

# ANNUAL REPORT

FINANCIAL YEAR 2019/20

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Registered Charity Number: 1142294  
Registered Company Number: 07200267



# AGE UK LANCASHIRE

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# Victoria Buyer

## Chair of the Board

### Age UK Lancashire



At Age UK Lancashire we are valued across our many communities for listening, responding and collaborating. We act together in partnership across the region to ensure older people are recognised and that the support we provide is tailored to every individual need.

We often face complex challenges and spend time focused on fixing those that we face day to day. This year we have focused at every level in the organisation on spending more time celebrating our successes.

One lovely reflection came in February when an Occupational Therapist from Pendle Community Hospital commented "how lovely to see two staff members this morning from AUKL, sharing compassion and true empathy whilst supporting a discharge from the ward, the two staff members are clearly in the right job!"

This echoes the commitment from partners everywhere who support us with donations of all types, such as Chorley Building Society, Boohoo and Morrisons. On page 12 of this report you will see the whole range of companies that have supported most recently.



Another chance to stop and celebrate was our annual **“The Great Christmas Get Together”** we had many inspiring stories from the speakers but none more so than Wendy Mitchell who touched many of us with her frank and thought provoking speech, one part particularly resonating with us all;

**“If you do live with someone with dementia, or care or visit someone, don’t disable loved ones before they’ve lost the capacity to do something – for the kindest of reasons you often do something for the person but, if they don’t do something day after day, we forget and then you’re stuck with doing it for us.”**

Now more than ever we have adapted and reached out to keep services and those we support thriving and we have achieved this with integrity and thoughtfulness for the individuals we care for.

We are here to support the older people of Lancashire and their carers throughout the COVID-19 pandemic and beyond.

Thank you to everyone for all that you do!

*Nichola Bayliss*

# Teri Stephenson Chief Executive Age UK Lancashire



This past year has been one of focusing on our ambitions for services for older people across Lancashire and delivery against our strategy. It's been a year of success and positive outcomes, finishing with the challenges of Covid-19.

Funding challenges within our sector have been a constant during the past year, but our excellent Business Development team continue to work hard to identify funding and have had some really positive results. The recruitment to our Corporate Fundraising & Partnerships Manager role completes this team and we continue to explore how we can work closer with the commercial sector. I sincerely thank the many corporate donations which were generously given to support our work and our customers. You will see the detail of this generosity within this report.

The recruitment of our Head of People & Organisational Development has impacted positively on our journey to improve organisational culture and our annual Colleague Survey has evidenced the progress that we have made with this. I'm delighted with the improvement in scores evidencing the positive views of colleagues across the organisation about working at Age UK Lancashire.

We took some time at our annual celebration event to celebrate and recognise the work and contribution of colleagues and volunteers make to our success. We had more nominations this year in all categories, which was lovely to see and certainly made for a difficult job for the panel making the final decisions.

The year ended with the challenges of COVID-19 to older people across Lancashire and to our organisation. The crisis showed us that older people across Lancashire have never needed us more and that we were quickly able to respond to meet those needs. Positive relationships with our Local Authority commissioners enabled us to respond quickly to additional and changing requirements on our services. I'm so proud of how we responded (and continue to respond) to this crisis and in how we are meeting the needs of older people across Lancashire and this annual report gives me an extra opportunity to thank everyone once again for their enormous contribution.

The next 12 months at Age UK Lancashire will be focused on developing and delivering sustainable services to older people including those who continue to be impacted by COVID-19, implementing new delivery models that meet social distancing requirements and developing our infrastructures to support our new ways of working. We will of course be continuing with delivery of our 3-year strategy.

Despite the challenges of COVID-19 and across the charity sector generally, there is much for Age UK Lancashire to feel positive about. Our strategy is working well, our services evidence excellent quality and impact, our excellent staff and volunteers continue to deliver high quality services and we are supported by a Board of Trustees with relevant and diverse skills in supporting our continued growth and development.



# Our Impact for our Beneficiaries this year



Total number of older people supported/reached



Total welfare benefits claimed



Phone calls responded to by 0300 number



Day Time Support service customers and days delivered



Home Help service hours delivered



Number of visits to clients homes to deliver essential shopping, cleaning and support



Number of older people supported to manage their long term health conditions



Number of Dementia Community Link customers



Total donations and fundraising



New funding secured



Corporate partnerships developed



# Our Response to COVID-19

The COVID-19 pandemic has had a wide ranging and long-lasting impact on our organisation, services and how we work at Age UK Lancashire. We have learned lessons about our ability to respond dynamically, ensuring that the needs of our customers remain at the forefront of our decision making.

## Our Staff

As a result of the COVID-19 situation worsening during March 2020, Age UK Lancashire had introduced increased measures to ensure safety within our offices and services. As a result of Government advice on 23rd March 2020, everyone who could be were based from home for work. We were required to continue face to face delivery due to contractual requirements, as well as responding to the increased impact upon and needs of older people. We immediately put in place the appropriate Personal Protective Equipment and guidance for staff in its appropriate use.

Our staff all have access to 24/7 counselling and support and regular reminders were provided about this to encourage colleagues to reach out for support should they need it and to minimise the potential impact on their mental health. We also raised the profile of our trained Mental Health First Aid staff, who made themselves available to anyone who needed them.

We introduced weekly management briefings via video conference and the content of this was used as a basis of a weekly video briefing for all staff.

We carried out regular colleague surveys to ensure that communications were adequate, that everyone had the equipment that they needed and check general wellbeing, making changes as needed based on their feedback. Managers and Trustees were pleased with the positive feedback received from colleagues about Age UK Lancashire's response to Covid-19 and the supportive measures that we had introduced.

## Our Charity Shops

Our charity shops were closed on 23rd March 2020 in line with Government guidance and requirements for non-essential retail. At this stage, the majority of our retail colleagues were furloughed utilising the Governments Job Retention Scheme (JRS). This closure of these shops, which provide vital unrestricted income for Age UK Lancashire, had an immediate and negative impact on our forecast income for the year. The JRS assisted with the control of some of the costs and we also approached our landlords to ask for rent-free or reduced rent periods and we thank those who responded positively to this request. We estimate that between 23rd March 2020 and 30th September 2020, we lost £220,000 of income as a result of COVID-19.

## Daytime Support

Daytime Support is our service that has been the most impacted upon by COVID-19. This service delivers face to face support for older people who have the potential to be significantly and disproportionately impacted by the virus. This service was closed in line with Government guidance and requirements. We had already taken action to introduce increased measures to keep our customers safe, but accepted that closure of this service was required on 23rd March 2020 and will only be reopened when we are able to reassure both our customers and staff that it can be done safely and in line with Government guidance. Both customers and carers had initially wanted the service to be kept open for as long as possible due to the benefits of this service, but also accepted that it was right to close. There has been an impact on the lives of these customers and their families and although some have been able to make interim arrangements, some families have told us that their relatives have quickly deteriorated without the stimulation that our service had offered and that they were eating less and were less hydrated, sadly adding to their frailty. We continue to consult with our customers, their families and carers and funders and Local Authority in order to explore options of how we can resume daytime support services, albeit very differently than the established centre-based offer.

We thank Lancashire City Council for their proactive approach during the Pandemic and regular and supportive communication and financial support. Much of the financial impact was the loss of the privately funded customers of this service. We estimate that between 23rd March 2020 and 30th September 2020, we lost £203,000 of income as a result of COVID-19 in our Daytime Support Service.

## **Digital Delivery**

An impact of Covid-19 on our future models of service delivery will include digital delivery. This will ensure that our services are available to those who continue to shield and increases our range of delivery models. It will mean that we can continue to reach those who need us most should there be further lockdowns on either a national or local level. We have already begun to deliver a Dementia Hub via video meeting, which has been valued by and beneficial to those who have attended and their carers. We continue to explore options and funding for this type of service delivery.

## **Good Day Calls**

A service that we introduced during April was our Good Day Calls service. This was a service that we had been planning for and seeking funding for prior to the pandemic. Additional and flexibility within our existing funding from our partners and commissioners facilitated the rapid introduction of this service. The service provides a daily (or other agreed frequency) telephone call, offering a check in service, referral onward if needs are identified, a safety check, reminder about taking medications as well as companionship. The service is being used by over 300 people and our aim is to continue to deliver this valuable and impactful service in a post Covid-19 world.

