

COMPANY NUMBER: 03926026

CHARITY NUMBER: 1082658

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2020

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REFERENCE AND ADMINISTRATION DETAILS

Registered charity name	Age UK Kensington & Chelsea
Charity registration number	1082658
Company registration number	03926026
Principal and registered office	1 Thorpe Close, London, W10 5XL
Solicitors	Bates Wells, 10 Queen Street Place, London, EC4R 1BE
Bankers	Barclays Bank PLC, Scrubbs Lane, Leicestershire, LE87 2BB CAF Bank, King's Hill, West Malling, Kent ME19 4TA Scottish Widows Bank, PO Box 883, Leeds LS1 9TY
Auditor	Sayer Vincent LLP, Invicta House, 108-114 Golden Lane, London, EC1Y 0TL

Trustees and Directors

The Trustees who served the Charity during the year and up to the date of signing of this report were as follows:

Martin Pendry	Chair of the Board of Trustees
Christine Vigars	Vice Chair
Tim Nicholls	Treasurer (Resigned: 10 June 2020)
Ian Hill	Treasurer (Appointed: 10 June 2020)
Christine Blewett	
Moya Denman	
Barbara Ilias	
John Cox	(Resigned: 27 November 2019)
Sue Cornish	(Resigned: 27 November 2019)

Audit and Risk committee

Tim Nicholls/Ian Hill	Chair
Martin Pendry	
Christine Blewett	

Quality, Performance & Development committee

Christine Blewett	Chair
Christine Vigars	
Martin Pendry	

Company Secretary Jess Millwood

Management Team

The Executive Management Team who served the Charity during the year and up to the date of signing this report were as follows:

Chief Executive	Jess Millwood
Director of Finance and Resources	James Lewis
Head of Fundraising	Debra Bollan
Head of Community Engagement	Anastasio Cabello
Head of Health and Social Prescribing	Keeley Tickner
At Home Service Manager	Karen Gilchrist
Head of Strategic Development	Michael Kings

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The Trustees, who are also directors of the Charity for the purposes of the Companies Act 2006, present their report with the financial statements of the Charity for the year ended 31 March 2020. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' (revised January 2015).

The objectives of the Charity are:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the Royal Borough of Kensington & Chelsea.

At Age UK Kensington & Chelsea we believe that older age is to be celebrated and that older people have a valued contribution to make. Our activities continue to be based on the local delivery of services reflecting the needs of our local community. The overall aim of the Charity is to improve the wellbeing of older people by offering a range of services which help at critical points when increasing age may bring challenges such as deteriorating health, loss of a partner or friends and decreasing income. We are heavily reliant on a team of committed and dedicated volunteers who continue to help support older people in the Borough, or who provide additional support in the office.

Our services are comprehensive and provide help ranging from informal social and leisure activities through to more practical assistance such as technical advice on claiming welfare benefits. Increasingly the NHS and government – both nationally and locally - are recognising the detrimental impact of isolation and loneliness on people's health and wellbeing, as well as the value of the voluntary sector in providing cost-effective services and support to combat loneliness and keep older people at the heart of the community.

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 objectives and activities, and in planning future activities. It is the judgement of the Trustees that activities in pursuit of the above objectives fully meet the public benefit test, which they have kept in mind in developing any new programmes for the Charity.

Overview of 2019-20

Following on from a restructure in March 2019 and the closure of our Acklam Road office to stabilise our budget, we focussed on updating systems and infrastructure across the organisation. This included the refurbishment of our Thorpe Close office, moving to a new IT provider and investment in new IT equipment including laptops and mobile phones for staff. Our new IT provider, Spirit IT have supported us to move to a cloud-based server. All of these upgrades meant that the staff team is able to work much more flexibly. Thankfully, this meant that we were able to be resilient when Covid-19 struck, and staff were able to work effectively from home. This in turn meant that we did not have to put any staff on furlough and were able to continue to respond to the needs of older people during an incredibly challenging time.

We further invested for the future by setting up a trading arm, 'Age United' and were delighted to be successful in pitching for the new Social Prescribing Link Worker service which is based in Primary Care Networks across the Borough.

We have sought to diversify our funding streams by creating a new Head of Fundraising post, and also invested in a strategic development project to research the potential of specific offers to people with Personal Budgets as well as developing new paid-for services.

The Board and CEO sought to improve our governance systems with a refreshed and modernised Constitution which was passed at the October 2019 AGM. We also commissioned an external Governance Review and are now implementing the recommendations. These included a commitment to the external recruitment of Board members, which has resulted in a new intake of Trustees in 2020.

Highlights

- Launch of a new Carnival Party event to celebrate the roots of Carnival, and create a safe and accessible space for older people to come together to enjoy the spirit of Carnival. We were delighted that the Mayor of the Royal Borough of Kensington & Chelsea attended along with over 200 older people to enjoy the day with delicious food, music and dancing. Our aspiration is that this becomes an annual event, although obviously this is impacted in 2020 by the effects of the pandemic. In 2020 we will hold an online version of this event.

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- We were delighted that the Mayor opened our Valentine's Concert & Afternoon Tea at St Cuthbert's Church. Around 200 older people supported by numerous volunteers enjoyed the event which showcased the work of the wonderful Nucleo project together with our long-standing and highly valued partners, Opera Holland Park.

Impact of Covid-19

In March 2020, the UK was affected by the global pandemic, Covid-19. This presented us with an unprecedented challenge. We were extremely concerned at the likely impact on older people that the pandemic and lockdown would have. We put emergency risk assessments and plans in place and were ready to deliver a large-scale humanitarian response from the first day of lock-down on 28th March 2020. We supported over 1000 isolated older people across RBKC for over four months with weekly care packs, fresh meals, basic supplies, keeping in touch calls, remote information and advice, online activities and events, and bespoke activity packs for older people living with dementia. We are very grateful for the flexibility and support of our Commissioners and funders, in particular RBKC, West London Care Commissioning Group and the Kensington and Chelsea Foundation, which enabled us to successfully and quickly repurpose the organisation at a time of crisis. As demand significantly increased, we did not furlough any staff and were very grateful for their determination and flexibility to meet the needs of older people during this difficult time. We were also hugely grateful for the dedicated support of hundreds of volunteers.

Covid-19 has significantly affected the charity sector, and at least one Age UK (Suffolk) has sadly closed. We are fortunate to have multiple funders donate almost £300,000 to our Covid-19 Emergency Response and helping us to mitigate challenges to our planned fundraising for the year. Whilst the financial environment becomes increasingly difficult, we are confident in our ability to continue to thrive and deliver much-needed services for older people into the future, based on secure foundations.

OVERVIEW OF SERVICES

Staying Well and Keeping Independent

My Care, My Way

My Care, My Way (MCMW) continues to grow from strength to strength with 41 Health and Social Care Assistants (HSCAs), working with Case Managers from NHS - Central London Community Healthcare (CLCH), providing support to 7,538 patients over 65 in West London NHS-registered GP practices across Kensington and Chelsea. All of the NHS-registered GP practices are now signed up to My Care, My Way.

My Care, My Way was established to ensure older people are supported in the community for longer, reducing hospital admissions and promoting independence and self-care. This is achieved through a holistic, case management integration model. In partnership with GPs, CLCH, Kensington and Chelsea Social Council, and other statutory and voluntary organisations, the HSCA's are providing preventative holistic support to patients, to instil knowledge and confidence by promoting the concept of self-care (see below) and independence.

The HSCA's role within MCMW is to manage a caseload of less complex patients, whilst supporting Case Managers with more complex patients, addressing a range of health and social needs. The HSCAs continue to integrate well with the Case Managers and other statutory professions and they receive regular clinical supervisions to support them in their roles. A comprehensive training package of basic clinical skills, awareness of long-term conditions, falls prevention, social prescribing/care navigation and motivation interviewing/health coaching skills continues to be developed with our partners and to support a generalised workforce approach.

At the end of the last financial year (2019), there was one remaining Primary Care Navigator who had not yet transitioned to My Care, My Way. Due to all GP practices now having joined the My Care, My Way programme, the Primary Care Navigator has transitioned into an HSCA and is fully embedded within the role.

Due to Coronavirus Covid-19 and the country entering lockdown in March 2020, the Health and Social Care Assistants continued to support their patients by conducting Covid-19 welfare checks; ensuring all patients on the caseload have access to food, medication, social support, and linking them in with services to provide this.

