



**Directors  
Report &  
Consolidated  
Financial  
Statements**

**For the year ended  
31st March 2023**

Registered charity no 1143809  
Registered company no 7728630



# AGE UK BLACKBURN WITH DARWEN

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# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023**

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The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2023.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. The company is currently dormant.

2022/23 was another busy and challenging year for the organisation, which saw us continue to respond to the long term impact of Covid on older people and increase our support for people experiencing cost of living challenges, whilst maintaining our core service offer. We have continued to develop new offers in response to what older people have told us, and secured funding to develop a brand new dementia Wayfinder Service which launched in May 2023. We have also continued to explore how digital technology can support us to deliver services and make best use of our resources, whilst still retaining that all important face to face and person-centred approach we know so many older people need and appreciate. Financially we have felt the impact of both increased costs and uncertainty around some income sources impacting on our ability to raise funds to cover all of our core running costs. In particular our staff, energy and service supply costs all increased significantly during the year, and this along with reduced income from donations and fundraising affected by the cost of living challenges combined to result in a deficit position at year end. However, we have been fortunate to successfully secure additional grant income, from a range of local and national funders, which has enabled us to continue to develop our service offer. We are grateful to these funders and to our local commissioners for their support.

### **FINANCIAL REVIEW**

In the year to 31 March 2023 the Charity reported a deficit of £51,841 from an income of £1,022,699. This was made up of a surplus of £108 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder) and a deficit of £51,949 on unrestricted funds (income received or generated and available for general use). The deficit on unrestricted funds is made up primarily of undesignated funds which have been used to support our unfunded core costs.

The appendices on pages 39 and 40 also show the Charity's income and expenditure for the 2022/2023 financial year together with the 2021/2022 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers with a clearer financial picture.

55% of the organisation's annual income came from contract income through service contracts with Blackburn with Darwen Borough Council and national Age UK through the Warm Homes programme. This is a small (3%) decrease on the previous year.

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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28% of the organisation's annual income came from grants from a variety of sources, which is a small (1%) increase on the previous year.

17% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income, investment income and other sundry income, which is a 2% increase on the previous year.

During the financial year the organisation received a total of £40,826 from donations. This income was made up of unrestricted cash donations amounting to £20,661 and £20,165 in restricted donations of which £19,285 represented the value of donated facilities and equipment. No legacies were received in the year. Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

Overall expenditure increased compared to 2021/22. In particular, expenditure on wages and salaries was increased due to both increased numbers of roles, related to specific funded programmes, and general increases related to the national minimum wage and other cost of living awards for staff. Expenditure on premises costs, energy costs and office expenses were also significantly increased due to market price increases. Staff travel costs increased as we saw delivery activity return to pre-Covid levels. The significant increase in service supply costs is largely due to specific funded project costs, along with general market price increases from the previous year. Expenditure on audit and other professional fees was reduced.

### **Investment Policy**

In early 2022 the investment policy was updated to allow for a mixed investment portfolio in order to maximise the organisation's assets. This now includes investments in short or medium term low risk, easily redeemable investments in the form of bank deposits and investment of some funds into a longer term, higher yielding fund.

### **Reserves Policy**

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

### **Context and rationale**

The funding environment for local charities was already challenging and has been further exacerbated by the national economic operating environment resulting in significant increased costs and uncertainty about income levels. Challenges with the level of public sector funds and changes to commissioning models along with increased competition for grant funding mean external funding remains uncertain; and income levels from service and shop takings and fundraising activity are all impacted by the cost of living challenges and wider economic situation. In addition, we are seeing increasing demand and therefore capacity demands across our service provision. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally during 2023/24 and beyond. In 2021/22 the Trustees designated a further £57,000 of unrestricted funds to support service and business continuity in response to the expected challenges.

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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### Policy

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

### Reserves & Financial Position

Total reserves at 31<sup>st</sup> March 2023 amounted to £642,952 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £382,155 this figure includes tangible fixed assets of £5,011.

Designated funds at 31<sup>st</sup> March 2023 amounted to £204,703. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in May 2023 and it was decided that no changes were needed.

Restricted funds at 31<sup>st</sup> March 2023 amounted £56,094. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income already secured in 2023/24 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

### Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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across the whole of the county of Lancashire. The Charity did not receive any income in 2022/23 as there was no delivery activity in the period (2022: £1,616)

There were donations, including gift aid, made by Trustees of £60 (2022: £475)

### Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in uncertain and challenging times, and that the organisation is starting the 2023/24 financial year with a deficit budget. However, the organisation has a full business plan in place which it intends to deliver against. This includes plans to reduce this deficit.

The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people, including a focus on supporting older people through the long term impacts from the Covid pandemic and through the cost of living challenges
- Securing additional funding from a range of sources, particularly increased service income and grant funding, to maintain and develop our service offer and to support sustainable service models
- Developing a robust business case to maximise our chance of successfully securing the future day care contract through the forthcoming tender process
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs, and a focus on workforce wellbeing, recruitment and retention

