,000
Total unrestricted funds excluding pension reserve	2,412,841	771,132	(797,023)	-	2,386,950
Pension reserve	(2,000)	(3,000)	5,000	-	-
Total funds	2,658,160	768,132	(800,319)	-	2,625,973

Purposes of restricted funds

All of the above represent the principal sources of funding for the Learning and Activities Centre land and buildings. In the opinion of the Trustees, these funds have been applied entirely to the purposes for which they were received. Depreciation on the land and buildings acquired with these funds has been allocated to this fund in the current year and will continue to be in future years in accordance with the accounting policies of the Charity.

13 Analysis of total funds	General Funds	Designated Funds	Restricted Funds	31 March 2022	31 March 2021
	£	£	£	£	£
Tangible fixed assets	-	-	239,023	239,023	247,319
Investments	2,355,815	100,000	-	2,455,815	2,466,113
Net current assets (liabilities)	(68,865)	-	-	(68,865)	(53,272)
Pension reserve	-	-	-	-	(2,000)
	2,286,950	100,000	239,023	2,625,973	2,658,160

14 Pension schemes**Age UK Retirement Benefits Scheme**

The Charity participates in a multi employer defined benefits pension scheme, the Age UK Retirement Benefit Scheme (the "Scheme"). The Scheme is closed to new entrants and to future benefit accrual from 30 November 2008.

A full actuarial valuation of the Scheme was carried out as at 31 March 2019 and the results of this valuation have been updated to 31 March 2022 by a qualified independent actuary.

The expected employer contributions for the year ending 31 March 2021 are to be confirmed. These contributions include an allowance for administration expenses and PPF levies.

The results of the latest funding valuation at 31 March 2022 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method.

Notes to the Financial Statements

For the year ended 31 March 2022

14 Pension schemes (continued)

The principal assumptions used to calculate the liabilities under FRS 102 are set out below :

	2022	2021
	%	%
RPI Inflation	3.60	3.10
CPI Inflation	2.80	2.30
Rate of increase in salaries	N/A	N/A
Pension increases		
RPI inflation subject to a minimum of 3% pa and a maximum of 5% pa	3.60	3.10
RPI inflation subject to a maximum of 2.5% pa	2.50	2.50
Discount rate for Scheme liabilities	2.80	2.10

Allowance has been made for all members to exchange 80% of the maximum cash allowance available upon retirement.

The mortality assumptions are: S3P base tables projected by year of birth assuming future improvements in line with CMI 2019 core projections with a long-term rate of improvement of 1.0% pa. The mortality assumptions at 31 March 2019 adopted the S2P base tables projected by year of birth assuming future improvements in line with CMI 2018 core projections with a long term improvement rate of 1.0% pa.

The assumed life expectancies on retirement at age 65 are:

	2022	2021
	Years	Years
Life expectancy for male currently aged 65	87.10	87.10
Life expectancy for female currently aged 65	89.50	89.40
Life expectancy at 65 for male currently aged 45	88.10	88.10
Life expectancy at 65 for female currently aged 45	90.60	90.60

Age UK Retirement Benefits Scheme

Major categories of scheme assets as a percentage of total assets

	2022	2021
	%	%
Equities	16.70	19.30
Diversified Growth	12.60	12.50
Infrastructure	9.50	-
Matching assets / bonds	59.90	65.80
Cash	1.30	2.40

None of the scheme's assets are invested in any property or other assets used by the employer.

Movement in deficit in the year:	Scheme assets		Pension liabilities		Net surplus (deficit)	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
At 1 April 2021	257,000	239,000	(259,000)	(240,000)	(2,000)	(1,000)
Contributions by employer	6,000	3,000			6,000	3,000
Interest on pension liabilities		-	(5,000)	(5,000)	(5,000)	(5,000)
Expected return on scheme assets	5,000	5,000			5,000	5,000
Benefits paid and expenses	(9,000)	(8,000)	8,000	7,000	(1,000)	(1,000)
Actuarial gains (losses)	7,000	18,000	7,000	(21,000)	14,000	(3,000)
At 31 March 2022	266,000	257,000	(249,000)	(259,000)	17,000	(2,000)

The actual return on the scheme assets during the year was £5,000 (2021: £5,000).