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Health & Social Care Assistant (HSCA) role at Chelsea and Westminster Hospital

A one-year (October 2018 – October 2019) pilot initiative of basing an HSCA at Chelsea and Westminster Hospital was rolled out to improve information sharing between primary and secondary care services. The primary objectives were to facilitate new referrals to My Care, My Way and improve communication between the community and hospital; to support and coordinate patients through their journey into and out of hospital. The post was based within the Acute Assessment Unit and liaised frequently with the My Care, My Way and hospital teams. The pilot ended in October 2019 as the post holder obtained a new position within the MCMW generic team. The need for further MCMW resource within an acute health care setting will be discussed during contract review meetings.

Senior Health and Social Care Assistants

In Autumn 2019, the GP networks across Kensington and Chelsea further organised to encourage collaborative and shared working in the form of Primary Care Networks (PCNs). Across Kensington and Chelsea, there are 6 PCNs (Inclusive, NeoHealth, WestHill, K&C South and Brompton) which include around 8 GP practices per PCN. To encourage shared, collaborative and standardised working amongst My Care, My Way within the PCNs, a Senior HSCA role was developed. There are currently 5 Senior HSCAs within My Care, My Way – one for each PCN.

The role of the Senior HSCAs is to provide line management support to the HSCAs and ensure each PCN is supported from an HSCA perspective. The Senior HSCAs liaise and work very closely with the Senior / Case Managers to provide ongoing support for the HSCAs whilst continuing to manage a caseload of patients themselves.

Dedicated Service for the Survivors and Bereaved

Following the devastating Grenfell Fire in 2017, a local initiative involving West London Clinical Commissioning Group (WLCCG), Age UK Kensington & Chelsea, Central London Community Healthcare and Central and North West London NHS Foundation Trust, together with Kensington and Chelsea Social Council was set up in July 2019, to support the survivors and bereaved with more extensive support to address and meet all needs (health, housing, emotional wellbeing).

Age UK K&C's involvement within the dedicated service is an extension to the My Care, My Way offer and has been opened up to support all ages and families; providing a case management approach to support clients for a longer period of time, identifying and addressing health, social and mental wellbeing needs. We currently have two Senior HSCAs who work closely with a Senior Case Manager and the GPs to provide this wrap-around extensive support. Zina and Halima's roles in the team focus on navigation, prevention and social prescribing needs and are the main link with the third sector health offer. They provide a tailored approach to families and screen for health checks by liaising closely with GPs.

Self-Care Project

In 2019/20 we completed the fourth year of the West London Clinical Commissioning Groups (WLCCG) piloted 'Self-Care' scheme, working closely with Kensington and Chelsea Social Council (KCSC) and our HSCAs to provide self-care prevention and support services to older people with long term conditions. The Self-Care project covers many areas to promote independence and instil self-care; befriending, walking support, dementia support, link-up services, massage, carers' support. This project continues to be embedded within My Care, My Way and clients can access this range of services directly through their dedicated HSCA.

Social Prescribing Link Workers

It has been recognised nationally that a growing number of GP visits are related to non-clinical needs and cannot always be addressed by the GP. To tackle this growing concern, NHS England and NHS Improvement rolled out a nationwide initiative of Social Prescribing Link Workers. The essence of a Social Prescribing Link Worker is to address all health and social needs by connecting individuals with their community through offering one-to-one client-focused, holistic support for a period of time, in order to promote a healthy, independent lifestyle. This is achieved through understanding what matters to the client and signposting them to the necessary teams. Social Prescribing Link Workers offer support with a range of needs: housing, health, financial support, drug/alcohol support, local events/clubs, information and advice, volunteering, within a holistic, person-centred approach.

In March 2020, Age UK Kensington and Chelsea (via our Trading Arm 'Age United') secured the contract for the local Social Prescribing Link Workers. Age UK Kensington and Chelsea's remit is support for those aged 55+ but as the

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Social Prescribing Link Workers support those aged 18-65, a subsidiary of Age UK Kensington and Chelsea was set up to facilitate support for all ages - Age United. We work very closely with the Kensington and Chelsea Social Council, West London Clinical Commissioning Group (WLCCG) and the local Primary Care Networks (PCNs – collections of GP practices) within the Borough to deliver this project.

At the end of the financial year, we employed three initial Social Prescribing Link Workers who work across three out of the five PCNs within Kensington and Chelsea. Each PCN has roughly 8 GP surgeries that the Link Workers support. The aim is for Link Workers to work very closely alongside the GPs in each PCN; each Link Worker has a clinical GP Lead for clinical advice, support and escalation. They will also receive regular clinical supervision. As each PCN has different population needs, the Social Prescribing Link Worker's target patient group will differ; the areas they may be focusing on are homelessness support, long term conditions, mental health, obesity, frequent attenders etc. Age United Link Workers operate in parallel to our HSCAs who provide social prescribing services for those over the age of 55.

Dementia Services

Over the year our specialist Dementia Support Team has continued to deliver support, advice and activities for people living with dementia.

In 2019/20 the Dementia Advisor welcomed a total of 78 new referrals, bringing the caseload up to 242 clients. There were also 23 who were re-referred. The Dementia Advisor continued to work closely with the Kensington & Chelsea Memory Service to support newly diagnosed clients to access services. In the year, the Dementia Advisor made 146 onward referrals, both within Age UK K&C and to external organisations.

Through the Dementia One-to-One service our Dementia Support Workers received 76 referrals, delivered 1,599 sessions and facilitated 11 trips throughout the year including collaborative working with the V&A Museum, Opera Holland Park and Resonate Arts. Our film club continued to be highly popular. The Team continues to work closely with referrers including My Care My Way staff and Age UK K&C colleagues, as well as joint work with sheltered housing schemes to increase the support offered to isolated communities.

The pandemic in March 2020 onwards meant that the team had to quickly adapt the service, providing weekly Keep in Touch phone calls to clients and their carers to provide reassurance, information, and support. The team also initiated our Dementia Activity packs, putting together 200 bespoke and individualised packs for people living with dementia that were delivered to their homes. The packs drew on the team's knowledge of people's interests and provided entertainment and activity during the lockdown period. The packs were extremely well received and much enjoyed.

Our Memory Cafés in St Peter's Church in North Kensington and Cremorne Clubroom in Chelsea offered clients the opportunity to learn new skills through a varied range of activities and workshops. In December, the Café was opened up to all users of Age UK K&C for an inclusive celebration of Christmas with Opera Holland Park. We collaborated with a variety of organisations, including the V&A, Resonate Arts, Opera Holland Park, and the Royal Institute of Architecture. From April 2019 to March 2020 a total of 236 people attended the Memory Cafés. We are very grateful to the 12 dedicated volunteers who support the Memory Café.

Our Exercise for the Mind project is a twelve-week group exercise course for people with dementia and memory loss. These sessions are held on a weekly basis and make up a structured programme designed to improve mobility whilst also providing the opportunity to socialise. In the year we held 33 group sessions. Verbal feedback received from clients showed increased levels of strength and balance, and we observed friendships growing as the weeks went on.

During the year one of our Dementia Support Workers (Rebecca Lee) became a Dementia Champion and with the Dementia Adviser delivered two Dementia Friends sessions to the Kensington Fire Service. The Dementia Adviser and Senior Dementia Support Worker also ran awareness sessions for the K&C Social Council. We continued to play an active part in Dementia Action Alliance and Dementia Awareness Week arranging a number of events including information and advice sessions and stalls.

Exercise at Home and Walking Support

The Exercise at Home and Walking Support programmes continue to provide valuable support for those in the Borough aged 55 and over whose mobility has declined. The reasons are varied and quite often complex. A spell in hospital or a fall can often lead to a lack of confidence and feeling lonely and isolated can also lead to a decline in mental health & well-being.

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Referrals continue to come from GPs, HSCAs and self-referrals. Physiotherapists will refer as a continuation of a client's rehabilitation post fall or hospital admission.

A regular visit from one of our volunteers for either chair-based exercise or walking support gives clients the opportunity to gain strength, balance and mobility in their own home or out in the community. It does this whilst providing social interaction and companionship. Over the 12 weeks clients gain confidence and, in some cases, feel more able to go out alone.

There are occasions where we can encourage clients to join one of our exercise groups once they have completed the 12-week programme.

The projects have delivered 369 sessions for 27 different clients. We have also had some great volunteers providing the support. They have been committed and enthusiastic about the delivering the sessions and are genuinely delighted when they feel progress has been made. We continue to be passionate about continuing the programme.

Staying Connected

Exercise for the Mind

This weekly class gives clients the opportunity to meet, socialise and exercise at the same time. It is something to look forward to and for some it may be the only outing they have in a week. The transport we provide makes it easier for people to come along therefore we have more of a commitment from clients. It continues to be led by a trained member of staff in a safe and enjoyable environment.