## **Risk**

At the beginning of the Covid-19 pandemic, we reviewed all risks and added a section of Covid-19 specific risks and mitigations. These have remained under constant review with many mitigated to green level.

## Contingency planning

As result of our rapid response and learning from the initial challenges of Covid-19, senior managers and Trustees carried out a review of our approach and learning, which has been used to develop a comprehensive contingency plan for any further lockdowns.

## Insurance

At the time of writing this report, our claim for business interruption insurance has been triggered, but the final outcome and impact is not known.

## Furlough

Age UK Lancashire were able to benefit from the Job Retention Scheme. We furloughed our first member of staff on 6th April 2020 as a result of the closure of our retail estate and the closure of our Day Time Support Services. We have furloughed a total of 41 staff, the majority are from our retail and Day Time Support Services but a small number of other staff were from other areas impacted by Covid-19. Our People team kept in regular contact with furloughed staff.

## Supporters

The Covid-19 pandemic brought many challenges to Age UK Lancashire and our excellent relationships with corporate partners and supporters delivered quick results in the support that we were able provide to our colleagues and customers.

We received an overwhelming response from members of the community who decided to undertake personal activities to raise funds for Age UK Lancashire. This support ranged from local professionals hosting virtual music concerts, to personal challenges such as head shaves, moustache shaves and song requests from a young violinist.

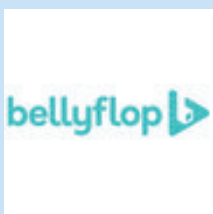
These supporters raised funds that contributed to our COVID19 Isolation Response Appeal on JustGiving and were thanked on Social Media and the Age UK Lancashire website.



## Corporate Support

We benefited from the generosity of local and national companies, who were quick to respond to our appeals for donations of funds and equipment to support our efforts during the pandemic, and a very grateful for their support.

- **W.O. Street Foundation** who donated £10,000
- **Softcat** who donated tablets so that isolated older people could keep in touch with their families and engaged with the outside world
- **Exertis** who provided us with a new server when our old one couldn't support our new ways of working remotely
- **Leyla Tindall** who donated laptops and a printer for home based staff to use when purchasing new laptops became a challenge due to the huge demand for them
- **Numis Securities** who donated 10,000 masks
- **Age UK** who donated £136,000 from their National fundraising campaign



## Fundraising Approach

Our fundraising approach continues to focus on diversifying our income sources to ensure the continued financial stability and future growth of the charity. We are expecting increasing numbers of older people to be living in Lancashire in the decade ahead and so we must grow our income to be able to meet those needs effectively.

Our investment in a new Business Development Officer this year is already showing great returns and has already brought in more grant income in the first 6 months of 2020-21 than we achieved in the whole of 2019-20, so this has clearly been a worthwhile venture. We have also invested in a new Corporate Fundraising role. Having just joined us in January, some fabulous connections have been made with local businesses and we are confident that this work will go from strength to strength in the year ahead.

We were fortunate at the end of the year to be able to open our new charity shop in Bamber Bridge in March, just before the Covid19 lockdown came into force. Since re-opening in June 2020 this shop has now become an important and profitable part of our retail stock. Our intention is to continue to grow our charity retail in the years ahead, including establishing a new online retail enterprise.

Our Community Engagement Manager has led the development of our new Retirement Planning Workshops this year and in response to lockdown adapted these to be delivered on a virtual platform. The first workshop to be commissioned by a local business was a great success, with fabulous feedback from the participants. More bookings are in the pipeline and we are anticipating that this will become a new source of income for us in the years ahead.

We continue to dedicate business development resource to legacy marketing, as we recognise what a valuable source of income this is from our supporters. This year we signed up to Bequeathed, a free online Will writing service, which gives individuals an opportunity to leave a legacy to the charity of their choice. It's early days yet, but we hope this will be helpful for us in the longer term. Our Promotions Manager leads on our legacy marketing, as well as our over-arching marketing strategy.

As marketing relies increasingly on social media, we recognised the benefit of employing a Digital Marketing Apprentice who joined us in September 2019 and has made a significant impact on all aspects of our social media, helping us increase our reach and impact.

One of our regular fundraising events had to be cancelled due to the Coronavirus pandemic. Our Canoe Challenge which traditionally takes place in March each year has been postponed until it is safe for participants and support crew to take part. This hugely popular event normally raises £5,000 of unrestricted income for the charity.

We have been notified that other events will also be cancelled or postponed, which will affect our prospective fundraising income for the year ahead. For example, we expected the Great North Run to raise about £3,000 for us in September 2020 but have been notified that this has understandably been postponed to 2021.

We have been able to utilise the government's Small Business Rates Grant initiative, which helped towards the costs of the property sites we occupy.

As a result of a high proportion of office based staff electing to work from home during this period, and the utilisation of virtual meetings has resulted in reduced travel, which is expected to save around £32,000 for the organisation in the coming year.

We saved on some direct costs relating to Retail, DTS and other services that were shut down, but these savings are much less than the income lost on those services.

There have been a number of additional costs in the year as a result of Covid. We've needed to spend significantly on PPE so far this year, to the end of September we have spent of £14,000 on PPE as well as receiving some as donations. PPE purchasing at this level is expected to continue for the foreseeable future.

Another additional cost arising from Covid includes additional resource to manage HR/People issues arising from changing guidelines. We also invested resource to ensure our organisation could develop services that may be able to continue to produce income streams during further restrictions, such as Support in the Community and eCommerce.

With increased home working came increased technology costs, investing in newer hardware for our employees as well as software to enable efficient homeworking. We have spent over £27,000 in the first 6 months of the coming year on various technological areas with further investment planned when our new Digital Transformation Manager comes on board.



# Who we helped during Covid-19



Community Response  
for  
30th March - 31st October



We have responded to  
**9191**  
phone calls to our  
Information & Advice  
Service



We have made  
**1733**  
phone calls to people who have  
dementia, providing specialist  
support and activities



We have made  
**8872**  
Good Day welfare telephone  
calls to vulnerable  
older people



We have made  
**10029**  
visits to people's homes to  
deliver essential shopping,  
cleaning and provide support



We have supported  
**3363**  
people to remain independent  
and settled at home  
after a hospital visit



We have made  
**5964**  
contacts to support  
**658**  
older people to manage their  
long term health conditions



[www.ageuklancs.org.uk](http://www.ageuklancs.org.uk)

0300 303 1234

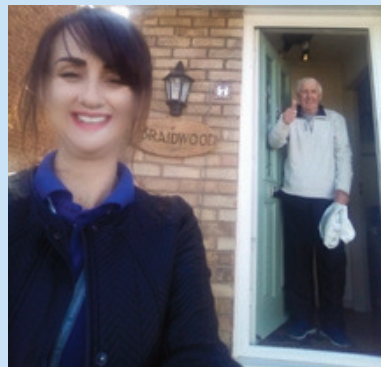
[advice@ageuklancs.org.uk](mailto:advice@ageuklancs.org.uk)





# Age UK Lancashire Heroes

Our Age UK Lancashire Heroes are also out on the front-line daily, supporting the older people in Lancashire both in hospital and in their homes.



# Events & Activities



**Chippy Tea - Chorley**



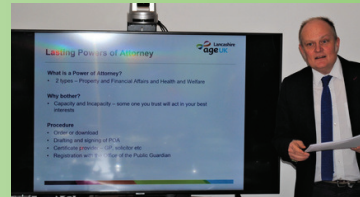
**Dementia Hub Launch  
- Ormskirk**



**Princes Trust Garden  
Renovation - Chorley**



**Marsden Heights Canoe  
Challenge - Nelson**



**Retirement Planning  
Launch - Lancaster**



**Morrisons Collection  
- Ormskirk**



**Loyal to Lancashire  
Campaign Launch**



**Bamber Bridge Shop  
Opening**



**Winter Warmer  
Lunches - Chorley**



**Runshaw College Volunteer  
Event - Leyland**



**Winter Health Event  
- Chorley**



**Veterans Afternoon  
Tea - Lancaster**

# Organisational Aims & Activities

Age UK Lancashire is a company limited by guarantee and are governed by our articles and objects.