# AGE UK BLACKBURN WITH DARWEN

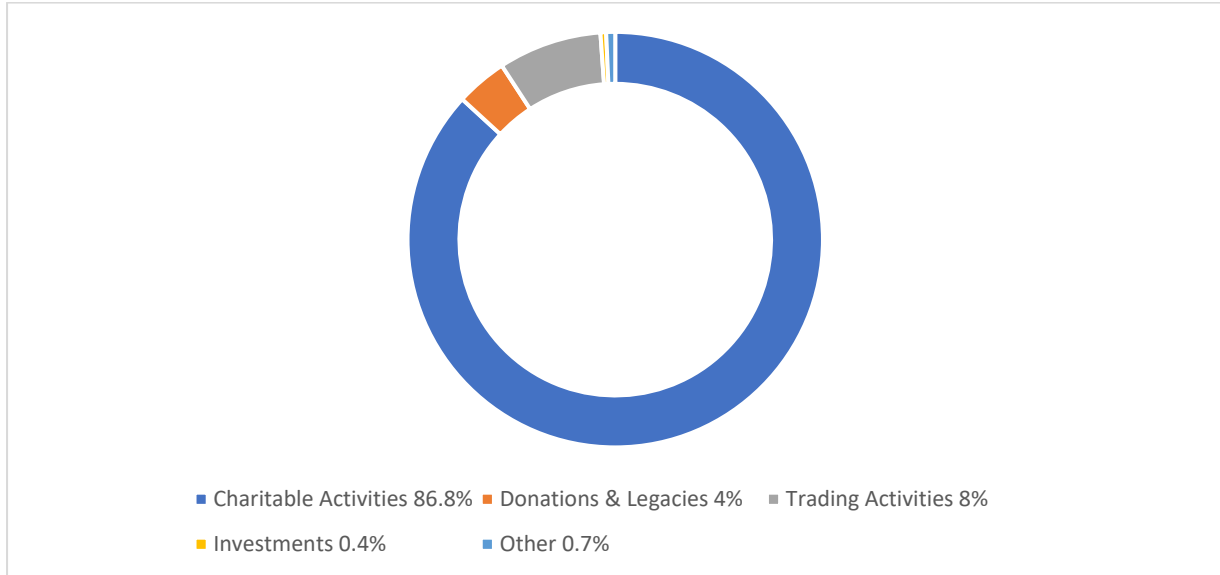
## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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Where our income came from:

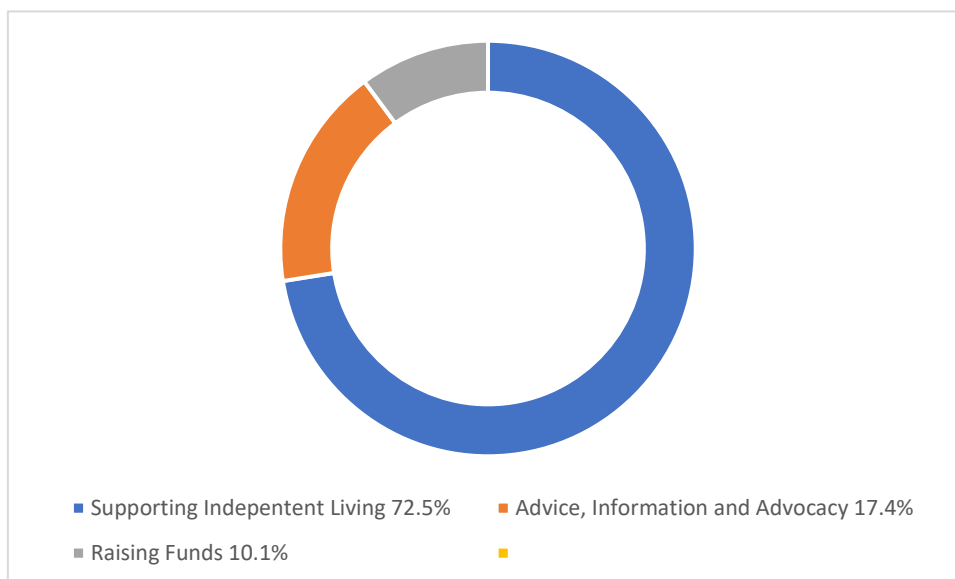
Total Income:

£ 1,022,699



How we spent our income:

Total Expenditure: £1,074,539



# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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### Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

**Planning** - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

**Delivery** - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation and our Privacy Notices.

**Finance** - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

**Corporate Partners** – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and



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## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2022/23 we received no complaints with regard to fundraising activity.

### **Public Benefit**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

### **Governance and Internal Control**

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association and also follows the Charity Governance Code to ensure that it is meeting best practice. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees maybe made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through advertisements.

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

### **Trustees Responsibilities**

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties

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## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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- Identification and management of risk
- Written financial procedures which are subject to regular review.
- Both planned and unannounced checks in all service areas.
- Annual discussion between the Trustees and auditor without management being present
- External review of financial controls every 3 years and which most recently took place in 2022, with no gaps in controls identified
- The commissioning of external financial oversight on behalf of the Trustees

### **Risk Management**

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation which need to be managed are financial; staff retention and the loss of key personnel; recruitment of both paid and voluntary personnel; the changing commissioning landscape; and increased demand for services both in volume and complexity. In terms of financial risk the current primary risks are associated with increasing costs due to the current UK financial situation and increasing staff costs, the upcoming tendering of the day care contract, uncertainty around some income sources including service income, donations and fundraising due to the cost of living challenges and therefore funding for essential core costs. In the longer term the organisation is operating in an environment where local contract levels and opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

### **Key Management Personnel**

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2022/23 the total employee benefits of key management personnel of the Charity were £59,049 including employer pension contribution (2021:£59,620)

### **Officers and Directors/Trustees of Age UK Blackburn with Darwen 2022/23**

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Honorary Financial Adviser	Vacant
Trustees	Fran Breckell

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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Pamela Holgate (resigned 13<sup>th</sup> February 2023)  
Judith Isherwood (resigned 28<sup>th</sup> November 2022)  
Faith Marriott  
Faizal Patel  
Christopher Porter

Local authority representative      Cllr Mustafa Desai

### Senior Management Team

Chief Executive:                      Vicky Shepherd  
Head of Business Development:    Elaine Jennings  
Head of Prevention & Wellbeing:   Sharon Lucas  
Finance Manager:                      Tina Wilson

### Auditors

A proposal regarding the appointment of auditors of the charity will be considered at the annual general meeting.

### Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2023 are to be read along with the organisation's Annual Review and Impact Report which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

### Statement of Directors' Responsibilities

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing those financial statements, the Trustees are required to;

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements, and;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

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

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from the legislation in other jurisdictions.

### **Statement of disclosure to auditors**

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

On behalf of the Board



**Anthony Hedley**  
Trustee

**4<sup>th</sup> October 2023**

## AGE UK BLACKBURN WITH DARWEN

### INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

#### **Opinion**

We have audited the financial statements of Age UK Blackburn with Darwen (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Balance Sheet, 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 charitable company's affairs as at 31st 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 Companies Act 2006.