In accordance with the report of the actuary, the surplus at 31 March 2022 has not been recognised as an asset in the accounts.

Notes to the Financial Statements

For the year ended 31 March 2022

14 Pension schemes (continued)

The amounts recognised in the Statement of Financial Activities are as follows:

	2022 £	2021 £
Contributions	(6,000)	(3,000)
Interest on pension scheme liabilities	5,000	5,000
Expected return on scheme assets	(5,000)	(5,000)
Benefits paid and expenses	1,000	1,000
	(5,000)	(2,000)

The amounts recognised in the Net Movement in Funds are as follows:

	2022 £	2021 £
Asset gains (losses) arising during the year	7,000	18,000
Liability gains (losses) arising during the year	7,000	(21,000)
Unrecognised asset	(17,000)	-
	(3,000)	(3,000)

Age UK Stakeholder Pension Scheme

The Scheme commenced on 1 October 2001 and was made available to all employees who were not already members of the Age UK Retirement Benefits Scheme.

15 Financial risk management objectives and policies

The company holds or issues financial instruments in order to achieve three main objectives, being:

- (a) to finance its operations;
- (b) to manage its exposure to interest risks arising from its operations and from its sources of finance; and
- (c) for trading purposes.

In addition, the company has various other financial assets and liabilities such as trade debtors and trade creditors arising directly from the company's operations.

Transactions in financial instruments result in the company assuming or transferring to another party one or more of the financial risks described below.

Interest rate risk

The company usually operates with sufficient funds so that borrowings are seldom required. On any necessary borrowings the company would be exposed to fair value interest rate risk on its fixed rate borrowings and cash flow interest rate risk on bank overdrafts and loans.

Credit risk

Investments of cash surpluses and borrowings are made through banks and companies which must fulfil credit rating criteria approved by the Board.

All customers who wish to trade on credit terms are subject to credit verification procedures. Trade debtors are reviewed on a regular basis and provision is made for doubtful debts when necessary.

Liquidity risk

The company manages its cash and borrowing requirements in order to maximise interest income and minimise interest expense, whilst ensuring the company has sufficient liquid resources to meet the operating needs of the business.

16 Indemnity insurance

Age UK provides insurance for the Trustees and officers of the Charity against liability arising from wrongful acts in relation to the Charity.

17 Ultimate control

There is no ultimate controlling party.



Annual Report 2022

Living Longer... Living Well in Bolton

Foreword



2021-2022 was a year of transition as we emerged from the darkest days of the pandemic to reopen face-to-face services and support the return of our volunteers.

We saw the impact of the pandemic and associated isolation on people's physical and mental health and on their confidence and emotional wellbeing.

As always, if you look, there are silver linings in the dark clouds. We learned that as an organisation we are resilient and adaptable and can rise to the challenge. We reached out and found new volunteers some of whom we may never have met in better days.

We developed new ways of working and connecting with people remotely using digital means. So whilst we reintroduced our face-to-face services and activities as soon as possible we decided to continue to offer those other ways to stay connected. These difficult times certainly reinforced what we had always known: that our people, staff and volunteers, are our greatest assets.