## ***We are Passionate about Later Life, Enabling Independence, Choice and Control.***

Our aim is to provide high quality services that are responsive to the current and changing needs of older people across Lancashire.

## **Operations**

We are very proud to deliver a wide range of high-quality services across Lancashire & North Sefton, ensuring that we meet the needs of older people through the provision of excellent quality and responsive service delivery. We value customer feedback and can respond to any.

Our range of services have many positive impacts on our customers, enabling them to remain independent and having choice and control over their lives.

## **Hospital Aftercare Service**

A service delivered across Lancashire including Blackburn with Darwen. This year we received **5724** referrals into the service, of which **1770** were Tier 1, Take Home and Settle referrals and **3756** were for Tier 2, up to 6 weeks additional support and **190** for information and signposting only. The service offers short to medium term support to adults (18+), following a hospital stay or at home after an illness, bereavement or loss of confidence. Age UK Lancashire has teams specifically trained to help and support.



We aim to improve a person's health and wellbeing by supporting adults to recover and regain their normal independence. We will identify and help overcome situations that could cause further Hospital admission. Time-limited support is offered to assist people to regain their independence.

In Hospital, our team can:

- Assess whether we can transport people home and help settle them in
- Discuss with them what help might be needed at home

In the home, our support workers can:

- Assist with shopping, light cleaning and preparing light meals
- Provide emotional support and build back confidence
- Help to gain access to any other support and services by active referrals
- Provide information and advice

## **CASE STUDY**

Mrs W who was aged 68, was referred to Age UK Lancashire Hospital Aftercare Service from a hospital ward, as they had done all they could to medically to support her, but she needed help with the sad situation she found herself in. Unfortunately, she had been diagnosed with terminal liver cancer and was not receiving any further treatment for this. Her husband, who had been her main carer, had died suddenly only the day before, after suffering a cardiac arrest. He had done everything around the home; cleaning, shopping and cooking the meals. He also dealt with all matters relating to their finances.

Mrs W had no family or friends living locally and had very little contact with any of the neighbours where she lived. Crisis care was initially put in place and district nurses were requested to visit her later in the week and the Hospice had been notified. Age UK Lancashire were contacted for urgent help and support, which was critical for this lady, who found herself in such a difficult and sad situation.



Age UK Lancashire were able to step in immediately to help Mrs W and let her know she wasn't going to have to deal with everything alone, during this highly emotional time. We helped her in organising her late husbands' funeral by giving lots of practical support, such as registering his death and contacting the funeral directors she had chosen. We accompanied Mrs W to the Chapel of Rest to see her husband on more than one occasion.

There was considerable help needed on many other practical necessities, such as registering her for the 'Tell Us Once' service to sort out the pensions, tax and council tax. We accompanied her to the bank to notify them of Mr W's death and get advice on what would happen to their accounts and we made a referral to Social Services, as there was a need to reassess her housing. We engaged the support of her GP to fast track her Blue Badge application and in the meantime, we arranged for her to use the Travel Care bus, so she could go shopping.

We were in regular contact with Mrs W during this very difficult period, giving her lots of emotional support and reassurance. We made sure we were with her when she attended her husbands' funeral and later when she went to collect his ashes. She was aware of her financial situation and how much she would be receiving each month from her pensions and she was reassured that she would be able to manage her affairs. Before our support had ended, we had engaged Mrs W in visiting the local hospice for arts and crafts activities and to meet socially with other people.

Mrs W was also considering taking up the Age UK Lancashire Home Help service, which would provide support on essential cleaning and shopping and this would also make sure she had a regular visitor each week to engage with and have a chat, which would reduce the risk of Mrs W feeling isolated and alone.

**Mrs W commented:**

**"I can't thank Age UK Lancashire enough for doing everything to help me. All the staff were truly wonderful. They were friendly, kind, and helpful and went to a lot of trouble for me when I needed it the most. I couldn't have managed without you."**

## Information & Advice

The Information & Advice service offers comprehensive advice on four main areas:

- Welfare benefits - full benefit reviews, help in completing application forms, support with reconsiderations and understanding correspondence
- Social care - help with paperwork, understand the care needs assessment and financial assessment process, as well as financial implications for spouses/family
- Housing options - exploring suitable options taking into account client needs and finances, support with 'bidding' for local authority rental property
- Local services - signposting clients to other local organisations as well as our internal services, which may be of benefit

In addition, we can provide information and signposting on other topics including family issues, money, health issues, travel and consumer issues.

The service was delivered by telephone, office appointments, surgeries and home visits.

**During the year 1/4/2019 to 31/3/20, we identified unclaimed benefits – and supported 445 clients to claim them – to the amount of £1,553,814.02 per annum. Of the benefits identified, £1,109,200.70 has now been confirmed as being in payment, with £444,613.32 yet to be confirmed.**

83 clients were supported with issues relating to social care, primarily understanding the assessment process and financial implications. Some of these cases have led into complex case work which has been supported by our Technical Advice and Support team with regards to legal obligations for local authorities.

Clients are offered a holistic wellbeing service which recognises and addresses the needs of spouses and other relatives and supports them in accessing services, such as health services, fire safety checks, adult social care services. We also ensure our clients are aware of other AUKL services in their area which may be of interest.

## Dementia Community Links

**This service operates across Central Lancashire and this year has accepted 227 new referrals into the service.**

This year, we are very proud to have been able to offer our first pilot of MCST – Maintenance Cognitive Stimulation Therapy and CST - Cognitive Stimulation therapy.

Cognitive Stimulation Therapy (CST) is an evidence-based group treatment for people with mild to moderate dementia and is the only non-pharmacological therapy specifically recommended to improve cognition, independence and wellbeing by the National Institute for Health and Care Excellence (NICE).



Longer-term or Maintenance Cognitive Stimulation Therapy (MCST) is based on CST structures and aims to actively stimulate and engage people living with mild to moderate dementia, whilst providing an optimal learning environment and the social benefits of a group setting.

Age UK Lancashire secured funding via Age UK to run a pilot course from September to March 2020 for 6 Veterans living with dementia. 12 sessions were delivered bringing in an additional income of £1080, with 95% attendance rate. The pilot was a success with course participants reporting a significant improvement in their overall quality of life and cognitive functioning which improved across the group from the beginning to end of the course. We measured the wellbeing of carers or family members of attendees in which 7 of 8 measures improved, with a significant positive impact on communication between the participant and their carer and carers reported that they felt less anxious and stressed when thinking about the future.

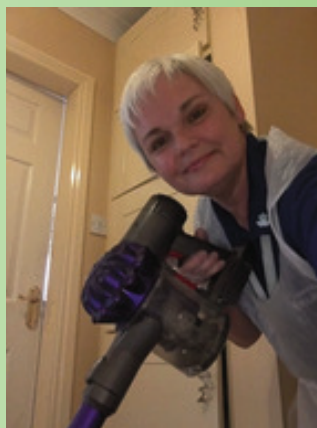
With a proven service model in place we plan to open up a waiting list to gauge demand and have secured additional £8000 funding from WLBC to run further courses in West Lancashire with a view to exploring offering Individual CST to unpaid carers.

## Home Help Service

This service delivers vital support to customers across Lancashire and offers flexibility and choice to suit the needs of those who are enjoying the regular support of a friendly face enabling them to remain independent in their own home.

This year the service has supported **664** customers and has delivered **29,818** hours of Home Help across the County.

The service was affected at the end of the year by Covid with many customers putting their service "on hold" However, we were able to reassure our customers by the correct use of PPE and following both the Government and NHS guidance around infection control when home visiting.





## **Case Study**

Mr D is 79 and currently undergoing Chemo for Myeloma and is not coping very well. He has a very low mood and is tearful, and his treatment is making him very tired. Mr & Mrs D have recently moved house but shortly after Mr D had a fall. Mrs D is finding it very difficult to cope and is very stressed as she has had to organise everything before and after the house move.

Mrs D would like support with practical things as she feels disorganised and would like help with light housework, she also thinks Mr D would benefit from some companionship.