We delivered 33 sessions in blocks of 12 weeks, with a break in between blocks, for 44 different clients at various venues along the borough.

Community Engagement

Befriending

Befriending continues to be one of our flagship and most popular services, matching volunteers with housebound or very isolated older people to provide regular companionship. In 2019-20, 41 volunteers made regular visits to 48 older people. The visits focus on shared interests and, over time, strong bonds have developed between clients and their volunteers.

There is a big demand for the service with referrals coming from all sources, from Social Services, housing associations, neighbours, Health and Social Care Assistants to self-referrals. New referrals are for clients with relatively complex needs ranging from physical disabilities to mental health issues.

As in previous years, the one-to-one befriending service is only for people who are housebound; the rest of the referrals are diverted internally to other services such as escorting and definitely to the group activities when appropriate.

In mid-March 2020 the Covid-19 crisis arrived and the service moved from volunteers visiting clients on a face-to-face basis, to overnight becoming a telephone befriending service. Due to the demand, we also greatly increased numbers we are reaching.

Escorting

In 2019/20 the Escorting project supported 169 people to get to 815 appointments, activities and events thanks to the help of 57 regular volunteers or on some occasions a member of staff, giving over 1,796 hours across the year. The Escorting project provides much more than just practical help to someone with reduced mobility. In addition to assistance with getting to medical appointments that would have otherwise been missed, the project offers companionship and a friendly face which goes a long way to help reduce loneliness and isolation. A special escorting project – Transport Assistant Scheme – is part of the escorting service aiming to support people to use the public transport to get out and about.

The service stopped supporting people for safety reasons due to the Covid-19 crisis, leaving a very small skeleton service for those people who had urgent health-related appointments and where the safety of both client and member

of staff could be maintained.

Group Shopping Trips

Our weekly group shopping trips continued to provide highly valued help to those no longer able to do their shopping using public transport. Supported by regular volunteers, clients are picked up in a minibus and taken to a variety of supermarkets in and around the Borough. During 2019/20, 99 trips took 55 clients supported by 7 volunteers who have dedicated around 1,485 hours of volunteering. People can do their weekly shop and also socialise over a cup of tea and a hot meal at the shop's restaurant as well as get some cash back at the till. Additional Christmas shopping trips were arranged to Wandsworth shopping centre.

With the Covid-19 crisis arrival, the service was cancelled so figures were affected. People were offered and placed into the new service Food Packages Delivery during the period of the lockdown.

Practical Help

Our Practical Help volunteers carry out small tasks that can become difficult or frustrating with age, for example changing a lightbulb or hanging curtains. During 2019/20, a team of 5 volunteers supported by three members of staff carried out a total of 531 tasks for 140 clients. The most popular requests were for flat-packs, changing lightbulbs, hanging pictures and curtains, fitting draft excluders and handrails.

As per above with other services, the Covid-19 crisis had an impact and for the last few weeks of the year the service was put on hold.

Activities & Events

Activities & Events covers a number of services which all aim to increase social connections and combat loneliness and isolation. These are Friends & Neighbours, Food & Friends and our Intergenerational Project.

In 2019/20 342 clients attended over 312 activities, events and outings with a total of 2,042 attendances. They were supported by 34 regular volunteers and around another 350 corporate volunteers helping at one-off events.

The **Friends & Neighbours** programme, now in its ninth year, comprises a wide range of activities and outings to bring people together through shared interests. Activities include knitting clubs, language classes, computer lessons, craft sessions, bingo, walking group, afternoon tea and concerts. In the year members enjoyed outings to places such as Kew Gardens, the Royal Albert Hall, Portobello Orchestra at St Peter's Church, Hyde Park Winter Wonderland, London Children's Ballet and the Sky Garden. Working in partnership with around 50 community organisations and over 20 corporate partners has enabled this project to grow to reach new people, as well as ensuring it is run as cost-effectively as possible by obtaining discounted tickets and in-kind support.

The aim of **Food & Friends** is to reduce social isolation, particularly around meal times, and to provide information about nutrition. In the year we held two weekly and five monthly lunch clubs in venues including Blackbird Pub, Mona Lisa Café and St Cuthbert's Centre. We have supported 84 clients with a total 147 attendances.

The **Intergenerational Project** has concentrated its limited resources to be as digitally inclusive as possible. There has been a big demand for support on how to use email and social media platforms, and our monthly Digital Clinics have been very successful. They are run by a member of staff and volunteers at different venues around the Borough.

The project has also arranged regular lunches at Queen's Gate School as well as different types of art and culturally related activities, e.g. Children's Ballet, Opera Holland Park Rehearsals, Carnival Party, Valentine's concert and painting sessions at St Nicholas prep school. Queens Gate School has also provided Dance, Music and Art workshops, a Tea Dance and a very special Christmas Lunch.

A total of 102 unique clients have used the Intergenerational projects with the support of 40 regular volunteers and a total of over 150 one-off volunteers.

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Carnival Getaway' Trip

For a third consecutive year, Kensington & Chelsea Council gave us funding to organise their annual 'Carnival Getaway' trip for vulnerable residents who live on the Notting Hill Carnival route. The trip happened over the August bank holiday and we increased the number of people who attended the trip from 42 in 2019 to 50 in 2019 with the support of 5 members of staff. Eastbourne was chosen as destination as most people wanted a seaside break and see it as a great option to escape the noise and the crowds of the Carnival. We are very grateful to the Kensington and Chelsea Foundation for their additional financial support to ensure this valued trip could go ahead. The trip was a great success.

Health Promotion

The Health Promotions project is made up of a combination of support groups and health talks.

The **Macular Support Group** which meets monthly has grown from 62 to 75 members. An average of 14 members attended each month which represents about 26 different individuals. A monthly newsletter is sent to those unable to attend meetings.

Health and Strength Support Groups include an hour of chair-based and falls prevention exercise along with information and support to manage long term conditions. This year there were groups at Pepper Pot Day Centre, Lancaster West Community Centre and the Ismaili Centre that all focussed on managing osteoarthritis. The group at Nevern Place looked at managing the common long-term conditions of ageing while the group at the Ifield Road Community Centre focussed on managing diabetes. The groups at the Ismaili Centre and Lancaster West have had to be suspended due to Covid-19.

During 2019-20, 29 **Health Talks** were delivered to 14 different organizations in the borough. Some were delivered to BAME groups, others arranged in collaboration with the Community Champions or with housing schemes. Two further talks were cancelled because of Covid-19.

The **Carers Project** provides peer support, information and an opportunity to take a break from caring. Last year there were four outings; a fifth to the Welcome Collection had to be cancelled in Q4 because of Covid-19. In addition, three information-based workshops were arranged for carers, but sadly the last one in Q4 also had to be cancelled. The monthly drop-in coffee meet-up groups for carers continued from April 2019 until lockdown with a men's group meeting in Ladbroke Grove, the Chelsea group meeting at Peter Jones and a third group meeting in Notting Hill in November 2019.

Information & Advice

In 2019/20 the **Information & Advice** team supported 338 people with almost 997 enquiries. These covered a variety of topics including benefits and income maximisation, health and disabilities, housing, social care needs, energy efficiency and fuel poverty and assistance with form filling. Some of the most popular tasks carried out were benefit checks and applications for Attendance Allowance, Taxicards and Blue Badges. Applications were also made on clients' behalf to organisations such as Campden Charities and the Kensington & Chelsea Foundation for grants for household items or to help with fuel bills as part as the Winter Warmth Campaign. Assistance was also given with appealing unsuccessful benefit applications.

The team has successfully brought in around **£418,087** to local residents in unclaimed benefits.

As with all Age UK K&C services, referrals came from a wide range of sources including self-referrals, family and friends, social workers, My Care My Way, housing officers, community organisations and other Age UK K&C projects.

The **Wornington Green Project**, funded by Catalyst Housing, came to an end on 30th April 2019. During that month our dedicated project worker continued to support 30 older people affected by frailty as well as the redevelopment of the Wornington Green Estate in North Kensington and transitioning them to other services.

At Home Service

Our paid-for domiciliary home care services and team of 20 carers continued to provide an average of 350 hours of care each week to our service users in the borough, assisting people to stay independent within their own homes.

Many of our service users have increased their care packages and moved from other providers as they felt they needed a person-centred care package to meet their needs. One of the family members of a person we support said '*what a difference the carers made to her life*'. They felt our carers improved the quality of her life and she would look forward to her carer coming each morning.