#### **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 charitable company 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.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our auditor's report thereon. 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. In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for company law purposes, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

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

In the light of the knowledge and understanding of the charitable company and its environment obtained during the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on pages 9 to 10, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

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

Our objectives are to obtain reasonable assurance about whether the financial statements 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 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 extent to which our procedures can detect irregularities, including fraud is detailed below.



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Explanation as to what extent the audit was considered capable of detecting irregularities,  
including fraud**

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- 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 management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- 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.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Explanation as to what extent the audit was considered capable of detecting irregularities,  
including fraud (continued)**

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional skepticism 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 to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the charitable company'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 charitable company'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 charitable company 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.

AGE UK BLACKBURN WITH DARWEN

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK  
BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2023

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Nicholas Smith (Senior Statutory Auditor)**

For and on behalf of Rotherham Taylor Limited, Statutory Auditor  
Chartered Accountants  
21 Navigation Business Village  
Navigation Way  
Ashton-on-Ribble  
Preston  
PR2 2YP

4<sup>th</sup> October 2023

# AGE UK BLACKBURN WITH DARWEN

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
<b>INCOME FROM:</b>					
<i>Donations &amp; legacies</i>	2	20,661	20,165	40,826	44,936
<i>Other trading activities</i>					
Shop income		68,668	-	68,668	58,073
Fundraising activities		13,669	-	13,669	12,773
Reimbursed costs		-	-	-	3,088
<i>Income from investments</i>					
Interest on short term deposits		4,519	-	4,519	1,329
<i>Charitable activities</i>					
Supporting Independent Living	3	685,371	54,630	740,001	699,914
Advice, Information & Advocacy	4	25,026	122,843	147,869	136,451
Influencing Policy & Practice	5	-	-	-	-
<i>Other income</i>					
Other income		7,147	-	7,147	9,174
<b>Total income</b>		<b>825,061</b>	<b>197,638</b>	<b>1,022,699</b>	<b>965,738</b>
<b>EXPENDITURE ON:</b>					
<i>Raising funds</i>	7				
Cost of generating voluntary income		-	-	-	-
Shop operating costs		95,684	1,275	96,959	92,137
Fundraising		12,030	-	12,030	9,661
<i>Charitable activities</i>	6				
Supporting Independent Living		719,868	59,141	779,009	715,385
Advice, Information & Advocacy		49,428	137,113	186,541	164,891
Influencing Policy & Practice		-	-	-	-
<b>Total expenditure</b>		<b>877,010</b>	<b>197,529</b>	<b>1,074,539</b>	<b>982,074</b>
<b>Net (expenditure)/income</b>	9a	<b>(51,949)</b>	<b>108</b>	<b>(51,841)</b>	<b>(16,336)</b>
<b>Transfers between funds</b>	16,17	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(51,949)</b>	<b>108</b>	<b>(51,841)</b>	<b>(16,336)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	16,17	647,669	47,123	694,791	711,127
<b>Total funds carried forward</b>	16,17	<b>595,720</b>	<b>47,232</b>	<b>642,952</b>	<b>694,791</b>

All incoming resources and resources expended derive from continuing activities

The notes on pages 21 to 41 form part of these accounts

# AGE UK BLACKBURN WITH DARWEN

## BALANCE SHEET AS AT 31 MARCH 2023

	Note	Charity 2023 £	Charity 2022 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	5,011	10,447
Investments	11	8	8
		<u>5,019</u>	<u>10,455</u>
<b>Current Assets</b>			
Stocks	12	825	958
Debtors	13	37,735	46,303
Cash at bank and in hand		690,603	823,479
		<u>729,163</u>	<u>870,740</u>
<b>Creditors</b>			
Amounts falling due within one year	14	(91,230)	(186,402)
		<u>637,933</u>	<u>684,338</u>
<b>Net Current Assets</b>			
		<u>642,952</u>	<u>694,793</u>
<b>Net Assets</b>			
<b>Capital and Reserves</b>			
Unrestricted funds			
- General funds	16	382,155	442,237
- Designated funds	16	204,703	205,432
		<u>586,858</u>	<u>647,669</u>
Restricted funds	17	56,094	47,124
		<u>642,952</u>	<u>694,793</u>

Approved by the trustees on 4th October 2023 and signed on their behalf by:



A Hedley  
Chairman  
Company Number 7728630

The notes on pages 21 to 41 form part of these accounts

# AGE UK BLACKBURN WITH DARWEN

## STATEMENT OF CASH FLOWS AS AT 31 MARCH 2023

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	Note	Charity 2023 £	Charity 2022 £
<b>Cash flows from operating activities:</b>			
Net cash used by operating activities	24	<u>(183,299)</u>	<u>77,442</u>
<b>Cash flows from investing activities:</b>			
Interest income		4,519	1,329
Purchase of tangible fixed assets		<u>-</u>	<u>(10,022)</u>
<b>Net cash provided by /(used in) investing activities</b>		<u>4,519</u>	<u>(8,693)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		(132,876)	68,750
<b>Cash and cash equivalents at the beginning of the reporting period</b>		823,479	754,729
<b>Cash and cash equivalents at the end of the reporting period</b>	25	<u><u>690,603</u></u>	<u><u>823,479</u></u>

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

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### 1 Principal accounting policies

#### **Basis of accounting**

These financial statements have been prepared in accordance with the 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) (effective January 2019) - Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

#### **Basis of Consolidation**

The Charity has one dormant subsidiary which is not material, see note 11 of the accounts. Therefore, these accounts are not consolidated accounts and comprise the accounts of the parent charitable company only.

#### **Investments in Joint Ventures**

Investments in joint ventures are included at cost.

#### **Investments**

Fixed asset investments are stated at cost less any provision for impairment.

#### **Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable the income will be received and the amount can be measured reliably.

#### **Gifts in kind and intangible income**

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

#### **Grants**

Income from government and other grants, whether 'capital' grants or 'reserve' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and not deferred.

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

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### 1 Principal accounting policies (continued)

#### **Donations and legacies, and other forms of voluntary income**

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs than can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

#### **Restricted Funds**

Restricted funds are to be used for specified purposes as laid down by the donor or funder. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of support costs.