Suzanne Hilton

Chief Executive

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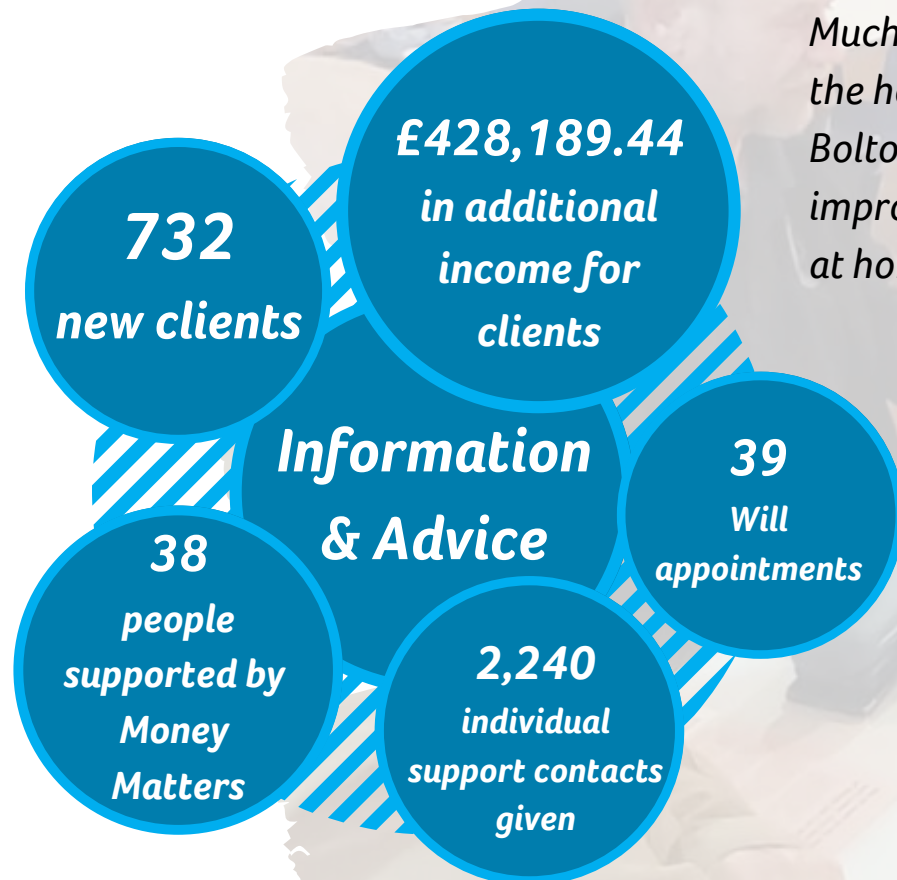


Information & Advice

As we emerged from the worst of the pandemic we saw our Information and Advice service starting to get back into full swing. We saw the return of our face-to-face services as well as the return of our volunteers, helping clients with benefit entitlement applications. We saw the resurgence of the Money Matters initiative, run in association with Age UK Blackburn with Darwen and our Will making service, run in association with the Bolton Law Society.

During this time our Information and Advice service was endorsed with a nationally recognised Advice Quality Standard.