Arriving to conduct an initial assessment we found Mrs D struggling to cope. She did not know where to start with anything, as there were so many tasks to complete. She had not managed to completely unpack from their move as Mr D had been struggling after his fall. He is having mood swings and is very disorientated with the new Chemo treatment. Family are all living abroad so are struggling for support to organise and make their new home safe for Mr D. She also mentioned she didn't have the time or the patience to complete her attendance allowance forms but she needed the money to help pay for Mr D's carers. Mr D is trying to use the gas cooker when she pops out to local shops for groceries so this is also worrying her.

Immediate priority:

- Provide help to unpack and make living areas safe for Mr D to get around
- Print off guidance notes and Attendance allowance forms and take them for Mrs D to complete and befriending for Mr D so his wife has the peace and quiet to complete them
- Signposted to services for grab rails for Mr D
- Signposted for service to bypass gas cooker to make appliance safe



Ongoing:

Weekly visits to provide light housework and practical support  
Befriending for Mr D so his wife can get out for a little respite

Outcome:

- Being able to immediately provide support to Mrs D to unpack and make environment safe for Mr D. This enabled Mrs D to relax knowing he was safe & she did not have to face this huge job on her own
- Providing Mrs D the time and guidance notes to complete her Attendance Allowance application increased Mrs A's emotional wellbeing and greatly reduced her stress levels. Mr D is now able to get around the bungalow more easily. He has also now settled into treatment and is less disorientated and his health and wellbeing has improved overall
- Mrs D is now able to think clearly, she now has regular personal care support for Mr D, funded partly by her Attendance Allowance award. She had originally only wanted short term support of up to 8 weeks but has found the service so beneficial they are now permanent customers

## Age of Opportunity

Age UK Lancashire has been a delivery partner in Lancashire's Age of Opportunity project since it began in August 2016. The Age of Opportunity is part of the nationwide Building Better Opportunities programme, funded by the European Social Fund and The National Lottery Community Fund, to help tackle the poverty and social exclusion faced by the most disadvantaged people in England.



Through the project we support those aged 50+ who wish to access employment, volunteering, education or training. The project works at each individual's pace, removing barriers such as debt, lack of digital skills, poor physical or mental health, low confidence, financial difficulty, caring responsibilities and outdated skills.

Age of Opportunity has already engaged 1,250 people aged 50+ who are 'hard to reach' and have multiple and complex barriers to work. As a direct result of the support received from this project, over 200 people have overcome the challenges they were facing and are now employed, self-employed or in training.

The project has been extended due to the success of its first 3 years' delivery. As a result, the partnership will support 2,504 people aged 50+ through the project's lifetime to overcome their barriers and move closer to employment, education or training.

We are proud to be part of this specialist partnership whose work is transforming lives across Lancashire.

## Day Time Support

This service operates across 7 centres and as mentioned earlier in the report was badly affected by Covid and all centres closed on 23rd March 2020.

Before this time, the centres were a hub of activity and open between once and 6 times per week. We were able to offer up to 263 places each week and across the year there was 10,204 attendances, a mix of standard and enhanced places.



Older people enjoyed the social interaction and the range of activities that were on offer. All Centres offered a 2-course hot lunch and transport was provided for those with no other means of accessing the centres.

## Integrated Care Programme (ICP)

ICP helps to promote Wellness and recognise that Wellness is more than just health, it does this through the use of a Guided Conversation with a client, to identify practical and aspirational goals by bringing together and coordinating services from Voluntary, Health & Social Care sectors to provide a mixture of Medical and Non-Medical support to individuals referred to the service.

The Personal Independence Coordinator (PIC) is the key link between services and the individual using a person centred and holistic approach. The PIC and client create a personalised care plan that suits their lifestyle and enables them to enhance their Health and Wellbeing and regain their independence, to reduce hospital admissions and ease pressures on Primary & Acute Services.



The service supports individuals over 50 years old with long term health conditions at risk of hospital admission and needing high levels of intervention to manage their Health and Wellbeing better. We have seen reductions in GP surgery appointments of 49% and 23% decrease in GP telephone appointments. In the past 12 months we have supported 862 individuals. This is made up of 9515 contacts. Showing an average increase in Wellbeing of 18.9%.

## Footcare

Footcare is our CQC registered service and is led by our Registered Manager. In its last assessment in August 2018, it was rated “Good” on all 5 areas.

The Footcare service delivered **1710** treatments to older people across Chorley and West Lancashire. During that time, we progressed with Virgin Care the option to include low level diabetic patients within the service criteria and secured a contract value uplift to increase capacity within the team to enable growth and open up to a new client group.

With an increase in service users living with dementia we implemented a revised ‘Best Interest Decision Making’ procedure, to support the team in identifying and supporting those who may have issues regarding mental capacity and to enhance the existing ‘alert’ system.



We expect to increase inclusion and reach more people living with dementia, working closely with the Dementia Community Links team and the Dementia Hub. A survey conducted in Q1 showed that **100%** of service users would recommend the service to friends and family.

Unfortunately, due to the lockdown restrictions in March, the service had to cease face to face visits but continued to support the clients across Central Lancashire virtually.



# Our Finances

## Statement as to Disclosure of Information to Auditors

So far as the Trustees are aware, there is no relevant information of which the charity's auditors are unaware, and each Trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any information and to establish that the charity's auditors are aware of that.

## Reserves, Finance Review and Investments

During the year, we had exceptional costs of £79,694. Without these one-off costs, the charity would have reported a deficit of £3,532.

The charity's subsidiary trading company contributed a surplus of £43,296 (before management recharges) during the year.

Age UK Lancashire retains a reserves policy which is monitored throughout the year and formally reviewed on an annual basis by the Board of Trustees. The reserves we hold mean we can protect ourselves in the event of a sudden or unexpected drop in income and ensure we can take advantage of opportunities to invest or expand, should they arise.

The funds to this date amounted to £852,026. This amount includes £176,000 of endowment funds, £17,294 of restricted funds allocated for specific projects, leaving £589,593 of free reserves (which excludes fixed assets).

The Board of Trustees recognises that account must be taken of outstanding and potential liabilities and monies that have been designated, both for future projects and to continue specific projects should funding not be available.



Age UK Lancashire is fortunate to be a Brand Partner of Age UK which means we will retain our information and advice activities for as long as we continue to operate. We are also fortunate enough to be able to attract independent income through our charity retail outlets.

The organisation implemented a new reserves policy based on drops in income from our approved budget and ensuring we hold sufficient reserves to cover losses expected from this over a set period of time.

Reserves are held to cover net spend for a period of months in 2 adverse scenarios from Trustees approved budget:

- To cover 24 months net costs expected if income fell 10% but expenditure remained per approved budget
- To cover 12 months net costs expected if income fell 20% but expenditure remained per approved budget

Our policy requires total reserves of at least £871,000 to comply. At 31st March the reserves are £852,000 falling slightly short of our policy at this point.

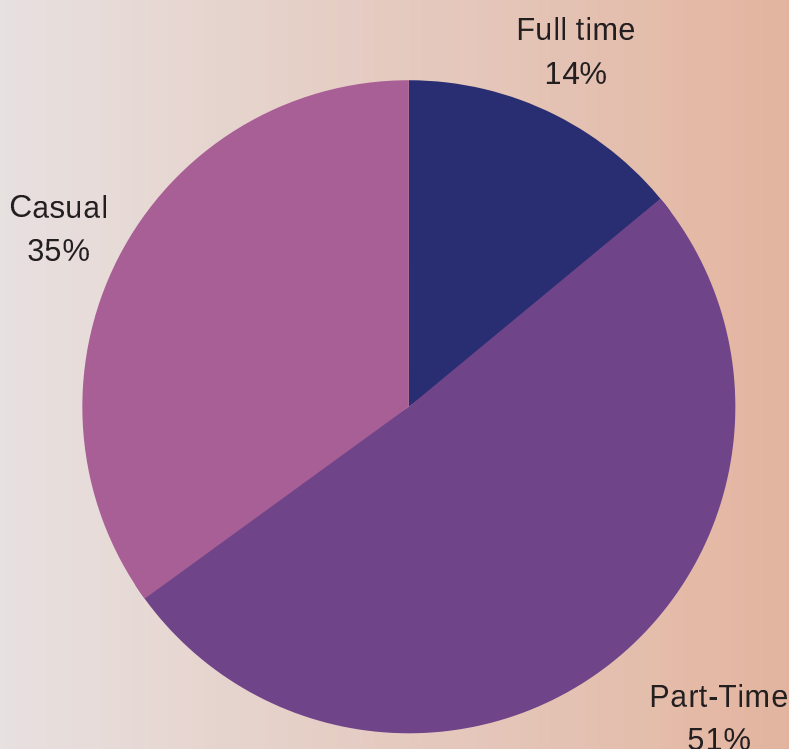
The organisation's reserves policy has been put to the test in the last 6 months with a reduction of income due to the impact of Covid-19. At the 6 month point of 2020-21 we are now compliant with our reserves policy by a comfortable margin. This continues to be closely monitored going forward into a period of higher uncertainty.