#### **Unrestricted funds**

Unrestricted funds represent income received or generated for the objects of the Charity without further specified purpose and are available as general funds.

#### **Designated funds**

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

#### **Depreciation**

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

#### **Stocks**

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.



## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2023

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### 1 Principal accounting policies (continued)

#### Resources expended

##### Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

##### Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

##### Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

##### Taxation

The Charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable activities.

##### Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

##### Legal status of the Charity

The Charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

##### Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes, due to rounding adjustments.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

<b>2 Donations and legacies</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2023 Total £</b>
Unrestricted Donations and legacies for the general use of the Charity	20,661	-	20,661
Restricted donations			
- Supporting Independent Living	-	240	240
- Advice, Information & Advocacy	-	640	640
- Donated facilities and equipment including rate relief	-	19,285	19,285
	<u>20,661</u>	<u>20,165</u>	<u>40,826</u>

**2022 COMPARATIVE**

**Donations and legacies**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2022 Total £</b>
<i>Unrestricted donations and legacies for the general use of the Charity</i>	<i>29,906</i>	<i>-</i>	<i>29,906</i>
<i>Restricted donations</i>			
<i>- Supporting Independent Living</i>	<i>-</i>	<i>195</i>	<i>195</i>
<i>- Advice, Information &amp; Advocacy</i>	<i>-</i>	<i>599</i>	<i>599</i>
<i>- Donated facilities and equipment including rate relief</i>	<i>-</i>	<i>14,236</i>	<i>14,236</i>
	<u><i>29,906</i></u>	<u><i>15,030</i></u>	<u><i>44,936</i></u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

<b>3 Supporting Independent Living</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2023 Total £</b>
Contracts and Service Level Agreements:			
Blackburn with Darwen Borough Council	548,356		548,356
			-
			-
Grants:			-
Age UK			-
- Brand Partner	10,000		10,000
- Winter Health		1,850	1,850
- MCST		12,761	12,761
- Walking Football		3,620	3,620
- Sport England		1,473	1,473
Big Lottery Community Fund RC North West Region		9,498	9,498
BwDBC Activity Buddies	14,096		14,096
BwD BC Creative Ideas	10,294		10,294
BwDBC Take Home & Settle	6,565		6,565
BwDBC Targeted Benefit take up campaign	2,000		2,000
BwDBC Winter Wellbeing Packs	3,418		3,418
Care Network - Covid Community Champions	2,000		2,000
Darwen Town Council		700	700
Dept of Transport	1,333		1,333
Garfield Weston		20,000	20,000
Innovate UK	41,365		41,365
Kickstart programme	3,870		3,870
Lancashire Mind		4,728	4,728
Service Income	42,074		42,074
	<u>685,371</u>	<u>54,630</u>	<u>740,001</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**2022 COMPARATIVE**

<i>Supporting Independent Living</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2022 Total £</i>
<i>Contracts and Service Level Agreements:</i>			
<i>Blackburn with Darwen Borough Council</i>	499,961	-	499,961
<i>Lancs Care Living Longer Better</i>	30,000	-	30,000
<i>AgeUK Winter Support</i>	15,492	-	15,492
			0
<i>Grants:</i>			
<i>Age UK</i>			-
			-
<i>- Brand Partner</i>	10,000	-	10,000
<i>- Winter Health</i>	-	1,070	1,070
<i>- Friends &amp; Forums</i>	750	-	750
<i>- MCST</i>	-	19,993	19,993
<i>- Tackling Inequalities</i>	-	3,323	3,323
<i>- Think Digital</i>	-	8,758	8,758
<i>- Walking Football</i>	-	5,000	5,000
<i>BwD CVS Population Health Grant</i>	4,700	-	4,700
<i>Dept of Transport</i>	1,333	-	1,333
<i>BwDBC Smoking Cessation</i>	4,000	-	4,000
<i>Care Network - Covid Community Champions</i>	2,500	-	2,500
<i>BwDBC Vaccination Engagement</i>	2,000	-	2,000
<i>BwD Activity Buddies</i>	8,334	-	8,334
<i>Lancashire Mind</i>	-	5,762	5,762
<i>Garfield Weston</i>	-	20,000	20,000
<i>ESC Lottery Fund Sport England</i>	-	9,955	9,955
<i>BwDBC Our community our future</i>	1,850	-	1,850
<i>BwDBC Winter Wellbeing Packs</i>	2,448	-	2,448
<i>BwDBC Housing Support Fund</i>	3,300	-	3,300
<i>Kickstart programme</i>	8,167	-	8,167
<i>Uclan Student Placement</i>	1,400	-	1,400
<i>Service Income</i>	29,818	-	29,818
	<u>626,053</u>	<u>73,861</u>	<u>699,914</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

<b>4 Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds £</b>	<b>2023 Total £</b>
Contracts and Service Level Agreements:			
- AgeUK Warm Homes Programme - Shell		15,075	15,075
Grants:			
Age UK			
- Building Better Lives		30,000	30,000
The Henry Smith Charity		26,448	26,448
Brian Mercer		10,000	10,000
BwD BC Household Support Fund	4,420		4,420
BwD BC Public Health	3,000		3,000
BwDBC Creative Ideas	7,606		7,606
Eric Wright Charitable Trust		40,000	40,000
Jubilee Tower Credit Union	10,000		10,000
Skelton Charity		1,320	1,320
Service Income	-	-	-
	<u>25,026</u>	<u>122,843</u>	<u>147,869</u>

**2022 COMPARATIVE**

<b>Advice, Information &amp; Advocacy</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2022 Total £</b>
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	12,400	12,400
Grants:			
Age UK			
- Later Life Goals	-	10,500	10,500
- Building Better Lives	-	30,000	30,000
Age UK Greater Lancashire CIC	1,616	-	1,616
Eric Wright Charitable Trust	-	27,500	27,500
Brian Mercer	-	10,000	10,000
Arnold Clark Community Fund	-	1,000	1,000
The Henry Smith Charity	-	42,355	42,355
Service Income	1,080	-	1,080
	<u>2,696</u>	<u>133,755</u>	<u>136,451</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2023 Total £
	Contracts and Service Level Agreements:	-	-	-
		-	-	-
		-	-	-