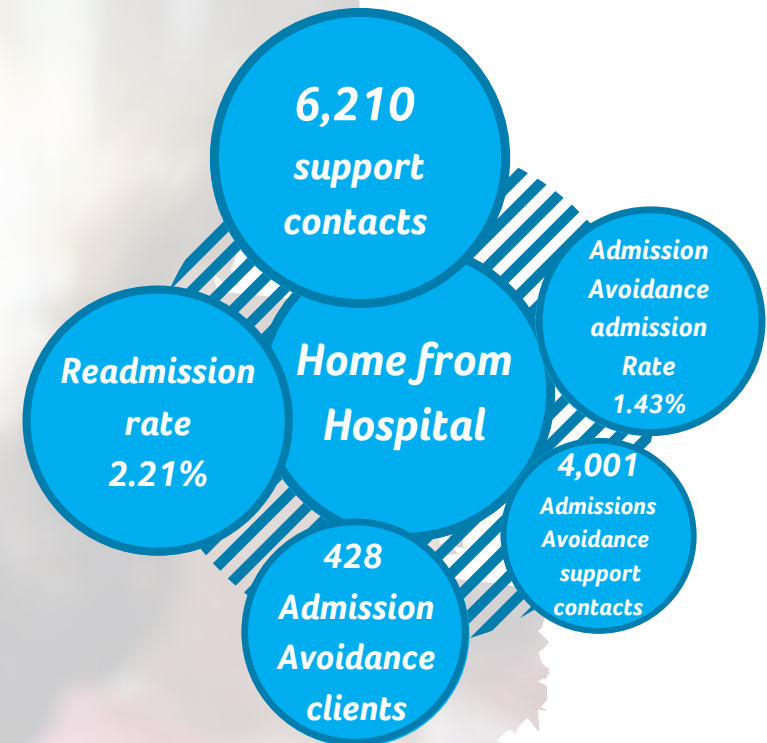
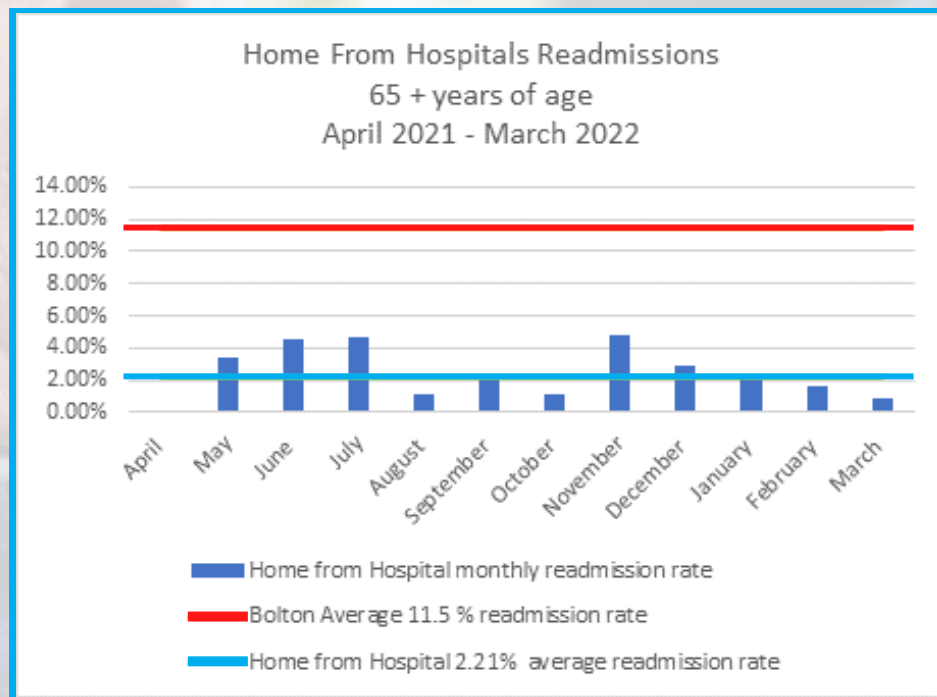
Much of the added income gained through benefit entitlement with the help of our Information & Advice service will be spent in the Bolton economy, providing goods and services to enable people to improve their health, security, and independence in order to remain at home for longer.



“I can’t thank you enough for all your help and support. I would never have got this far without you. I appreciate all you have done for me.”

Home From Hospital

The flagship Home from Hospital service continued to support people for up to six weeks after discharge including those with, and recovering from, COVID. They offered a wide range of practical and emotional support, referring to other services and putting ongoing support plans in place. The service is designed to provide discharge and aftercare support for those 65 and over who live alone or are the main carer of another to enable them to recover safely and sustainably at home.



The readmission rate was just 2.21% compared to the Bolton average rate of 11.5%. This is a very significant reduction, especially when considering the vulnerability and level and complexity of needs of the people we supported.

Funding was secured to extend the Admission Avoidance work with the team supporting 428 people with 4001 contacts and an admission rate of just 1.43% in the year.