The Trustees have designated £75,000 of funds to cover potential legal costs linked to Covid-19. This is as a result of changes and available Director & Officer insurance cover across the social care sector linked to Covid-19 and is seen as a mitigation of a potential risk. The Trustees will continue to monitor the requirement for this and aim to remove the restriction at an appropriate time.

# Our People & Volunteers

Throughout the year, the charity employed an average of 235 employees, with 14% being full time, 51% being part time and 35% working casually.

## Workforce break down



The capacity of the charity was significantly boosted by an average of 98 active volunteers who dedicated their time and skills across all areas of the charity. We are hugely grateful for the support of our volunteer teams and the value they add to our services. We actively recruited volunteers against specific role profiles which enabled us to create more diverse volunteering opportunities. In early March 2020 we took the decision to pause recruitment of volunteers as we began to see the impact of Covid-19. Many of our volunteers were either supporting frontline facing services, or fell into a group with additional vulnerabilities to Covid, because of this, the decision was taken to halt recruitment and volunteering until safety measures could be implemented to protect our volunteers and service users.

## Engaging our Colleagues

127 members of staff participated in our 2nd Annual Colleague Survey, allowing us to gather vital information from our colleagues about many aspects of their work and experience of working for Age UK Lancashire.

We saw an improvement in scores when compared to 2018 in areas such as job enjoyment and engagement, desire to be working at Age UK Lancashire in 1 year, and those who would recommend us as an employer to friends and family.



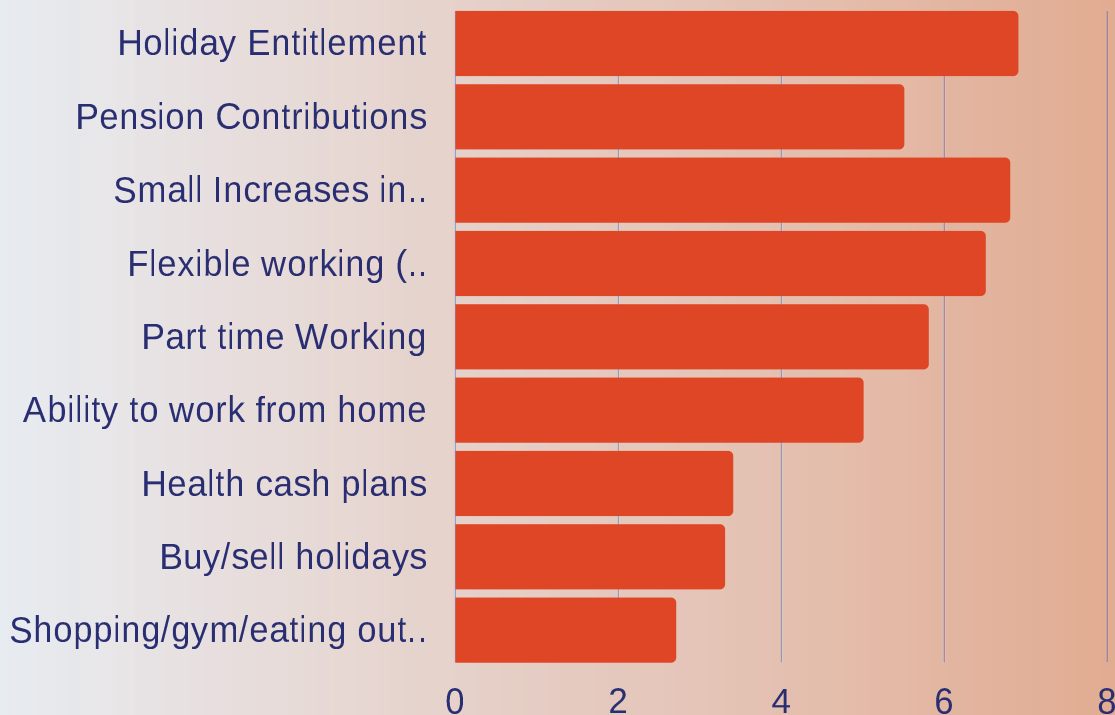
We observed significant increases in the positive responses to questions regarding our leaders and managers role modelling our values, being able to communicate openly with line managers and being listened to by managers.

We developed an action plan based on these findings and suggestions, sharing the results and action plan with a timeline, at the Senior Management Team roadshow. We will deliver another survey in 20/21 to continue to track progress.

One area where we can improve our scoring is in relation to pay and individuals feeling adequately rewarded for the job they do in comparison to other similar roles externally. We included a question about how important different elements of a reward and remuneration package are to individuals, and this feedback helped to shape the development of a new 'Reward & Remuneration' strategy which is an ongoing piece of working taking us in to 2020/2021.

## Thinking about our reward package as a whole, please rate the following options by what is most valuable to you (1 most valuable - 9 least valuable)

Answered: 124 Skipped: 3



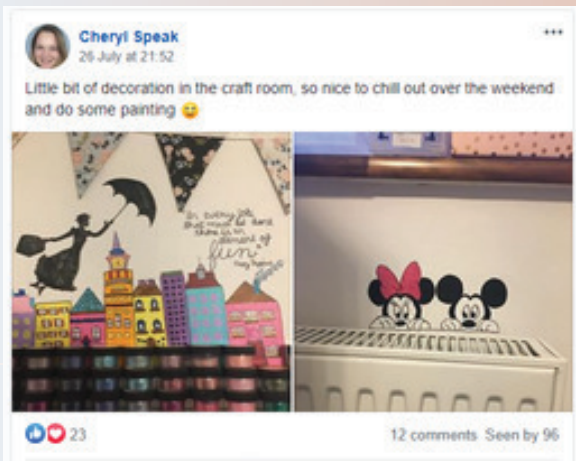
### Colleague Engagement Group

The Colleague Engagement Group (CEG) continues to meet quarterly with 12 representatives from different services and areas from across the organisation. Working with the CEO and Head of People & OD (HOP) throughout the year the group have supported the development and advancement of some of our key policies within AUKL, have supported the development and launch of a Flexible Working Policy, helped develop the 2nd Colleague survey, and have shared thoughts, opinions and concerns from across the business, driving change where possible.



## Workplace (by Facebook)

We have utilised Workplace as a communication tool to engage staff and have seen an increase in the use and communication across areas such as 'Wellbeing' and 'Not Work Related' with colleagues sharing family moments, offering support, and asking for help when needed.



Workplace as a communication tool became invaluable at the start of 2020 as the Covid-19 pandemic began to impact on the UK. Specific areas were established for Covid information and guidance, and a Coronavirus Community group was established to share best practice and engage others in what was happening across the county.

# Celebration Event and Celebrating our Staff

In December 2019, we brought together colleagues, volunteers and trustees to celebrate all they do for Age UK Lancashire, the challenges we have overcome, how we have worked together, and our achievements through the year. We got to see the talents of many of our colleagues as each service submitted team videos that were played throughout the day.

Wendy Mitchell, author of 'Somebody I used to know' delivered an inspiring talk about enjoying life when living with Dementia.

Sponsored by Vincent's Solicitors, we presented awards to volunteers for their support and dedication, to colleagues for 'going the extra mile', and for 'outstanding service to older people'. Our award for teamwork was especially touching given as it was awarded to a team of colleagues who came together in an emergency situation, to save the life of one of their own team members.



## Looking after our Colleagues

We have continued to work through the year on developing a culture of wellbeing with our colleagues. We have offered more opportunities for engagement with the senior team, enhanced our culture of open dialogue and feedback, and created policy and procedures that support personal, mental and emotional wellbeing.