**2022 COMPARATIVE**

<i>Influencing Policy &amp; Practice</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2022 Total £</i>
<i>Contracts and Service Level Agreements:</i>	-	-	-
	-	-	-
	-	-	-

**6 Expenditure on Charitable Activities**

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2023 Total £
<b>Direct Costs</b>				
Staff Costs	510,199	123,062	-	633,261
Premises Costs	5,761	1,969	-	7,730
Office Costs	13,532	913	-	14,445
Vehicle Costs	7,836		-	7,836
Service Supplies	34,804	1,205	-	36,009
Professional Fees	2,583	356	-	2,939
Bank Charges	399	-	-	399
Depreciation	1,378	-	-	1,378
	<u>576,492</u>	<u>127,505</u>	<u>-</u>	<u>703,997</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	113,678	41,015	-	154,693
Premises (space)	37,136	4,606	-	41,742
Office (usage)	23,532	913	-	24,445
Service Supplies	-	-	-	-
Professional Fees (usage)	4,342	980	-	5,322
Bank Charges (usage)	804	182	-	986
Depreciation (usage)	-	-	-	-
Governance costs	23,025	11,341	-	34,366
<b>Total Support Costs</b>	<u>202,517</u>	<u>59,037</u>	<u>-</u>	<u>261,554</u>
<b>Total Costs</b>	<u>779,009</u>	<u>186,542</u>	<u>-</u>	<u>965,551</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**2022 COMPARATIVE**

*Expenditure on Charitable Activities*

	<i>Supporting Independent Living</i>	<i>Advice Information &amp; Advocacy</i>	<i>Influencing Policy &amp; Practice</i>	<b>2022 Total</b>
	£	£	£	£
<b>Direct Costs</b>				
Staff Costs	510,521	92,765	-	603,286
Premises Costs	4,730	1,801	-	6,531
Office Costs	9,360	829	-	10,189
Vehicle Costs	8,574	-	-	8,574
Service Supplies	19,558	1,783	-	21,341
Professional Fees	2,435	26	-	2,461
Bank Charges	250	-	-	250
Depreciation	2,642	1,362	-	4,004
	<u>558,070</u>	<u>98,566</u>	<u>-</u>	<u>656,636</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	81,705	33,288	-	114,993
Premises (space)	26,023	7,838	-	33,861
Office (usage)	23,309	12,888	-	36,197
Service Supplies	-	-	-	-
Professional Fees (usage)	4,062	2,015	-	6,077
Bank Charges (usage)	961	162	-	1,123
Depreciation (usage)	-	-	-	-
Governance costs	21,255	10,134	-	31,389
<b>Total Support Costs</b>	<u>157,315</u>	<u>66,325</u>	<u>-</u>	<u>223,640</u>
<b>Total Costs</b>	<u>715,385</u>	<u>164,891</u>	<u>-</u>	<u>880,276</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**7 Expenditure on Raising Funds**

	<b>Generating Voluntary Income</b>	<b>Shop Operating Costs</b>	<b>Fundraising</b>	<b>2023 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Direct Costs</b>				
Staff Costs	-	59,174	10,211	69,385
Premises Costs	-	21,715	-	21,715
Office Costs	-	1,113	-	1,113
Service Supplies	-	1,495	1,105	2,600
Professional Fees	-	-	50	50
Bank charges	-	987	8	995
Depreciation (usage)	-	-	-	-
	<u>-</u>	<u>84,484</u>	<u>11,374</u>	<u>95,858</u>
<b>Support Costs (basis for allocation)</b>	-			
Staff Costs (time)	-	7,351	11	7,362
Premises (space)	-	1,957	227	2,184
Office (usage)	-	2,635	350	2,985
Service Supplies	-	-	-	-
Professional Fees (usage)	-	438	57	495
Bank charges (usage)	-	94	11	105
<b>Total Support Costs</b>	<u>-</u>	<u>12,475</u>	<u>656</u>	<u>13,131</u>
<b>Total Costs</b>	<u>-</u>	<u>96,959</u>	<u>12,030</u>	<u>108,989</u>



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**2022 COMPARATIVE**

*Expenditure on Raising Funds*

	<b>Generating Voluntary Income</b>	<b>Shop Operating Costs</b>	<b>Fundraising</b>	<b>2022 Total</b>
	£	£	£	£
<b>Direct Costs</b>				
Staff Costs	-	56,581	6,321	62,902
Premises Costs	-	16,970	-	16,970
Office Costs	-	1,747	-	1,747
Vehicle Costs	-	-	-	-
Service Supplies	-	1,292	-	1,292
Professional Fees	-	1,078	-	1,078
Bank charges	-	773	-	773
Depreciation (usage)	-	2,701	-	2,701
	<u>-</u>	<u>81,142</u>	<u>6,321</u>	<u>87,463</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	-	7,212	111	7,323
Premises (space)	-	2,315	1,748	4,063
Office (usage)	-	746	795	1,541
Service Supplies	-	-	-	-
Professional Fees (usage)	-	627	672	1,299
Bank charges (usage)	-	95	14	109
Depreciation	-	-	-	-
<b>Total Support Costs</b>	<u>-</u>	<u>10,995</u>	<u>3,340</u>	<u>14,335</u>
<b>Total Costs</b>	<u>-</u>	<u>92,137</u>	<u>9,661</u>	<u>101,798</u>

**8 Support Costs**

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive and Finance & Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**9a Net income/expenditure for the year**

This is stated after charging:	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Operating leases - Land & Buildings	22,358	24,924
Operating leases - Equipment	19,997	20,612
Depreciation	4,877	6,078

**9b Auditors' remuneration**

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b>Audit services</b>		
Charity	9,950	9,750
	<u>9,950</u>	<u>9,750</u>