We have developed our services to meet the needs of our service users including practical support such as housework, shopping and hairdressing services.

We provide personal care to 23 older people. We pride ourselves in offering person-centred care and some of our service users have had the same carer for many years. A family member noted that it gives them peace of mind knowing how well looked after their parents are.

During the Covid-19 lock-down our personalised approach has been essential in ensuring our service users are well supported. One service user commented how her carer has helped with her mental health as well as her personal care needs as she always would make her laugh. She appreciated her carers so much she would clap for them each morning.

Our funded respite service has proved to be essential to ensure informal carers have much needed breaks. Our staff have been providing respite support so carers can have time for themselves and to ensure unpaid carers can look after their own health by being able to go to the doctors, attend their own hospital appointments or take time out to relax and re-energise. This is important so that they remain well enough to look after their loved ones. Feedback from one relative reported that '*the carer is a godsend to me and his caring calm support to my husband really helps me as I trust him totally in caring for my husband*'.

Many of these carers attend our carers support network; support from other carers means they do not feel alone.

This service is being extended to support carers of people with dementia; our service users have also linked with our dementia café events. On occasion unpaid carers and those they care for have been able to attend events together, supporting relationships whether it is mother and daughter bonding or husband and wife time rather than carer and cared-for.

Our Basic foot care service is now a fully chargeable service, and this is going from strength to strength. We currently employ two full-time foot-care practitioners and we offer clinic appointments and home appointments which range from 50-75 appointments per week. One of our service users commented '*your staff are so kind and caring and give me plenty of encouragement*'.

Volunteers

We are lucky to have so many amazing and dedicated volunteers giving their time freely to support older people in Kensington & Chelsea. They come from diverse backgrounds, cover many different ages, some are students, some work full time and some have retired. Their involvement ranges from practical help and support, including bespoke care packages for chair-based exercises and walking support, to those who help with our regular outings, events, shopping trips and in the office. Over the year 2019/20 approximately 200 volunteers have given many hours of their time making a huge difference to the lives of older people in the Borough. Their contribution is hard to measure and we could not do what we do without them.

Our initial Group Induction sessions for new volunteers have succeeded in attracting about 8 to 10 attendees on a monthly basis.

Some volunteers have specialised their roles and have done specific training such as Food Hygiene to help at the Lunch Clubs. Most of those volunteers are older people themselves who were beneficiaries of certain projects, but now they actively collaborate by volunteering at the activities, supporting other people more in need or frailer.

The support we get from our corporate volunteers is also an integral part of providing enjoyable and meaningful activities & events throughout the year. Their input is essential for the success of our many clubs, clinics and outings, and their enthusiasm and desire to get involved has been infectious. The Intergenerational Project described above has provided the opportunity for younger volunteers to interact with our older clients. The lunches at Queen's Gate School are a particularly good example, with students at the school sharing a weekly lunch with a group of older local residents. Other examples include Valentine's Concert & Afternoon Tea with Opera Holland Park & The Nucleo Project or Christmas Tea Dance at The Cardinal Vaughan Memorial School.

Fundraising and Marketing

In 2019/20 we continued our strategy of diversifying our fundraising and income generation streams to reduce our reliance on our main statutory funders. This meant gaining support from many sources including individual donors, our Friends' Group, corporate partners, charitable trusts and foundations.

In the year we were fortunate to receive £7,891 in individual donations and £1,767 from our Friends' Group. Our Friends make regular donations and continue to help raise awareness about the good work that we do.

We were delighted to be chosen as a charity partner by the Gagliardi gallery for the London Art Biennale on 22nd May 2019, receiving over £6,000 from the sale of raffle tickets of fantastic prizes which were generously donated. We would like to extend a special thank you to the Gagliardi family for all their support.

Grants were received from a range of trusts and foundations, particularly for our activities and events which aim to combat loneliness and isolation and our Covid-19 Emergency Response project. These include the Kensington & Chelsea Foundation, the Westway Trust, the Calleva Foundation, the Band Trust, the Kusuma Trust and the Julia and Hans Rausing Trust and we are so grateful for their support.

We are also extremely grateful to all individuals who took part in fundraising events for Age UK Kensington and Chelsea. A special mention must be made of Keith Stirling who successfully completed his 20th motorbike ride from Lands' End to John O'Groats! Keith has raised thousands of pounds for us over the last two decades, ensuring that we can keep delivering vital services to those who need them most. We also had 10 runners participating in this year's Royal Parks Half Marathon, something we hope to repeat when circumstances allow.

In the year, the Charity did not use any third-party agents for fundraising and our activities are planned and delivered in accordance with our fundraising strategy. We work to ensure that our fundraising complies with the Fundraising Code of Practice as well as the standards set by the Fundraising Regulator.

Finally, in 2019 we were able to reinstate our newsletter which is produced at regular intervals throughout the year. The newsletter contains a range of useful information and articles to help readers stay healthy, active and connected to the local community as well as profiling some of the extraordinary lives which our members have led!

Our New Patron

We were delighted to welcome Lady Frederick Windsor as our new Patron. She is our leading ambassador and figurehead, and a passionate supporter of Britain's elderly population. Her official statement is as follows:

"I was thrilled to be asked to be patron of Age UK Kensington and Chelsea in September. It is a cause very close to my heart. It saddens me that Britain is no longer a country which has fun with, respects and takes care of its older generations. Some of these people fought in wars for us and most of them fought and forged the way for the extensive rights and freedoms we enjoy today. Not only do we owe the generations who created our present with our presence, we owe it to ourselves to reap the rewards of their wisdom and perspective.

"It would be a richer society all round if the generations mixed, learned and supported each other rather than remaining in separate camps, ignorant of what the other has to offer. I do not believe we can call ourselves a civilised society when we busy ourselves to the point of wholly ignoring and neglecting our elderly. Who among us cannot spare half an hour a week to visit a local older person in desperate need of a chat and a cup of tea?

"This highly isolated and tech-dependent world where even the supermarket checkout is a machine and not a human

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being can be brutally lonely and bewildering for an older person accustomed to and yearning for human contact.

“But it is not just the older generation who are lonely. Reports show that all of us are suffering all-time high levels of anxiety and isolation. So the integration of generations would not just be a charitable gesture but would be mutually beneficial to all.

Let's stop being a selfish and unhappy society and start giving as well as taking –they end up being the same thing.”

Financial Review

Income

Total income for the year amounted to £2.92m an increase of £180,000 on the preceding year £2.74m and includes income from various sources. Income from Donations and legacies amounted to £455,000 as opposed to £156,000 received in the previous year. A total income of £2.46m from charitable activities was received in 2019/20 a slight decrease from last financial year £2.58m.

Expenditure

In 2019/20, our total expenditure incurred was £2.6m whilst in the previous year, total expenditure amounted to £2.7m. Spend on raising funds during the year amounted to £69,000 (2018/19: £41,000). Total expenditure on Charitable activities amounted to £2.5m as oppose to £2.6m incurred in 2018/19 financial year. Unrestricted result for the year amounted to a surplus of £373k - £292k of this was due to receipt of a legacy.

The financial statements contained within this report comply with our Memorandum and Articles of Association, the Charities Act 2011, the Companies Act 2006 and the Statement of Recommended Practice (SORP 2015 (FRS 102)): Accounting and Reporting by Charities.

During the year, the charity invested in a subsidiary undertakings and holds 100% of the share capital of Age United Limited.

In closing we remain focussed on the challenges that lie ahead and are committed to extending the services we offer whilst retaining our charitable ethos and aims.

Reserves Policy

The Board of Trustees has considered the Charity's requirements for reserves in light of potential risks to the organisation, and the current political and economic climate. Trustees have agreed that the purpose of any reserve funding is to provide flexibility and certainty for clients & staff and ensure that we can continue to meet our charitable objectives in the short and medium term.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the Charity for particular purposes. There were restricted reserves of £9,000 for Intergenerational work at the end of March 2020.

At the balance sheet date the free reserve are £257,000 was broadly in line with the 4 months of staffing and operating costs. The free reserve is to allow for periods of readjustment and to enable the organisation to provide the same level of services. In addition the board has designed £856,905, for future projects by the charity.

Structure, Governance and Management

Age UK Kensington & Chelsea is a charity and company limited by guarantee, incorporated on 15 February 2000 and registered as a charity on 28 September 2000. The company was established under a Memorandum of Association which established the objectives and powers of the charitable company under its Articles of Association. The latest revision of the Memorandum and Articles of Association was approved on 28 October 2019. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Age UK Kensington & Chelsea is a separate local independent charity, as such it has its own Board of Trustees

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responsible for the strategic direction and overall operations of the Charity. Directors of the Company are also charity Trustees for the purposes of Charity Law and are known as members of the Board of Trustees. Trustees are kept up to date on issues through regular reports from the Chief Executive, external advisers and briefings from Age UK and other third sector bodies.