A 67-year-old gentleman living alone, was referred to us after a spell in hospital, originally admitted with breathing difficulties due to Chronic Obstructive Pulmonary Disease (COPD) suffering, living with extreme breathing difficulties. He lived in a first-floor flat above a shop with access only via the shop entrance and open just three days a week. The client had poor mobility and found using the stairs difficult so was unable to let health and social care professionals in, having to arrange support visits around the shop's opening hours.

The landlady, who also worked in the shop, had removed the kitchen in his flat and refused to replace it. This left the client with just a sink and a microwave to prepare food, his only hot option being microwave meals. The flat had no working smoke alarms and the only fire exit was the shop door which, combined with his mobility problems, meant a significant risk of the client being trapped if there were to be a fire. The flat was also damp, cold and mouldy, which the landlady refused to have treated. She also refused to have a key safe fitted to allow support services access. The home assessment revealed all the gentleman's struggles including days going without food as he was unable to get down the stairs to buy food.

The Age UK service in Bolton offers fantastic support to many of our vulnerable and elderly patients and I have since referred many other patients who have found it invaluable. I am amazed at the number of different support services and facilities the team are able to arrange and it really has changed so many lives for the better

- Dr Nasira Hussein GP

How we helped:-

- *A weekly visit for shopping support.*
- *An urgent referral to Bolton at Home to find the client a more suitable ground floor property.*
- *A referral to Greater Manchester Fire Service to fit smoke alarms and carry out an assessment of the property.*
- *A referral to Independent Living Solutions (ILS) for mobility aids to reduce the falls risk for the client.*
- *The client was subsequently offered a flat in secured tenure in sheltered accommodation within a couple of weeks of the referral. HFH supported the client with the move and supported contacting rent, council tax and utilities.*

Home Services

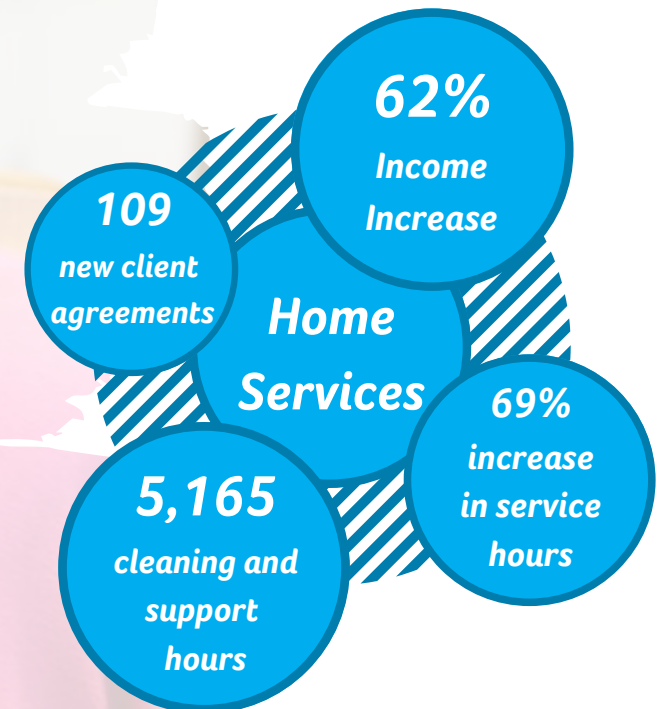
The service is excellent, I cant do all the things that need doing around my home so this is a big help.

Sara, my Home Service Assistant is wonderful and I wouldn't be able to manage without her. I have recommended the service too.



This was the third year of operation for Home Services, Age UK Bolton Enterprises Limited's cleaning and shopping service, which supports people who struggle with daily living tasks to help them remain safely and comfortably at home. Despite the challenges of delivering through COVID the year saw the delivery of growth ahead of plan, supporting 109 new clients with 5,165 hours of cleaning and shopping support. .