**10 Tangible fixed assets**

	<b>Leasehold Improvements</b>	<b>Equipment</b>	<b>Motor Vehicles</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>				
Balance at 1 April 2022	42,899	150,210	31,350	224,459
Additions	-		-	-
Disposals	-	-	(31,350)	(31,350)
Balance at 31 March 2023	<u>42,899</u>	<u>150,210</u>	<u>-</u>	<u>193,109</u>
<b>Depreciation</b>				
Balance at 1 April 2022	42,899	141,499	29,584	213,982
Charge for the period		3,700	566	4,266
Disposals	-		(30,150)	(30,150)
Balance at 31 March 2023	<u>42,899</u>	<u>145,199</u>	<u>-</u>	<u>188,098</u>
<b>Net book value</b>				
31 March 2023	<u>-</u>	<u>5,011</u>	<u>-</u>	<u>5,011</u>
31 March 2022	<u>-</u>	<u>8,711</u>	<u>1,766</u>	<u>10,477</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

<b>11 Fixed Asset Investment</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Shares in AGE Uk Blackburn with Darwen Trading Ltd - at cost	2	2
Investment in Joint Venture - CIC - at cost	6	6
<b>Cost and Net Book Value at 31 March 2023</b>	<u>8</u>	<u>8</u>

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Assets	2	2
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

<b>12 Stocks</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Finished goods and goods for resale	<u>825</u>	<u>958</u>

<b>13 Debtors</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Grants receivable	16,722	24,835
Tax recoverable including VAT	2,848	3,446
Prepayments and accrued income	18,165	18,022
	<u>37,735</u>	<u>46,303</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**14 Creditors: Amounts falling due within one year**

	<b>2023</b>	<b>2022</b>
	£	£
Taxation including VAT	1,860	14,101
Accruals	20,394	34,464
Deferred income	68,976	137,837
	<u>91,230</u>	<u>186,402</u>

**15 Deferred income**

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	<b>Charity</b>
	£
Balance at 1 April 2022	137,837
Amount released to incoming resources	(137,837)
Amount deferred in period	68,976
Balance at 31 March 2023	<u>68,976</u>

**2022 COMPARATIVE**

***Deferred income***

*Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.*

	<b>Charity</b>
	£
<i>Balance at 1 April 2021</i>	35,377
<i>Amount released to incoming resources</i>	(35,377)
<i>Amount deferred in period</i>	137,837
<i>Balance at 31 March 2022</i>	<u>137,837</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

16	Unrestricted funds	1 April 2022 £	Incoming £	Outgoing £	Transfers £	31 March 2023 £
	Designated funds	205,432	-	-	(729)	204,703
	Undesignated funds	442,237	820,139	(880,950)	729	382,155
	<b>Charity</b>	<u>647,669</u>	<u>820,139</u>	<u>(880,950)</u>	<u>-</u>	<u>586,858</u>

Funds are designated for the following purposes

**Name**

Business Continuity & Development

**Purpose**

To maintain essential core functions and services and support the upgrade of IT equipment

**31 March**

**2023**

**£**

204,703

2022

	Unrestricted funds	1 April 2021 £	Incoming £	Outgoing £	Transfers £	31 March 2022 £
	Designated funds	179,323	-	(25,063)	51,172	205,432
	Undesignated funds	495,962	742,594	(745,147)	(51,172)	442,237
	<b>Charity</b>	<u>675,285</u>	<u>742,594</u>	<u>(770,210)</u>	<u>-</u>	<u>647,669</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**17 Restricted funds**

Description of Fund	1 April 2022 £	Incoming £	Outgoing £	Transfers £	31 March 2023 £
<b>ADVICE &amp; INFORMATION</b>					
Age UK					
- Warm Homes Programme - Shell	-	15,075	(15,075)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
Eric Wright Charitable Trust	-	40,000	(40,000)	-	-
Donations	-	640	(640)	-	-
The Henry Smith Charity	1,806	26,448	(28,254)	-	-
<b>SUPPORTING INDEPENDENT LIVING</b>					
<b>Active Ageing</b>					
Age UK					
- MCST	2,173	12,761	(11,856)	-	3,078
- Sport England	-	1,473	(1,473)	-	-
- Walking Football	2,033	3,620	(5,653)	-	-
- Ageing Well Mutli Agency Funding	1,941	-	-	-	1,941
Big Lottery Community Fund RC North					
West Region					
Darwen Town Council	-	700	(33)	-	667
Day Care Donations	109	-	(109)	-	-
Artful Minds	250	-	(250)	-	-
Winter Health	-	1,850	(1,850)	-	-
Swim England	557	-	-	-	557
WG Edwards	1,500	-	-	-	1,500
Co-op Dementia Cinema	2,387	-	-	-	2,387
Asda Community Fund	81	-	-	-	81
Morrisons Community Fund	10,685	-	(1,065)	-	9,620
Ladies Fellowship	100	-	(100)	-	-
Active Lancashire	237	-	(237)	-	-
Garfield Weston	20,000	20,000	(7,000)	-	33,000
<b>Social Inclusion</b>					
Lancashire Mind	-	4,728	(4,728)	-	-
National Lottery Community Support Fund	-	-	-	-	-
Santander Discovery Days	-	-	-	-	-
<b>Integrated Care</b>					
Age UK	3,264	-	-	-	3,264
Donated facilities & equipment					
Other	-	19,285	(19,285)	-	-
	-	240	(240)	-	-
	-	-	-	-	-
<b>Restricted funds - Charity</b>	<b>47,123</b>	<b>196,318</b>	<b>(187,347)</b>	<b>-</b>	<b>56,094</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**2022 COMPARATIVE**