The Charity is part of the family of Age UKs throughout the UK and is affiliated to Age UK as a Brand Partner with a legal agreement in place to support the relationship. The agreement sets out a number of responsibilities on both partners including the use of the brand 'Age UK' and allows for Age UK to pass funding to the network for particular projects.

The Board of Trustees set the strategic direction of the Charity and is responsible for the Charity's overall performance through quarterly meetings, receiving reports on key issues and reviewing the risk register. More detailed scrutiny and oversight of the Charity's activities is delegated to two committees giving more time to the following areas:

- Finance & Risk;
- Quality, Performance & Development;

An external governance review was conducted in 2019 and a series of recommendations were proposed. These were accepted in full by the Board, and an action plan is now underway to implement the proposals.

Day to day service delivery is delegated to the Chief Executive and the Executive Management Team who are considered to be the key management. The Executive Management Team made up of the Chief Executive, Director of Finance and Resources, Head of Community Engagement, Head of Health and Social prescribing, Strategic Development Manager, Head of Fundraising and At Home Service Manager are responsible for ensuring that the Charity delivers the agreed services and that key performance indicators are met.

Department Heads are responsible for day to day operational management, supervision and development of both staff and volunteers, whilst ensuring that services are delivered in line with the operational policies, contract specifications or grant conditions. The pay of the Executive and Senior Management Team, and staff are set by the Board. Annually the Board review pay in line with affordability for the Charity, to reflect a cost of living adjustment.

All Trustees give their time freely and no Trustee received remuneration in the current or prior year. Details of related party transactions are disclosed in notes 6 and 8 to the accounts.

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Risk Management

The Charity has a formal risk management process through which the Chief Executive and Senior Management Team identify the major risks to which the organisation may be exposed and has ranked these by likelihood and impact, culminating in a risk control document which is updated on a regular basis. All significant risks, together with current mitigation actions, are reviewed regularly throughout the year by the Trustees. The Trustees are satisfied that systems have been developed and are in place to mitigate identified risks to an acceptable level.

The principal risks and uncertainties identified by the Charity are as follows:

Risk identified	Action taken to mitigate the risk
<i>Reputational Risk arising out of organisational failures</i>	<ul style="list-style-type: none"> • Risks are reviewed at each Finance & Risk and Board meeting, and contingency plans have been drawn to help put in place mitigating actions. A RAG (Red, Amber, Green) traffic light system is used to categorize the risk, and a number system to identify the risk to the organisation's operations and reputation. • Risks are reported to commissioners and other partners, and transparent relationships with key providers are maintained to ensure they are aware of the Charity's activities.
<i>Resilience of IT systems, including resilience against cyber crime</i>	<ul style="list-style-type: none"> • New IT provider Spirit IT started on 9th September 2019. • Spirit have implemented a secure, cloud based IT provision and are upgrading all our IT risk management systems. • New server installed in December 2019. • Migration to O365 March 2020.
<i>Loss of contract income arising out of changing priorities of commissioners</i>	<ul style="list-style-type: none"> • There is a drive to secure contractual agreements or letters of understanding for each funding stream. This has been actioned throughout 2019-20, and contracts and letters of understanding are now in place. • Continued review with commissioners about future priorities of the charity and income streams.
<p><i>Impact of Covid-19 is likely to significantly affect the organisation in the following ways:</i></p> <ul style="list-style-type: none"> - Significant staff sickness - Likely requirement for social distancing combined with sickness will likely affect service delivery significantly - Disruption in supply chain - Fundraising affected (events may not take place/staff sickness) 	<ul style="list-style-type: none"> • Business Continuity Plan and Response in place and discussed with Board • Individual, Service area and premises risk assessments • Sickness Policy Addendum updated and circulated to all staff • The most vulnerable clients have been identified and support is in place • Staff to be updated with latest information and advice • Adequate PPE is in place • Remote working arrangements are in place enabling staff to work effectively from home • Risk Assessments and overall Health and Safety Approach is being strengthened • Significant fundraising endeavour underway to counter additional costs of our Emergency Covid-19 Response

<i>Risk identified</i>	<i>Action taken to mitigate the risk</i>
<i>Loss of key members of staff</i>	<ul style="list-style-type: none"> • <i>Succession planning has been considered with detailed training and development strategy in place for new staff members.</i> • <i>Qualified interim staff have been utilised to provide expertise where needed.</i>

Covid-19

The spread of Covid-19 in the UK in March 2020 and the resulting lockdown presented Age UK K&C with an unprecedented challenge. The Management team met in early March to devise a response plan and this was further refined and developed in discussion with the Board and a key senior staff member who was seconded into the post of Emergency Response Lead. We developed three key strands in our Emergency Response:

1. Food and Basic Provisions Support
2. Combatting Social Isolation
3. Health and Wellbeing

We focussed on older people in the Borough living on their own, or with a partner also over 65, and without any other means of procuring food after the lockdown started. We launched a major Emergency Response, delivering Care Packs of food and basic supplies across the Borough in partnership with Al Manaar mosque; local delivery firm Davis and Mac Removals; local restaurant 7 Saints; St Cuthbert's Centre; Bay 20 Community Centre; Kensington & Chelsea Social Council; the Volunteer Centre; RBKC; and WLCCG. Our fundraising efforts are still continuing, but we were very grateful for generous and responsive support from the Julia and Hans Rausing Trust, the Kensington and Chelsea Foundation, the Cavello Trust, the Westway Trust and RBKC as well as numerous donations from local people. This support enabled us to deliver a wide ranging Emergency Response starting on 25th March including:

Support with Delivery of Food Parcels

- 7,474 Care Packs and 11,662 fresh meals to older people who struggle to cook (living with dementia, significant frailty, health conditions, lacking cooking skills etc). These are for older people who struggled to access food and who had no other community support to access food and basic supplies.
- 750 Mini Care packs for people who have the fresh meals – these are smaller and contain milk, butter, eggs, bread, fruit, tea, toilet rolls, soup, biscuits/cake, cereal/porridge sachets. The main care packs also include microwaveable rice, potatoes, carrots, tinned vegetables, tinned fish & meat. Fresh meals and mini packs are for people who struggle with cooking – people living with dementia, widowed men, people with major health conditions, significant frailty etc.

Our Emergency Response has been incredibly well received and clearly very valued. Here is a snapshot of feedback we have received:

“You saved my life in a way, I was very hungry...I had no food at all, you were a god-send. I couldn't find a nicer organisation”

“You're wonderful, you're amazing, you all pulled together at a time like this”

SMS received from person who is hard of hearing and over 80 – *“I am cut off from the world- I have no TV, Radio or laptop/internet thank you for making contact with me, God Bless you”*

Moving Online

The Activities and Events team moved quickly to create and deliver a fantastic weekly online schedule and supported over 250 older people to feel confident with Zoom and access an ever increasing selection of groups and classes. These included language lessons, exercise classes, quizzes, poetry, opera and cooking! Over lockdown we delivered 350 online sessions.

Keeping people connected

The Befriending program was scaled up to reach hundreds more isolated older people with a new telephone based weekly *Check in and Chat* Service. Loneliness was a key issue being reported by older people under lockdown and we've been getting some great feedback about how this service is helping people to feel connected again. We connected 250 older people with 60 volunteers.

Reaching out across the community

Our HSCAs and Social Prescribing Link Workers have been keeping in regular phone contact with people across the community (both over and under 65) to make sure they are safe and well, and getting all the support they need. Home visits have also been carried out where needed, as well as supporting people in GP surgeries. Many referrals for the Emergency Response have come in via My Care My Way and we have been proud to play a key role as part of the Integrated teams.

Continuing to Care

Our dedicated team of Carers have continued to provide at home support for older people who need it most in the Borough. Their levels of dedication in the most difficult of circumstances have been astonishing, and we have had fantastic feedback from older people who use the service, and their families to say how reassuring it has been to know that the service is there for them in such difficult times. Our At Home service was assessed by the CQC in May 2020 under their Emergency Framework and we were delighted to be given a positive rating in every single area in terms of our Covid-19 response.

Harnessing Volunteer Support

We have a fantastic group of volunteers who support with deliveries every day, as well as many others helping deliver medication, shopping, check in and chat phone calls and much more.