We committed in 18/19 to train at least 10 Mental Health First Aiders across the organisation. 12 individuals from different areas of Age UK Lancashire attended a 2-day training course to become accredited Mental Health First Aiders. The MHFA's have continued to develop their role within the organisation offering one to one support, sharing best practice and developing initiatives for well-being.

**“The Charity has in the last few years improved greatly, it is clear to see investment has been made into the wellbeing of staff which has definitely improved the working environment.”**

At the start of the Coronavirus pandemic the MHFA team were mobilised to support the organisations mental and emotional wellbeing, as well as provide support and practical tools for managing stress.

With the support of the CEG, we have launched 'Short Notice Days' and 'Flexible & Compressed Working' policies. Both of these have been well received by colleagues and are central initiatives that help keep the focus on Wellbeing.



**“No longer feel it is an organisation that separates its more Senior Management staff away from others in the organisation giving a better feeling of working together to include and embrace staff views”**

## **Appraisals**

We launched a new appraisal process in 2019 which was well received by colleagues and brought alignment in the way roles and performance is measured across the organisation. This aligns with one of the key actions in 18/19 to continue to develop our current workforce and create personalised development plans.

## **Gender Pay Gap Reporting**

As at our relevant snapshot date we employed 243 people, we are not required this year to report on the gender pay gap.

## **Diversity & Inclusivity**

We remain committed to ensuring that our staff are representative of the communities in which we serve and that all communities can benefit from and access the services which are relevant to them.

We have undertaken a review of how we are monitoring and evaluating equality and diversity within the organisation, to include; understanding the GDPR implications of collecting, reporting against, and holding data from clients and colleagues, finding ways to report against equality and diversity in a robust manner, and creating development opportunities for our colleagues.



Inclusion and Diversity will become a focus area for 20/21 seeing us developing our approach to reporting, reviewing our recruitment practices and developing research and a task group to enable us to better understand our practices and how we can be more inclusive to clients, our colleagues and the wider community.

## **Changes to our Senior Team**

We currently have an interim Finance Director heading up our Finance team. Their priorities are to develop our financial reporting, increase our capacity for financial reporting across the business ensuring we are able to engage all colleagues in understanding the financial position of the charity and our services, to enhance our financial processes and to work alongside the Senior Management Team to guide the strategic direction of the charity.

Our HR & Payroll Manager recruited in early 2019, had a role change to Head of People & Organisational Development. Working strategically alongside the SMT this change reflects both the value we place on our People as the driving force within our organisation, and also the strategic input this role needs to have at a senior management level to develop and enhance our performance and culture.

## **Colleague Remuneration Strategy**

Age UK Lancashire maintains a transparent system for remunerating all employees including Senior Management. All staff and managers are paid according to a clearly defined scale, with movement up the scale considered by the board annually including consideration of affordability.

Underpinned by feedback through the Colleague Survey in 2019, a review was undertaken of the approach to Reward & Remuneration and it was identified that a review of our pay structure and elements of reward were required, alongside the need for development of a Reward strategy that could support decision making and enable financial and resource planning for the next 4/5 years.

While operating against a set of clear guidelines for pay increases to include cost of living considerations and National Living Wage, there was no robust Reward & Remuneration strategy in place that delivered a holistic approach to reward packages including benefits. Work began in 2018 – 2019 to create a strategy which incorporated a revised pay scale model which reflected the levels of roles that now exist within the organisation, completion of an internal and external benchmarking process to include job evaluation, and consideration of anticipated increases to National Living Wage until 2024.

This review was put on hold in March 2020 due to the impact of Covid and the unknown financial implications of the lockdown. National Living Wage increases only were provided with consideration to be given to further pay reviews later in 2020 dependant on financial viability.

# Our Fundraising, Engagement & Partnerships

Two main strands to our 3-year Business Development Strategy:

- Diversify income
- Growth

In this first year we have invested resources to achieve these aims:

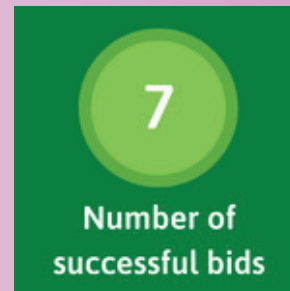
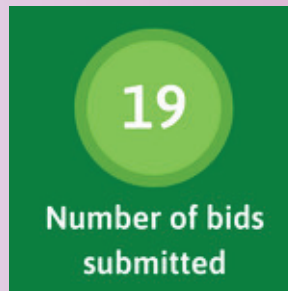
- Business Development Officer commenced Jun 2019
- Digital Marketing Apprentice commenced Sep 2019
- Corporate Fundraiser commenced Jan 2020

**Achievements this year:**





Developing strong partnerships is key to our strategy and we look forward to forging even stronger links with local businesses, community partners, education establishments and potential donors, funders and commissioners in the year ahead – we have been fortunate to work with a wide variety of partners this year who have been recognised in other parts of this annual report. Our thanks go out to these partners, without whom we would be unable to continue our vital work.



**Grow the charity and diversify our funding streams** – lots of work has taken place this year to diversify our income streams including developing retirement planning workshops, working on a Good Day Calls charged for model, starting our corporate fundraising strategy, expanding our capacity to apply for bids and tenders, opening a new charity shop. Although our income has not yet increased significantly many of the seeds have been planted to enable this in the years ahead.



New charity shop opened in Bamber Bridge



Retirement planning workshops developed and launched



New Memory Support Group launched with Carnforth Integrated Care team

The COVID-19 pandemic has meant that we have had to delay some of our plans, such as our Annual March Canoe challenge.

However, responding to the pandemic has also made us more inventive, creative and responsive

- Launched our innovative Art of Isolation project
- Engaged in corporate network meetings by Zoom
- Delivered supportive Dementia Hubs via Zoom
- Established vital Good Day Calls
- Converted our Retirement Planning workshops to virtual delivery
- Offered Will writing surgeries by phone



# Retail

We have continued to benefit from the operation of our charity shops across Lancashire. During this year, we closed our shop in Preston and opened a new shop in Bamber Bridge. Sadly our new Bamber Bridge shop was only open for a short period of time before we were required to close it due to Covid-19, but it had made a positive start.



The introduction last year of the Retail Development Manager has had a positive impact across our retail services and there are plans in place to open more shops and to explore options for e-commerce.

## Our Shop Locations



Retail will continue to be central to our growth strategy, developing new charity shops and ensuring that we're making the most of what we already have by adding services and value where possible.

# Our future plans

There will be many challenges for Age UK Lancashire during the next 12 months. Challenges linked to funding and an ageing population were already a known and planned for quantity. Adding the continuing challenges brought by COVID-19 adds a further layer of challenge and complexity for us.

## Diversity

We aim to become a more diverse organisation and during the next 12 months, we will rewrite our diversity policy to bring it up to date, ensuring that it will positively impact on all areas of the organisation, including our staff teams, our volunteers and our customers accessing our services. We will set up a Diversity Task & Finish Group to explore all areas of diversity and to develop an action plan for improvement. We will develop reporting frameworks to ensure that our diversity plan is working.

## Telephony

We will explore options and replace our telephony so that it meets our current and future needs and which facilitates remote working and additionally offers enhanced reporting options.

## Scorecard

We will develop further our balanced scorecard reporting. The scorecard has been used for a year and has been beneficial in helping senior managers and Trustees to better understand key areas of performance. Our aim is to review current reporting and additional requirements, as well as to cascade the scorecard for use across the whole organisation.