**Restricted funds**

<b>Description of Fund</b>	<b>1 April 2020 £</b>	<b>Incoming £</b>	<b>Outgoing £</b>	<b>Transfers £</b>	<b>31 March 2022 £</b>
<b>ADVICE &amp; INFORMATION</b>					
<i>Age UK</i>					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	12,400	(12,400)	-	-
- Building Better Lives	-	30,000	(30,000)	-	-
- Later Life Goals	-	10,500	(10,500)	-	-
Eric Wright Charitable Trust	-	27,500	(27,500)	-	-
Donations	-	599	(599)	-	-
The Henry Smith Charity	1,715	42,355	(42,264)	-	1,806
Brian Mercer	-	10,000	(10,000)	-	-
Other	-	1,000	(1,000)	-	-
<b>SUPPORTING INDEPENDENT LIVING</b>					
<i>Active Ageing</i>					
<i>Age UK</i>					
- Get Active, Feel Great Project	1,336	-	(1,336)	-	-
- Think Digital	1,911	8,758	(10,669)	-	-
- MCST	-	19,993	(17,820)	-	2,173
- Tackling Inequalities	-	3,323	(3,323)	-	-
- <b>Walking Football</b>	-	5,000	(2,967)	-	2,033
- Winter Health	-	1,070	(1,070)	-	-
-NHSE Winter support Programme	1,921	-	(1,921)	-	-
Other	23,945	29,955	(16,053)	-	37,847
<i>Social Inclusion</i>					
Lancashire Mind	-	5,762	(5,762)	-	-
National Lottery Community Support Fund	935	-	(935)	-	-
<b>Santander Discovery Days</b>	100	-	(100)	-	-
<i>Integrated Care</i>					
Age UK	3,264	-	-	-	3,264
<b>AGE WELL PARTNERSHIP</b>					
<b>OTHER</b>					
Fixed Assets funded by grants & donatio	62	693	(755)	-	-
Donated facilities & equipment	-	14,236	(14,236)	-	-
Other	653	-	(653)	-	-
<b>Restricted funds</b>	<b>35,842</b>	<b>223,144</b>	<b>(211,863)</b>	<b>-</b>	<b>47,125</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**18 Information regarding employees and trustees**

	<b>2023</b>	<b>2022</b>
Average number of employees in the period		
- Full time employees	16	15
- Part time employees	16	18
Average number of employees	<u>32</u>	<u>33</u>
The full time equivalent of the part time staff is	<u>10.38</u>	<u>11.72</u>
Staff costs comprise:	<b>£</b>	<b>£</b>
- Wages and salaries	715,668	706,700
- Social security costs	61,613	59,930
- Recruitment	270	721
- Pension contributions	38,699	25,205
	<u>816,250</u>	<u>792,556</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2022 : Nil).

The charity purchased insurance costing £346 (2022: £548) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £55,882 (2022: £57,385) in addition employer pension contributions with the salary exchange scheme of £3167(2022: £2,235) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

**19 Pension costs**

The charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents the contributions payable by the charity to the fund. Using the salary exchange scheme for eligible employees. The charge for the year is £37,136. (2022 : £25,205)



**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**20 Analysis of Charity assets and liabilities between funds**

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£		
Tangible fixed assets		5,011		5,011
Current assets:				-
- Investment in joint venture		8		8
- Stocks		826		826
- Debtors		37,086	648	37,734
- Cash at bank and in hand	204,704	429,805	56,094	690,603
Creditors		(89,965)	(1,265)	(91,230)
<b>Total</b>	<b>204,704</b>	<b>382,771</b>	<b>55,477</b>	<b>642,952</b>

**2022 COMPARATIVE**

*Analysis of assets and liabilities between funds*

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£		
<i>Tangible fixed assets</i>	8,352	1,739	356	10,447
<i>Current assets:</i>				-
- <i>Investment in joint venture</i>	-	8	-	8
- <i>Stocks</i>	-	958	-	958
- <i>Debtors</i>	-	46,291	12	46,303
- <i>Cash at bank and in hand</i>	197,080	576,804	49,594	823,478
<i>Creditors</i>	-	(183,563)	(2,838)	(186,402)
<b>Total</b>	<b>205,432</b>	<b>442,237</b>	<b>47,124</b>	<b>694,792</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

**21 Changes in resources available for charity use**

	Unrestricted Funds			Total
	Designated	Undesignated	Restricted	
	Funds	Funds	Funds	
	£	£	£	£
Net movement in funds for the period	(728)	(59,466)	8,353	(51,841)
Net Decrease in tangible assets	(5,436)			(5,436)
Net movement in funds available for future activities	(6,164)	(59,466)	8,353	(57,277)

**2022 COMPARATIVE**

*Changes in resources available for charity use*

	Unrestricted Funds			Total
	Designated	Undesignated	Restricted	
	Funds	Funds	Funds	
	£	£	£	£
Net movement in funds for the period	26,109	(53,725)	11,281	(16,335)
Net decrease in tangible assets	8,352	2,665	534	11,551
Net movement in funds available for future activities	34,461	(51,060)	11,815	(4,784)

**22 Financial commitments and operating leases**

At 31 March 2022 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2023	2022	2023	2022
	£	£	£	£
Operating leases which expire:				
Within one year	20,458	9,503	14,277	18,692
Within two to five years	1,900	3,800	5,720	24,222
	22,358	13,303	19,997	42,914

**23 Related Party Transactions**

There were donations, including gift aid, made by the Trustees of £60 (2022: £475)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity did not receive any income in 22/23 as the project had come to an end (2022: £1,616)

There were no other related party transactions during the current or previous year

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 MARCH 2023**

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

	<b>Charity 2023 £</b>	<b>Charity 2022 £</b>
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	(51,841)	(16,336)
<b>Adjustments for:</b>		
Depreciation charges	4,876	6,078
Bank interest	(4,519)	(1,329)
(Increase)/decrease in stocks	133	(693)
(Increase)/decrease in debtors	(36,776)	(9,987)
Increase/(decrease) in creditors	(95,172)	99,709
<b>Net cash provided by (used by) operating activities</b>	<b><u>(183,299)</u></b>	<b><u>77,442</u></b>

**25 Analysis of net funds**

<b>1 April 2022 £</b>	<b>Cash Flow £</b>	<b>31 March 2023 £</b>
892,229	(201,626)	690,603

**2022 COMPARATIVE**

*Analysis of net funds*

<i>1 April 2021 £</i>	<i>Cash Flow £</i>	<i>31 March 2022 £</i>
<i>823,479</i>	<i>68,750</i>	<i>892,229</i>

**26 Government Grants - Charity Funder**

	<b>Description/Nature</b>	<b>2023 £</b>	<b>2022 £</b>
Department of Transport	Day Services transport provision	1,333	1,333
Her Majesty's Revenue and Customs	Coronavirus Job Retention Scheme	-	1,490
Her Majesty's Revenue and Customs	SSP Grant	-	1,195
Blackburn with Darwen Borough Council	Covid Relief Grants	-	2,667

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief.