Dedicated Dementia Support

The Dementia team made 1335 contacts with older people living with dementia and their carers over lockdown. They also provided newsletters and fantastic bespoke activity packs based on people's specific areas of interest.

Supporting with I&A

Our Information and Advice team continues to provide hugely appreciated one to one Information and Advice for people remotely, revising their ways of working to ensure that they can continue to support older people at a time when demand is going up and up. They supported 199 older people during lockdown.

Implications for the Charity

The longer-term effects are still unknown, and we face uncertainty in terms of potential future waves of infection. Whilst we were very successful in terms of fundraising for our Emergency Response, there is likely to be an impact on our fundraising targets outside of Covid-19 and we are monitoring this carefully. However, we have been very fortunate to have the support of the Julia and Hans Rausing Trust with both our Emergency Response and to mitigate the impact on our fundraising. We are grateful to our Commissioners who have been very supportive and flexible, and enabled us to respond quickly, repurposing our services and workforce at pace. We are therefore confident that the Charity has the necessary resilience to continue to deliver much needed services for older people into the future.

AGE UK KENSINGTON AND CHELSEA

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2020

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

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

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 charitable company and of the incoming resources and application of resources, including the Income and Expenditure, of the charitable company for the period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and 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.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and 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 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 charitable and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

STATEMENT OF DISCLOSURE OF INFORMATION TO AUDITORS

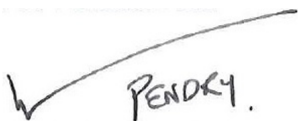
The Trustees of the Charity confirm that:

- As far as they are aware, there is no relevant audit information (information needed by the Charity's auditors in connection with preparing their report) of which the Charity's auditors are unaware; and
- They have taken all the steps that they ought to have taken as Trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

AUDITOR

A resolution to re-appoint Sayer Vincent LLP as the Charity's auditors will be proposed at the Annual General Meeting.

Approved on 9 December 2020 and signed on behalf of the trustees



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Martin Pendry, Chair

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN KENSINGTON & CHELSEA

Opinion

We have audited the financial statements of Age UK Kensington and Chelsea (the 'charitable company') for the ended 31 March 2020 which comprise the statement of financial activities, 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 31 March 2020 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
- 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.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN KENSINGTON & CHELSEA

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.

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' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements
- The trustees' annual 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 in the course of the audit, we have not identified material misstatements in the trustees' annual 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and

are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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

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.



Joanna Pittman (Senior statutory auditor)

18 January 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor
Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Age UK Kensington and Chelsea

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2020

	Note	Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
Income from:							
Donations and legacies	2	429,731	25,262	454,994	81,778	73,986	155,764
Charitable activities	3	845,143	1,617,455	2,462,598	633,964	1,948,951	2,582,915
Other trading activities		-	-	-	4,681	-	4,681
Investments		698	-	698	817	-	817
Total income		1,275,572	1,642,717	2,918,290	721,240	2,022,937	2,744,177
Expenditure on:							
Raising funds	4	69,632	-	69,632	40,604	-	40,604
Charitable activities	4	832,731	1,714,868	2,547,599	611,739	2,017,086	2,628,825
Total expenditure		902,363	1,714,868	2,617,231	652,343	2,017,086	2,669,429
Net income / (expenditure) for the year	5	373,209	(72,151)	301,058	68,897	5,851	74,748
Transfers between funds		-	-	-	-	-	-
Net movement in funds		373,209	(72,151)	301,058	68,897	5,851	74,748
Reconciliation of funds:							
Total funds brought forward		840,226	81,151	921,377	771,329	75,300	846,629
Total funds carried forward		1,213,435	9,000	1,222,435	840,226	81,151	921,377

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 16a to the financial statements.

Age UK Kensington and Chelsea

Balance sheet

Company no. 03926026

As at 31 March 2020

	Note	2020 £	2019 £
Fixed assets:			
Tangible assets	10	99,090	15,402
Investments	11	1	-
		<u>99,091</u>	<u>15,402</u>
Current assets:			
Debtors	12	164,937	646,148
Short term Deposits		500,000	-
Cash at bank and in hand		559,085	413,284
		<u>1,224,021</u>	<u>1,059,432</u>
Liabilities:			
Creditors: amounts falling due within one year	13	(100,677)	(153,457)
		<u>1,123,344</u>	<u>905,975</u>
Net current assets			
		<u>1,123,344</u>	<u>905,975</u>
Total net assets			
		<u>1,222,435</u>	<u>921,377</u>
Funds:			
Restricted income funds	16a	9,000	81,151
Unrestricted income funds:			
Designated funds		856,905	168,979
General funds		356,530	671,247
		<u>1,213,435</u>	<u>840,226</u>
Total unrestricted funds		<u>1,213,435</u>	<u>840,226</u>
Total funds			
		<u>1,222,435</u>	<u>921,377</u>

Approved by the trustees on 9 December 2020 and signed on their behalf by



Martin Pendry
Chair

Age UK Kensington and Chelsea

Statement of cash flows

For the year ended 31 March 2020

	Note	2020 £	£	2019 £	£
Cash flows from operating activities					
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		301,058		74,748	
Depreciation charges		12,988		7,059	
Dividends, interest and rent from investments		(698)		(817)	
(Increase)/decrease in debtors		481,209		(369,213)	
Increase/(decrease) in creditors		(52,780)		(35,911)	
Net cash provided by / (used in) operating activities		741,778		(324,134)	
Cash flows from investing activities:					
Dividends, interest and rents from investments		698		817	
Investment in trading subsidiary		(1)		-	
Purchase of fixed assets		(96,674)		(18,482)	
Transfer to short term deposits		(500,000)		-	
Net cash provided by / (used in) investing activities		(595,977)		(17,665)	
Change in cash and cash equivalents in the year		145,801		(341,799)	
Cash and cash equivalents at the beginning of the year		413,284		755,083	
Cash and cash equivalents at the end of the year		559,085		413,284	

1 Accounting policies

a) Statutory information

Age UK is a charitable company limited by guarantee and is incorporated in England.

The registered office address is: 1 Thorpe Close, London W10 5XL.

b) Basis of preparation

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 Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees has considered the charity's position at the year end along with the impact of Covid 19. The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

During the pandemic and lockdown of business, the Trustees placed the greatest importance on our staff health and wellbeing. We will continue to monitor the situation and to ensure that our staff are provided with all necessary work apparatus and a conducive and functionally designed work environment to enable them to work effectively.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Income

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

Income from government and other grants, whether 'capital' grants or 'revenue' 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 is not deferred.

Legacies are recognised when the charity is advised by the personal representatives that payments will be made and the amount involved can be quantified.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

1 Accounting policies (continued)

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

h) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

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

i) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Where information about the aims, objectives and projects of the charity is provided to potential beneficiaries, the costs associated with this publicity are allocated to charitable expenditure.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

- | | |
|-------------------------|-----|
| ● Raising funds | 7% |
| ● Charitable activities | 93% |

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

1 Accounting policies (continued)

l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £100. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Furniture and Fittings	4 years
● Computers and Equipments	3 years
● Leasehold Improvement	3 years

m) Investments in subsidiaries

Investments in subsidiaries are at cost.

n) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

o) Short term deposits

Short term deposits includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.

p) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

q) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

r) Pensions

A stakeholder pension is a type of defined contribution pension, which has a retirement value based on the amount you pay in and how your investments perform over time. The investment is being managed by Aviva.

2 Income from donations and legacies

	Unrestricted £	Restricted £	2020 Total £	Unrestricted £	Restricted £	2019 Total £
Gifts (including gift aid and charitable giving)	1,300	-	1,300	7,087	-	7,087
Legacies	292,600	-	292,600	-	-	-
Grants receivable:						
Royal Borough of Kensington and Chelsea	-	-	-	-	17,150	17,150
Age UK	135,831	-	135,831	25,849	-	25,849
Catalyst Housing Group	-	2,551	2,551	-	38,264	38,264
Amelia Chadwick Trust	-	-	-	-	2,500	2,500
Kensington and Chelsea Social Council	-	-	-	45,048	-	45,048
The Kensington and Chelsea Foundation	-	22,711	22,711	-	13,190	13,190
Other income	-	-	-	3,794	2,882	6,676
	429,731	25,262	454,994	81,778	73,986	155,764

Legacies – A total of £290,100 was allocated to Age UK Kensington and Chelsea from a donor estate. To date, we are in receipt of £260,000 with a balance of £30,100 to be received. In addition, the sum of £2,500 is received from Amilia Chadwick annually.

Age UK – Grants of general nature received during the year.