This was a 69% increase in service hours on the year before and 62% increase in income. The service provides much more than just cleaning and shopping, it offers companionship, vigilant eyes and ears and access to a whole range of the charity's wide range of services.



Ageing Well Services: Ageing Well Centre

The Ageing Well Service completed its first year with our new staff team. Following the previous year's Covid-19 activity closures we are so pleased to report that most of our pre-pandemic activities and services were successfully reopened or restarted.

Social events have been very much in demand from clients and as a team, with the support of old and new volunteers, we organised 3 new monthly social events – 16 events across the year- at our Ageing Well Centre: A Friendship Café to support PALs; an Afternoon Tea to support Befriending; and the new Lads@Lunch to encourage more men to attend well-being events. 153 individuals, many new, were motivated to attend and make new friends these are growing in number and developing over time into popular events that people are becoming reliant upon.



Ageing Well Services: Befriending

There were 137 new referrals to the befriending service and 25 new befriending or telephone befriending volunteers recruited. Reopening the befriending service based on client and volunteer needs, at their pace, we were able to resume and maintain 44 face-to-face and 39 telephone befriending matches.

The waiting list continues to grow, at the end of March, there were 71 clients needing a volunteer. Sadly, we lost some volunteers who had been supporting us for many years, as their personal circumstances changed, but we have continued to promote these roles and are encouraged to see new volunteers starting to apply again.



“My befriender, Helen, who has been coming about 6 months since I got bad. She is just lovely. I lost my husband 6 years ago you know, so it can be a long night. There are lots of people who ring me, they all look after me, but there is nothing like talking to and seeing someone face to face.”

Ageing Well Service: Promoting Active Lives

Keeping mentally, physically and socially active in later life is so important for healthy ageing. Sadly, we witnessed the impact of the pandemic on many older people as a result of enforced social isolation and limited exercise for prolonged periods. We were keen to support people to re-engage with their communities and previous interests but recognised the barriers presented by loss of confidence, increased frailty and anxiety which prevented many re-engaging as they wished and needed. We secured funding from Public Health England (now OHID) to establish a new project PALs (Positive Active Lifestyles).

***You have given me my life back.
You gave me the chance to do
things I never thought I would
again. Meeting old friends and
going to places I have not been
in years.***

The project began in late October with the co-ordinator in place in December. It aims to improve the mental well-being of isolated, lonely older people by helping them regain their independence and confidence to be able to go out and about on their own, enjoying physical, creative and/or social activities. 161 clients were supported and 2 volunteers were recruited



The project monitors the well-being scores of those involved and the analysis demonstrated a significant increase in life satisfaction, sense of worth and happiness and a significant reduction in anxiety. Just a few months in at the year-end, the project had already begun to make a positive impact on people's lives.

Overall, this programme has achieved great outcomes for older adults, in particular significant positive differences in life satisfaction, happiness and worthwhile living.
-Public Health

Volunteering

During the year to the end of March 2022 336 individuals had generously given their time volunteering with our charity covering 355 different roles as a number of volunteers cover more than one role 85 started or restarted as a volunteer in the year. There were 17 different types of volunteer roles across the range of services and activities.

"I love volunteering at Age Uk Bolton! I'm helping people, and making new friends and it gives me a great sense of wellbeing. I would recommend it to anybody."



* Calculated at hours times UK Living Wage

Social Prescribing

The Social Prescribing Link Worker programme in partnership with the GP Federation entered its second-year in April 2021 building on the success achieved to date with referrals growing and more people accessing the support they needed. This evidenced the benefits of the programme to vulnerable residents and to primary care practices which in turn led to a further social prescriber



being employed in February, from a sister voluntary organisation, Asian Elders Resource Centre. This link has improved the knowledge and communication between services and in turn the quality of referrals enabling support to be more person-centred for those who have experienced language or cultural barriers. There were 388 people referred for support with the top three reasons being social needs, loneliness and isolation and mental health issues.