There were no unfulfilled conditions or other contingencies attached to grants recognised in income.

**AGE UK BLACKBURN WITH DARWEN**

Appendix 1

**STATEMENT OF FINANCIAL ACTIVITIES  
COVERING THE YEAR ENDED 31 MARCH 2023**

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2023	Total Funds 31 March 2022
INCOME	£	£	£	£
<b>Contracts &amp; Service Level Agreements</b>				
Blackburn with Darwen Borough Council	530,356	-	530,356	499,961
Positive Ageing Framework	18,000	-	18,000	-
- Age UK Warm Homes Programme -Shell	-	15,075	15,075	12,400
Lancashire & South Cumbria ICS Living Longer Better	-	-	-	30,000
AgeUK Winter Support	-	-	-	15,492
	<u>548,356</u>	<u>15,075</u>	<u>563,431</u>	<u>557,853</u>
<b>Grants</b>				
Age UK	-	-	-	-
- Brand Partner	10,000	-	10,000	10,000
- Building Better Lives	-	30,000	30,000	30,000
- Friends & Forums	-	-	-	750
- Later Life Goals	-	-	-	10,500
- MCST	-	12,761	12,761	19,993
- Tackling Inequalities	-	-	-	3,323
- Think Digital	-	-	-	8,758
- Walking Football	-	3,620	3,620	5,000
- Winter Health	-	1,850	1,850	1,070
Age UK Greater Lancashire CIC	-	-	-	1,616
Arnold Clark Community Fund	-	-	-	1,000
Big Lottery Community Fund RC North West Region	-	9,498	9,498	-
Blackburn with Darwen Borough Council Refunds	-	-	-	2,667
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
BwDBC Activity Buddies	14,096	-	14,096	8,334
BwDBC Smoking Cessation	-	-	-	4,000
BwDBC Creative Ideas	17,900	-	17,900	-
BwDBC CVS Population Health Grant	-	-	-	4,700
BwDBC Household Support Scheme	4,420	-	4,420	3,300
BwDBC Our Community Our Future	-	-	-	1,850
BwDBC Targeted Benefit take up campaign	2,000	-	2,000	-
BwDBC Vaccination Engagement	-	-	-	2,000
BwDBC Winter Wellbeing Packs	3,418	-	3,418	2,448
BwDBC Take Home and Settle	6,565	-	6,565	-
BwDBC Public Health	3,000	-	3,000	-
Care Network - Covid Community Champions	2,000	-	2,000	2,500
Dept of Transport	1,333	-	1,333	1,333
Darwen Town Council	-	700	700	-
ECS Lottery Fund Sport England	-	-	-	9,955
Garfield Weston	-	20,000	20,000	20,000
Jubilee Tower Credit Union	10,000	-	10,000	-
Innovate UK	41,365	-	41,365	-
KickStart Programme	3,870	-	3,870	14,674
Lancashire Mind	-	4,728	4,728	5,762
Sport England	-	1,473	1,473	-
Skelton Charity	1,320	-	1,320	-
The Eric Wright Charitable Trust	-	40,000	40,000	27,500
The Henry Smith Charity	-	26,448	26,448	42,355
Uclan Student Placement	-	-	-	1,400
WM & BW Lloyd Charity Trust	-	-	-	498
	<u>121,287</u>	<u>161,078</u>	<u>282,365</u>	<u>257,286</u>
<b>Donations and fundraising</b>				
Miscellaneous donations	20,661	880	21,541	22,325
Legacies	-	-	-	8,375
Donated facilities & equipment	-	19,285	19,285	14,236
Fundraising activities & events	13,669	-	13,669	12,773
Sale of goods	68,668	-	68,668	57,448
Gift Aid Administration Fee	139	-	139	127
	<u>103,137</u>	<u>20,165</u>	<u>123,302</u>	<u>115,284</u>
<b>Service income</b>				
Service charges	42,074	-	42,074	30,898
	<u>42,074</u>	<u>-</u>	<u>42,074</u>	<u>30,898</u>
<b>Other income</b>				
Bank and building society interest	4,519	-	4,519	1,329
HMRC SSP Grant - Covid	-	-	-	1,195
Coronavirus Job Retention Scheme	-	-	-	1,490
Other	7,008	-	7,008	403
	<u>11,527</u>	<u>-</u>	<u>11,527</u>	<u>4,417</u>
<b>Total income</b>	<u>826,381</u>	<u>196,318</u>	<u>1,022,699</u>	<u>965,738</u>

# AGE UK BLACKBURN WITH DARWEN

Appendix 2

## STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2023

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2023	Total Funds 31 March 2022
	£	£	£	£
<b>EXPENDITURE</b>				
Wages, salaries and staff recruitment	673,734	137,516	811,250	785,556
Rent, rates & insurance	32,064	20,827	52,891	45,997
Heat and light	12,294	1,362	13,656	5,092
Repairs, renewals & alterations	6,578	3,100	9,678	9,413
Printing, stationery & office expenses	37,752	6,537	44,289	39,349
Post & telephone	16,840	3,076	19,916	18,069
Travel	5,720	2,361	8,081	3,112
Service supplies	51,260	15,107	66,367	23,612
Volunteers expenses	977	837	1,814	1,883
Advertising, promotion & events	757	647	1,404	(167)
Training & conferences	5,353	1,263	6,616	5,748
Vehicle expenditure	7,836	-	7,836	8,574
Audit fee	6,332	1,440	7,772	10,917
Professional fees	9,215	1,427	10,642	14,082
Bank charges	4,422	430	4,852	2,438
Provision for depreciation	4,876	-	4,876	6,049
Fees to Voluntary Organisations	1,000	1,600	2,600	2,350
<b>Total expenditure</b>	<u>877,010</u>	<u>197,529</u>	<u>1,074,540</u>	<u>982,074</u>
Surplus /(Deficit) of income over expenditure for the year transferred to balance sheet	<u>(50,629)</u>	<u>(1,211)</u>	<u>(51,841)</u>	<u>(16,336)</u>