The Kensington and Chelsea Foundation – Included in the total sum of £22,711 is the sum of £20,000 for Isolation and Loneliness.

3 Income from charitable activities

			2020			2019
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Dementia Support	-	153,783	153,783	-	163,596	163,596
Information and Advice	-	74,315	74,315	-	80,968	80,968
First Utility Benefit and Advice	-	-	-	-	18,404	18,404
HCSA (CLCH)	-	1,224,121	1,224,121	-	1,349,094	1,349,094
Core Costs	448,519	-	448,519	209,831	-	209,831
Mental Wellbeing	-	-	-	-	26,625	26,625
Exercise for the Mind	-	-	-	-	16,300	16,300
Exercise at home	-	-	-	-	1,300	1,300
Home Safety Checks	-	1,358	1,358	-	37,500	37,500
Friends & Neighbours	-	21,000	21,000	-	5,632	5,632
Food and Friends	-	-	-	-	45,080	45,080
Dementia Carers Project	-	8,000	8,000	-	6,000	6,000
Health Wise	-	78,599	78,599	-	80,415	80,415
Travel Monitoring	-	2,125	2,125	-	7,000	7,000
My Memories	-	54,154	54,154	-	67,692	67,692
Respite Care	49,740	-	49,740	35,964	-	35,964
Account Managed Clients	-	-	-	26,258	-	26,258
Octavia Housing and Care-vss	-	-	-	-	2,167	2,167
Central &NW London Mental	-	-	-	-	41,178	41,178
Footcare Contract	7,448	-	7,448	98,160	-	98,160
Service user fees (At Home)	332,984	-	332,984	246,071	-	246,071
Supporter donations	6,453	-	6,453	2,912	-	2,912
Health Fair	-	-	-	14,768	-	14,768
Total income from charitable activities	845,143	1,617,455	2,462,598	633,964	1,948,951	2,582,915

Age Concern Kensington and Chelsea

Notes to the financial statements

For the year ended 31 March 2020

4a Analysis of expenditure (current year)

	Raising funds £	Charitable activities £	Governance costs £	Support costs £	2020 Total £	2019	Total £
Staff costs (Note 6)	26,521	1,877,438	-	192,808	2,096,767	2,327,499	
Other staff costs	-	41,045	-	-	41,045	47,674	
Consultants and Interim Staff costs	-	-	-	81,649	81,649	20,953	
Fundraising costs	78	-	-	-	78	2,184	
Volunteer Support Services	-	3,185	-	-	3,185	30,781	
Notting Hill Carnival Trip	-	11,630	-	-	11,630	9,288	
My Memories and Dementia Support	-	8,230	-	-	8,230	9,325	
Information and Advice	-	2,163	-	-	2,163	3,343	
Other Direct costs	-	30,413	-	-	30,413	4,857	
Premises	-	-	-	64,920	64,920	93,664	
Office equipment and IT	-	-	-	81,074	81,074	8,937	
Communication and stationary	-	-	-	31,763	31,763	31,860	
Insurance	-	-	-	5,188	5,188	3,789	
Professional fees	-	-	-	58,626	58,626	46,772	
Depreciation	-	-	-	12,984	12,984	7,059	
Other costs	-	-	1,764	85,751	87,515	21,444	
	26,599	1,974,105	1,764	614,764	2,617,231	2,669,429	
Support costs	43,033	571,731	-	(614,764)	-	-	
Governance costs	-	1,764	(1,764)	-	-	-	
Total expenditure 2020	69,632	2,547,599	-	-	2,617,231	-	
Total expenditure 2019	40,604	2,628,825	-	-	-	2,669,429	

Age Concern Kensington and Chelsea

Notes to the financial statements

For the year ended 31 March 2020

4b Analysis of expenditure (prior year)

	Raising funds £	Charitable activities £	Governance costs £	Support costs £	2019 Total £
Staff costs (Note 6)	24,364	2,081,090	-	222,045	2,327,499
Other staff costs	-	47,674	-	-	47,674
Consultants and Interim Staff costs	-	-	-	20,953	20,953
Fundraising costs	2,184	-	-	-	2,184
Volunteer Support Services	-	30,781	-	-	30,781
Notting Hill Carnival Trip	-	9,288	-	-	9,288
My Memories and Dementia Support	-	9,325	-	-	9,325
Information and Advice	-	3,343	-	-	3,343
Other Direct costs	-	4,857	-	-	4,857
Premises	-	-	-	93,664	93,664
Office equipment and IT	-	-	-	8,937	8,937
Communication and stationary	-	-	-	31,860	31,860
Insurance	-	-	-	3,789	3,789
Professional fees	-	-	-	46,772	46,772
Depreciation	-	-	-	7,059	7,059
Other costs	-	219	2,122	19,103	21,444
	<u>26,548</u>	<u>2,186,577</u>	<u>2,122</u>	<u>454,182</u>	<u>2,669,429</u>
Support costs	14,056	440,126	-	(454,182)	-
Governance costs	-	2,122	(2,122)	-	-
Total expenditure 2019	<u>40,604</u>	<u>2,628,825</u>	<u>-</u>	<u>-</u>	<u>2,669,429</u>

5 Net income / (expenditure) for the year

This is stated after charging / (crediting):

	2020 £	2019 £
Depreciation	12,986	7,059
Operating lease rentals :		
Property	15,912	30,970
Auditor's remuneration (excluding VAT):		
Audit (Sayer Vincent)	8,900	9,100
Other services (Haysmacintyre)	10,750	-
	<u>2,096,767</u>	<u>2,327,499</u>

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

Staff costs were as follows:

	2020 £	2019 £
Salaries and wages	1,900,550	2,068,650
Redundancy and termination costs	-	35,748
Social security costs	157,661	174,397
Employer's contribution to defined contribution pension schemes	38,555	48,704
	<u>2,096,767</u>	<u>2,327,499</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2020 No.	2019 No.
£60,000 – £69,999	<u>1</u>	<u>1</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £271,118 (2019: £267,608).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £55 (2019: £nil) incurred by 1 (2019: nil) members relating to attendance at meetings of the trustees.

7 Staff numbers

The average number of employees during the year was 89 (2019: 103).

The average number of employees during the year was:

	2020 No.	2019 No.
Core	4.0	8.0
Raising funds	2.0	-
Community Engagement	3.0	5.0
Healthwise	3.0	2.0
Dementia	4.0	5.0
At Home	29.0	36.0
Information and Advice	4.0	5.0
PCN/HCSA	38.0	42.0
Support	1.0	-
Social Prescribing Link	1.0	-
	<u>89.0</u>	<u>103.0</u>

8 Related party transactions

On occasion, members of the Board of Trustees are users of the charity's services or donors to the charity. The basis on when they are treated is consistent with other users or donors and any potential conflicts or interest are dealt with in a transparent manner.

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties. During the year, a Trustee made a cash donation of £20 towards the running costs of the Friends' Group.

9 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10 Tangible fixed assets

The charity	Leasehold Improvements £	Furniture and Fittings £	Computers and Equipment £	Total £
Cost				
At the start of the year	–	–	112,017	112,017
Additions in year	25,623	14,743	56,308	96,674
Disposals in year	–	–	–	–
At the end of the year	25,623	14,743	168,325	208,691
Depreciation				
At the start of the year	–	–	96,615	96,615
Charge for the year	4,982	1,561	6,443	12,986
Eliminated on disposal	–	–	–	–
At the end of the year	4,982	1,561	103,058	109,601
Net book value				
At the end of the year	20,641	13,182	65,267	99,090
At the start of the year	–	–	15,402	15,402

11 Investments – Subsidiary undertaking

The charity owns the whole of the issued ordinary share capital of Age United limited which was incorporated on 6 December 2019., a company registered in England. The company number is 12351857. The registered office address is 1 Thorpe Close, London W10 5XL. Due to the low level of set up costs in the year, these have been accounted for in the charity. The subsidiary's net assets are £1 (2019: £nil).