Greater Manchester Nutrition & Hydration

1 in 10 people over 65 suffer from or are at risk of malnutrition and 1 in 5 are dehydrated with seriously adverse health impacts. 47% of people who fall, are malnourished. COVID-19 has significantly increased the risk. Preventing malnutrition and dehydration improves the health & well-being of the individual, it also helps to reduce the burden on health and social care services. So there has never been a more significant time to raise awareness of the importance of eating and drinking well in later life. During the year the Nutrition & Hydration programme trained 202 staff members across 12 services with these team leaders cascading further to their staff teams. It is estimated that this will deliver a potential reach of 1,511.



8,034 people were reached through awareness-raising activities, leading to 6,119 guided conversations about appetite and weight loss from which 4,516 individuals were assessed as being at risk and offered support.

Strength & Balance

The Falls Prevention Strength & Balance service focused on delivering Falls Management exercises (FaME) across Bolton in the form of Postural Stability, Otago and Tai-Chi all of which have evidence of improving posture, muscle strength, bone density and balance. These classes were more important than ever as we sought to reverse and reduce the deconditioning experienced by many older people during the pandemic. The exercise sessions also improve mental health as physical activity evidences a lift in mood as well as offering people the opportunity to socialise and make friends.

“The classes contribute hugely to my sense of mental well-being. Prior to classes I was feeling increasingly lonely and becoming more housebound. Getting out and meeting others has made a huge difference in my life.”





People are living longer but not healthier lives with significant numbers of older people living with multiple long-term health conditions. Our exercise coaches are qualified to deliver specialist sessions designed for those suffering from a range of conditions enabling them to exercise safely and derive the health benefits and better manage their symptoms. Strength and balance sessions are secondary prevention and are focused on ensuring we prevent further falls and hospital admissions.



All sessions improve confidence and overall wellbeing. During the year the team transitioned from on-line sessions with telephone support April to June back to face to face classes which restarted from July. There were 46 Zoom sessions with 50 individuals accumulating 368 attendances. The YouTube home exercise sessions had 677 views.

The team delivered 110 live Facebook sessions which are available to catch up on at any time and over the period were viewed a total of 6,499 times. Face to face sessions resumed building up to 22 different weekly exercise classes attended by 395 regular members. 849 sessions delivered with a total of 4043 attendances. 10 home visits were conducted to assess and encourage people to attend classes. There were 10 specialist pulmonary rehab sessions delivered for 16 members in partnership with Bolton Hospice and Bolton Pulmonary Fibrosis Support Group.

Strength & Balance Partners

- **Bolton Pulmonary Fibrosis Support Group**
- **Bolton Arena**
- **GM Falls Prevention Collaborative**
- **Sport England**
- **Versus Arthritis**