## Business Development

- Increase the proportion of unrestricted funding
- Establish a successful online retail business
- Invest effort in areas of work that will deliver the best return on investment
- Continue to secure relevant grants and contracts that support delivery of our mission and vision
- Continue delivery of our retail strategy
- Explore new areas of fundraising potential
- Run another large fundraising event
- Grow our will writing surgeries in partnership with local solicitors
- Establish portfolio of corporate supporters and donors
- Establish Retirement Planning Workshops countywide and grow sales
- Research the market potential for retaining our new Good Day Calls Service
- Develop our Digital Marketing strategy for the year ahead

## Operations

- Ensure all workplaces are Covid secure
- Continue our cycle of continuous Improvement across all our services
- Reach into all communities in order to shape services new and existing
- Develop new Dementia services that are suitable for face to face and/or digital interaction
- Reshape our Daytime Support service offer
- Increase our Support at Home customer base
- Report on the impact of increased customer satisfaction
- Explore options to develop e-commerce

## Financial

- Continue to develop our remote working processes to ensure maximum efficiency enabled
- Recruitment of a new permanent Head of Finance to take the department forward
- Ongoing in depth forecasting to ensure the best visibility of upcoming financial challenges for the organisation
- Support other areas: People, Operations and Business Development with fast turnaround of financial modelling and analysis
- Monitor and build our reserves to best secure the organisations sustainability

## People

- We will develop our response to Covid-19, creating clear messaging, making decisions that are fair and equitable, while protecting the safety of both our colleagues and clients and the needs of the business.
- We will develop a communication pathway for Covid related information to ensure that colleagues are able to access a central point to receive the most up to date information and guidance.
- We will develop a strategy to support the emotional wellbeing of our colleagues that allows individuals from any area of the business to be supported and access help if required.
- We will ensure that decisions which impact on our colleagues are made by the Senior Management Team in a fair and consistent way, tracking our approach, and reviewing for learning and best practice.

### **Increased Learning & Development opportunities for our General Management Team and the wider Age UK Lancashire Team.**

- We will develop L&D plans for each of our General Managers that will enable them to undertake development in relation to skills linked to their role, and participate in learning opportunities in areas such as Communication Skills, Mental Health First Aid, building Emotional & Mental Resilience and Solutions Focussed Coaching.
- We will undertake a review of our on-line training provision to ensure that we are providing the best possible solution for our colleagues & volunteers.
- We will deliver training specifically to build the Awareness within our teams of working with LGBT clients.



**We will create a Reward & Remuneration strategy that is viable for the medium to long term and is underpinned by robust internal and external validation.**

- Development of a pay scale that accurately reflects the varying levels of role within Age UK Lancashire and allows for reward to be used effectively as a recruitment and retention tool.
- Completion of job evaluation for roles across Age UK Lancashire supported by internal and external benchmarking.
- Development of a benefits package that aids recruitment and retention.

**Creating a flexible workplace maximising the use of IT to replace paper-based systems.**

- We will undertake a review of our HR processes including onboarding to identify efficiencies both in time and in how we manage the process
- We will undertake a review of our new starter and leaver process, finding solutions that minimise the number of paper-based documents having to be passed around the organisation.
- We will develop our 'working from home' approach to include safety while working and employee wellbeing and engagement.

## **Other plans**

- Refresh our purpose, vision, mission and values
- Explore options for delivering outsourced support services to other charities

## Statement of Trustees Responsibilities

The Trustees are required under the constitution of the charity to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of its results for that period.

In preparing those financial statements, the Trustees have to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on a “going concern” basis unless it is inappropriate to assume that the charity will continue in business

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and also for taking reasonable steps for the prevention and detection of fraud and other irregularities.

All Trustees are committed to delivery against the 6 essential tasks of the trustee;

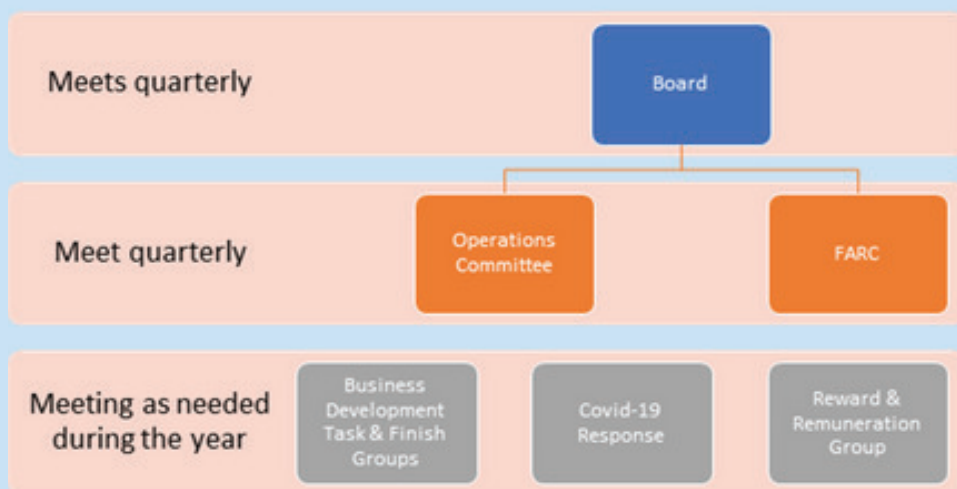


## Board Structure and Governance

Age UK Lancashire is an incorporated charity, a company limited by guarantee, registered with the Charity Commission and governed by its Memorandum and Articles of Association.

### Our Governance

We have taken some time during this year to review our committee structure and have made some changes as a result of that review. We have deleted the Business Development Committee and this area of our work is now overseen directly by Board. Focused work outside of the Board relating to business development is achieved via Task & Finish Groups, bringing in relevant skills to support the work as needed and appropriate. We have merged our Governance and Finance Committees into a new Finance, Audit, & Risk Committee (FARC).



### Trustee Induction

We ensure a thorough and detailed Trustee induction, led by the Board and supported by the Senior Management Team.

We developed our Trustee Induction Pack ensuring that new Trustees are able to understand Age UK Lancashire and its services, engage quickly and make informed decisions.

## Management

Day to day management of the charity is delegated to the Chief Executive who leads a Senior Management Team. The Chief Executive reports directly to the Board of Trustees, providing reports and papers to inform the Board meetings.

A schedule of meetings is maintained which includes a schedule for regular reports such as safeguarding, health and safety, information governance, complaints, finance, performance and quality and general policy and organisational updates as well as themed reports covering current topics and issues.

In addition, we have regular General Management Team meetings to involve managers of all levels across the organisation in planning and reviewing our work, as well as to ensure a cascade of information from senior managers.

## Internal Controls and Quality Standards

The Board of Trustees is responsible for the financial controls within the charity for safeguarding the physical and information assets. Financial procedures are developed, reviewed and revised in line with the ISO 9001:2015 quality management standards.

A CRM system and financial management system is maintained to capture and report on the performance of the charity and to ensure that the Board of Trustees receive accurate and timely management information.

Policies and procedures are reviewed and revised in line with the organisation's audit schedule. Key policies and procedures are approved by the Board of Trustees with others approved by the Senior Management Team. All Managers are notified of any changes to Policies, Procedures or other documents. Changes are cascaded to staff and volunteers and all staff have access to the on-line manual.



Age UK Lancashire has retained and/or achieved the following quality standards in the year as follows:



In September 2018 we were assessed for the Charity Quality Standard, an important measure of many aspects of our governance, quality, strategy, planning and quality. We were very pleased to achieve the standard and to have many of our ways of working highlighted as examples of good practice. The standard has an annual review of progress against an action plan and a full review after 3-years.

## Risk Management and Business Continuity

Trustees regularly review risk and have adopted a robust risk management policy and procedure. The process involves all colleagues in risk identification and management and has an escalation process to ensure that risks are managed from the appropriate level. At the beginning of Covid-19, we developed a specific Covid-19 risk register to highlight the specific risks it caused and how we could mitigate them.

A business continuity plan complements the risk register to ensure that where natural and unavoidable disasters occur, the business is managed to avoid ongoing or unnecessary risk. This was reviewed at the beginning of Covid-19 and whilst many aspects of it were fit for purpose, the unprecedented situation that we found ourselves in evidenced that not all situations can be identified and planned for in advance. We had never, for example, planned for a full and rapid closure of all of our retail and Daytime Support Services and the wide-scale use of PPE in our face to face services. That we were able to respond so quickly and positively to the situation evidences the skill of our colleagues and determination to do the very best for our customers when they needed us most.

The requirements on charities to demonstrate robust, high quality governance have never been greater. The Board of Trustees is conscious of the risk presented around the increased level of legislation including those around fundraising and information governance and has systems in place to oversee our compliance. We have received no related complaints. We have continued during the past year to renegotiate some leases and cease others in a drive to reduce our liabilities and costs. Our lease requirements are something that we will continue to keep under constant review.