12 Debtors

	2020 £	2019 £
Trade debtors	94,144	61,031
Other debtors	595	3,765
Amount owed by Subsidiary –Age United	4,518	
Prepayments	–	5,135
Accrued income	65,679	576,217
	164,937	646,148

13 Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	34,565	32,761
Taxation and social security	47,737	57,759
Other creditors	15,144	23,917
Accruals	–	35,789
Deferred income (note 14)	3,231	3,231
	<u>100,677</u>	<u>153,457</u>

14 Deferred income

Deferred income comprises: received from Santander

	2020 £	2019 £
Balance at the beginning of the year	3,231	2,850
Amount released to income in the year	–	(2,850)
Amount deferred in the year	–	3,231
Balance at the end of the year	<u>3,231</u>	<u>3,231</u>

15a Analysis of net assets between funds (current)

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	99,090	–	–	99,090
Net current assets	257,440	856,905	9,000	1,123,345
Net assets at 31 March 2020	<u>356,530</u>	<u>856,905</u>	<u>9,000</u>	<u>1,222,435</u>

15b Analysis of net assets between funds (prior year)

	General unrestricted £	Designated funds £	Restricted funds £	Total funds £
Tangible fixed assets	15,402	–	–	15,402
Net current assets	655,845	168,979	81,151	905,975
Net assets at 31 March 2019	<u>671,247</u>	<u>168,979</u>	<u>81,151</u>	<u>921,377</u>

16a Movements in funds (current year)

	At 1 April 2019 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2020 £
Restricted funds:					
Dementia Support	–	207,937	(207,937)	–	–
Information and Advice	–	74,315	(74,315)	–	–
HCSA (CLCH)	–	1,224,121	(1,224,121)	–	–
Friends & Neighbours	–	21,000	(21,000)	–	–
Health Wise	–	78,599	(78,599)	–	–
The Kensington and Chelsea Foundation	–	22,711	(22,711)	–	–
Catalyst Housing Group	–	2,551	(2,551)	–	–
Other	5,851	11,483	(17,334)	–	–
IT infrastructure Project	55,000	–	(55,000)	–	–
Fundraising (Donald Zec)	20,300	–	(11,300)	–	9,000
Total restricted funds	81,151	1,642,717	(1,714,868)	–	9,000
Unrestricted funds:					
Designated funds:					
Creation of Property Fund	–	–	–	650,000	650,000
Health Inequalities programme	–	–	–	100,000	100,000
Staff Development	70,000	–	–	–	70,000
Accommodation, IT and Telephone system	65,000	–	(51,674)	3,979	17,305
Projects development fund	30,000	–	(10,400)	–	19,600
Investment in fixed assets	3,979	–	–	(3,979)	–
Total designated funds	168,979	–	(62,074)	750,000	856,905
General funds	671,247	1,275,572	(840,289)	(750,000)	356,530
Total unrestricted funds	840,226	1,275,572	(902,363)	–	1,213,435
Total funds	921,377	2,918,289	(2,617,231)	–	1,222,435

Purposes of restricted funds

- a) Dementia Support: Funding from RBKC and NHS to provide one to one support for people with Dementia.
- b) Information & Advice: Grant funding from Royal Borough of Kensington & Chelsea to provide the Information and Advice service.
- c) HCSA: To support the delivery of My Care My Way funded by NHS.
- d) Friends and Neighbours: RBKC funding for Notting Hill Carnival trip.
- e) Healthwise: Grant funding from Royal Borough of Kensington & Chelsea to provide the My Memories Café, Café supporting and offering respite to carers, and providing information and advice and exercise classes around common degenerative conditions.
- f) The Kensington and Chelsea Foundation : Loneliness & Isolation grant.
- g) Catalyst Housing Group : Information & Advice now ended.
- h) IT Infrastructure Project: Grant funding from Royal Borough of Kensington & Chelsea to support the organisational improvement of the IT infrastructure.
- i) Fundraising: Event sponsored by E.ON which raised money from the auction of paintings by Donald Zec.

Purposes of unrestricted funds

- a) Creation of Property fund: To create a designated fund towards purchase of office space within the community in the future.
- b) Health Inequalities programme: Within the next two years, to undertake research work to better understand the needs and strengths of older people from BAME communities; and seek to reducing health inequalities, providing a collective lobbying platform for improving later life in Kensington and Chelsea for older people from BAME communities.
- c) Staff Development: To improve expertise and confidence.
- d) Accommodation, IT and Telephone system: To fit perspex screens and provision of other Covid-19 requirements, upgrade server, software and Telephone system.
- e) Projects development fund: To facilitate and diversify the organisation's income streams.

16b Movements in funds (prior year)

	At 1 April 2018 £	Income & gains £	Expenditure & losses £	Transfers £	At 1 April 2019 £
Restricted funds:					
Dementia outreach service	-	190,137	(190,137)	-	-
Other	-	4,950	(4,950)	-	-
Community Engagement (VSS)	-	299,876	(299,876)	-	-
Primary Care Navigators	-	155,684	(155,684)	-	-
Information & Advice	-	7,068	(7,068)	-	-
Healthwise	-	219,432	(219,432)	-	-
At Home	-	171,974	(171,974)	-	-
HCSA	-	967,965	(967,965)	-	-
IT infrastructure Project	55,000	-	-	-	55,000
Fundraising	20,300	-	-	-	20,300
Other funds	-	5,851	-	-	5,851
Total restricted funds	75,300	2,022,937	(2,017,086)	-	81,151
Unrestricted funds:					
Designated funds:					
Staff Costs and Liabilities	70,000	-	-	-	70,000
Accommodation relocation fund	65,000	-	-	-	65,000
Projects development fund	30,000	-	-	-	30,000
Investment in fixed assets	3,979	-	-	-	3,979
Total designated funds	168,979	-	-	-	168,979
General funds	602,350	721,240	(652,343)	-	671,247
Total unrestricted funds	771,329	721,240	(652,343)	-	840,226
Total funds	846,629	2,744,177	(2,669,429)	-	921,377

Purposes of restricted funds

- a) Dementia Outreach Service: This is grant funding from CNWL and provides one to one support for people with Dementia.
- b) Other: Grants and donations from local grant bodies for specific project costs.
- c) Community Engagement Grant and contract funding from Royal Borough of Kensington & Chelsea, Octavia Housing Trust to fund services to provide practical help on a daily basis, keep people safe at home (Garden Guardians, Decluttering and Safe at Home) help people get out and about (Escorting shopping trips) and end loneliness (Befriending and community and interest groups).
- d) Primary Care Navigators: Contract funding to provide the Primary Care Navigator service in GP surgeries.
- e) Information & Advice: Grant funding from Royal Borough of Kensington & Chelsea to provide the Information and Advice service, Age UK grants for specific projects and work associated with ending fuel poverty, and contract funding to provide outreach support to the Wormington Green Estate from Catalyst Housing.
- f) Healthwise: Grant funding from Royal Borough of Kensington & Chelsea to provide the My Memories Café, Café supporting and offering respite to carers, and providing information and advice and exercise classes around common degenerative conditions.
- g) At Home: Grant funding from Royal Borough of Kensington & Chelsea to support the organisational development of the At Home Service.
- h) HSCA: Contract funding to provide Health & Social Care services in GP surgeries in the community.
- i) IT Infrastructure Project: Grant funding from Royal Borough of Kensington & Chelsea to support the organisational improvement of the IT infrastructure.
- j) Fundraising: Event sponsored by E.ON which raised money from the auction of paintings by Donald Zec.
- k) Other Income from various sources.

17 Operating lease commitments payable as a lessee

The group's and charities total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2020 £	2019 £	2020 £	2019 £
Less than one year	3,780	15,912	–	15,912
One to five years	–	3,780	–	3,780
Over five years	–	–	–	–
	3,780	19,692	–	19,692

18 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Notes to the financial statements

For the year ended 31 March 2020

19 Donors

At the end of the financial year, the organisation embarked on a special fundraising exercise to raise funds to meet the needs of our clients during the Covid-19 pandemic lockdown.

The Trustees and staff would like to express a strong feeling of appreciation to the undermentioned donors for all their help during the difficult period

Al Manaar Mosque
Royal Borough of Kensington and Chelsea
Venture Centre
Davis & Mac Removals
Waitrose
Julia and Hans Rausing
Kensington and Chelsea Social Council
the Calleva Foundation
CTCT – Caroline Jane Tod
Big Local
Wendy Orr
Kensington and Chelsea Foundation
Kusuma Trust
Chelsea FC
TK Maxx
BOL Food
7 Saints Restaurant
TFL
Farm-Girl
Bay 20
Age UK
Vanessa
Mrs J M Watson
St Cuthberts Centre
Angela and Hugh Marsden
Miss MJ Roberts

NOTES TO THE FINANCIAL STATEMENTS (continued)

YEAR ENDED 31 MARCH 2020

Mrs A Docker
Miss A Kidane
Mrs ME Hafez
Miss Marilyn Sale
S M Roskell
Mrs M E Hafez
Lady O'Brien
Miss G Ebrahim
Peter Wilby
Mrs CDP Jones
Mrs ME Hafez
CMI Powke
TM Foster
Mrs JK Stanley

To All our special Volunteers