Finance

Where our income came from in 2021/22

Grants and Similar Income

£523,390

Dividends

£60,258

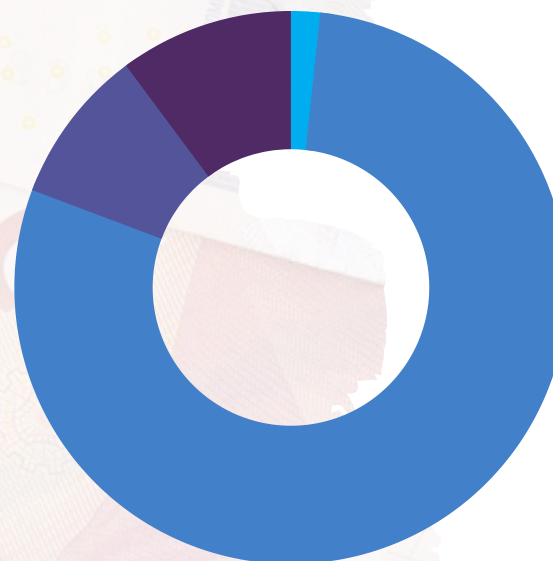
Other Income

£113,503

Donations and Legacies

£11,204

Total: £708,355



How our income was spent in 2021/22

Funded Services

£403,597

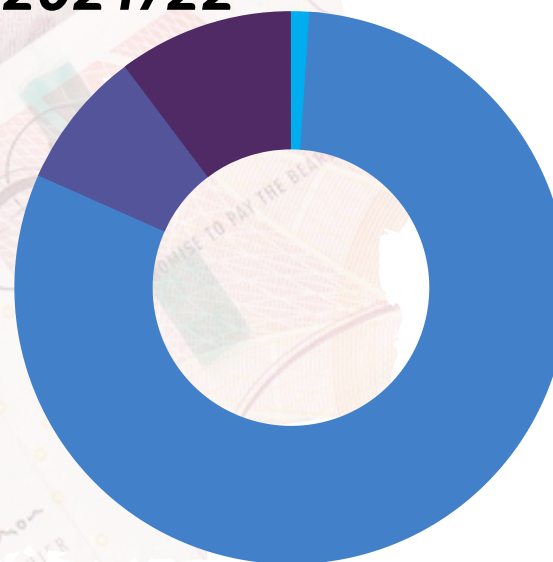
Other Services

£310,312

Ageing Well Centre

£86,410

Total: £800,319



Thank You

As a small, independent, local charity Age UK Bolton is self-financing and depends on others to deliver all its charitable services and activities that enable older people to enjoy full and rewarding lives while remaining safe, independent and as mentally, physically and socially active as possible.

We acknowledge, with gratitude, the kind and generous monetary and other gifts received from individuals, groups and organisations and those given in memory of a late friend or family member, including Jean Dodd, Irene Southern and Julia Critchley

Donations received from those individuals who have used our Information and Advice, Home from Hospital and Wheelchair Hire services, are also received with gratitude. We are particularly indebted to those individuals and organisations that have supported us this year including Independent Mental Health Advocates, Bolton Pulmonary Fibrosis Support Group, home Instead, Brown Shipley Private Bank, who support our Money Matters Service.

All our services are delivered by, or with, volunteers so a special debt of gratitude is owed to our wonderful band of dedicated people who regularly donate their time, energies, skills and talents to enhance the quality of life of others and without whom none of the achievements set out in this report would have been possible. The Trustees would also wish to thank the staff team for their excellent service in supporting and coordinating the work of our volunteers.

The Board of Trustees

The following served on the Board of Trustees during the period under review:

David Smart (chairman); John Cooper (Vice Chairman); Margret Rothwell; Emma Wood; Dr. Arun Kallat; Paul Twitchet; Cllr Andy Morgan; Cllr Susan Baines

How you can support Age UK Bolton

There are lots of things you can do to get involved. Whether you want to give your time by volunteering or donate, your help is very much appreciated.

Make a Donation

We rely on your support to keep helping older people in Bolton. Any donation, no matter how much, is greatly appreciated.

Get your organisation involved

A partnership with us could be beneficial for your business by helping you meet your Corporate Social Responsibility objectives. It's a great way to motivate employees, gain an insight into the over 50s market and help Age UK Bolton deliver support to vulnerable people in the community. Display a collection tin, donate a prize or service, donate equipment or even send some employees to volunteer with us on some of our projects supporting older people in the Bolton area.

Volunteer with us

Our amazing volunteers help us to do so much in Bolton. Whether you have an hour or a day to spare, we have lots of opportunities for volunteers. Without our volunteers, Age UK Bolton couldn't offer the range of services we have available to the older people in Bolton.

Leave a legacy in your will

Ensure your support continues for years to come. You can do so as a specific sum or a share of your estate. Anyone with an estate worth more than the inheritance tax threshold of £325,000 can reduce this tax from 40% to 36% if 10% or more of the estate is given to charity. Your solicitor will be able to advise you of the best way, or if you have not made a will yet our confidential will making service may be of assistance.

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AgeUKBolton



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