## Administrative Information

### Trustees

Victoria Buyer (*Chair*) (*from 20.05.19*)

Catherine Wilkinson (Treasurer)

Mark Blanchard

Paul Faulkner

Clare Barlow

Jean-Bruno Villette

Miles Lloyd

Adil Patel (*appointed 11.06.20*)

Sue Ferm (*appointed 23.04.20*)

Julie Edmonds (*resigned 26.02.20*)

David Baker (*resigned 06.01.20*)

Mark Johnson (*resigned 23.09.19*)

Jon Lenney (*resigned 27.09.20*)

Julie Shorrock (*from 14.6.18*) resigned 04.04.19

Paul McGreevy (*from 27.02.19*) resigned 08.04.19

## **Co-opted Members**

Zoe Fleming

Vivien Mumford (until 17.03.20)

## **Chief Executive:**

Teri Stephenson

## **Senior Management Team:**

Alison Read - Director of Partnerships and Growth

Donna Studholme - Operations Director

Colin Taylor - Financial Controller (until 23.08.19)

Steven Wise - Interim Finance Director (from 29.07.19)

Cheryl Speak - Head of People & Organisational Development

## **Principal Charity Office:**

(Changed on 14th July 2020)

Wellbeing Centre,  
Moorgate,  
Ormskirk,  
L39 4RY

Registered Charity Number:  
1142294

Registered Company Number:  
07200267

**Auditors:**

Beever and Struthers  
Central Buildings  
Richmond Terrace  
Blackburn  
BB1 7AP

**Bankers:**

Lloyds  
Merchants Court  
2-12 Lord Street  
Liverpool  
L2 1TS

This report was approved by the Trustees on 26.11.2020 and signed on their behalf by:



**Catherine Wilkinson (Treasurer) on behalf of the Board of Trustees Independent Auditor's Report to the Trustees and Members of Age UK Lancashire (limited by guarantee)**





# AGE UK LANCASHIRE

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK LANCASHIRE FOR THE YEAR ENDED 31 MARCH 2020

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### Opinion

We have audited the financial statements of Age UK Lancashire "the charitable company" for the year ended 31 March 2020 which comprise the Consolidated Statement of Financial Activities, the Charity Statement of Financial Activities, the Consolidated and Charity Balance Sheets, the Consolidated Statement of Cash Flows and the related notes on pages 59 to 74. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 March 2020 and of the group's and charities incoming resources and application of resources, including their income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### Basis for opinion

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

### Conclusions relating to going concern

We have nothing to report to you 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.

# AGE UK LANCASHIRE

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK LANCASHIRE FOR THE YEAR ENDED 31 MARCH 2020

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### Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees (who are also the directors of the charitable company for the purposes of company law) 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 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.

### Opinion on other matter prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit (which includes the directors report prepared for the purposes of company law);

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

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

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters where 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.

# AGE UK LANCASHIRE

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK LANCASHIRE FOR THE YEAR ENDED 31 MARCH 2020

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### Responsibilities of directors

As explained more fully in the Statement of Trustees' Responsibilities set out on page 45, 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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's web-site at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### 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.



**Suzanne Lomax BA FCA (Senior Statutory Auditor)**

**For and on behalf of Beever and Struthers**

Chartered Accountants and Statutory Auditors

Central Buildings

Richmond Terrace

Blackburn

BB1 7AP

26th Nov 2020

## AGE UK LANCASHIRE

### CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 Total	2019 Total
		£	£	£	£	Restated £
<b>INCOME FROM:</b>						
<i>Donations &amp; legacies</i>						
Donations		42,063	-	-	42,063	49,381
Legacies		(7,480)	-	-	(7,480)	152,598
Grants		1,399	32,723	-	34,122	44,597
<i>Other trading activities</i>						
Shop income		636,139	-	-	636,139	666,555
Turnover of trading subsidiary		139,327	-	-	139,327	242,383
Other income		74,877	-	-	74,877	30,083
<i>Charitable activities</i>						
Provision of services		2,517,896	379,250	-	2,897,146	3,013,288
<b>Total income</b>	2	<u>3,404,221</u>	<u>411,973</u>	<u>-</u>	<u>3,816,194</u>	<u>4,198,885</u>
<b>EXPENDITURE ON:</b>						
<i>Raising funds</i>						
Shop operating costs	3	643,399	-	-	643,399	575,158
Fundraising		3,130	-	-	3,130	37,373
Trading cost of subsidiary	5	115,381	-	-	115,381	190,953
<i>Charitable activities</i>						
Provision of services	4	2,697,299	438,211	2,000	3,137,510	3,118,678
<i>Other expenditure</i>						
		-	-	-	-	43,138
<b>Total expenditure</b>		<u>3,459,209</u>	<u>438,211</u>	<u>2,000</u>	<u>3,899,420</u>	<u>3,965,300</u>
	7					
<b>Net income/(expenditure)</b>		(54,988)	(26,238)	(2,000)	(83,226)	233,585
<b>Net income/(expenditure) pre exceptional items</b>						
		24,706	(26,238)	(2,000)	(3,532)	298,178
<b>Exceptional items</b>						
	4	(79,694)	-	-	(79,694)	(64,593)
<b>Net income/(expenditure) post exceptional items</b>						
		(54,988)	(26,238)	(2,000)	(83,226)	233,585
<b>Gross transfers between funds</b>	18, 19	1,205	(1,205)	-	-	-
<b>Net movement in funds</b>		(53,783)	(27,443)	(2,000)	(83,226)	233,585
<b>Reconciliation of funds</b>						
Total funds brought forward	18, 19	712,515	44,737	178,000	935,252	701,667
<b>Total funds carried forward</b>	18, 19	<u>658,732</u>	<u>17,294</u>	<u>176,000</u>	<u>852,026</u>	<u>935,252</u>

All incoming resources and resources expended derive from continuing activities

The notes on pages 59 to 74 form part of these accounts



# AGE UK LANCASHIRE

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	2020 Total	2019 Total <i>Restated</i>
		£	£	£	£	£
<b>INCOME FROM:</b>						
<i>Donations &amp; legacies</i>						
Donations		42,063	-	-	42,063	49,381
Legacies		(7,480)	-	-	(7,480)	152,598
Grants		1,399	32,723	-	34,122	44,597
<i>Other trading activities</i>						
Shop income		636,139	-	-	636,139	666,555
Other income		74,877	-	-	74,877	30,083
<i>Income from investments</i>						
Gift Aid receivable from subsidiaries	9	23,946	-	-	23,946	51,430
<i>Charitable activities</i>						
Provision of services		2,517,896	379,250	-	2,897,146	3,013,288
<b>Total income</b>	<b>2</b>	<b>3,288,840</b>	<b>411,973</b>	<b>-</b>	<b>3,700,813</b>	<b>4,007,932</b>
<b>EXPENDITURE ON:</b>						
<i>Raising funds</i>						
Shop operating costs	3	643,399	-	-	643,399	575,158
Fundraising		3,130	-	-	3,130	37,373
<i>Charitable activities</i>						
Provision of services	4	2,697,299	438,211	2,000	3,137,510	3,118,678
<i>Other expenditure</i>						
		-	-	-	-	43,138
<b>Total expenditure</b>		<b>3,343,828</b>	<b>438,211</b>	<b>2,000</b>	<b>3,784,039</b>	<b>3,774,347</b>
<b>Net income/(expenditure)</b>	<b>7</b>	<b>(54,988)</b>	<b>(26,238)</b>	<b>(2,000)</b>	<b>(83,226)</b>	<b>233,585</b>
Net income/(expenditure) pre exceptional items		24,706	(26,238)	(2,000)	(3,532)	298,178
Exceptional items	4	(79,694)	-	-	(79,694)	(64,593)
Net income/(expenditure) post exceptional items		(54,988)	(26,238)	(2,000)	(83,226)	233,585
<b>Gross transfers between funds</b>	<b>18, 19</b>	<b>1,205</b>	<b>(1,205)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(53,783)</b>	<b>(27,443)</b>	<b>(2,000)</b>	<b>(83,226)</b>	<b>233,585</b>
<b>Reconciliation of funds</b>						
Total funds brought forward	18, 19	712,515	44,737	178,000	935,252	701,667
<b>Total funds carried forward</b>	<b>18, 19</b>	<b>658,732</b>	<b>17,294</b>	<b>176,000</b>	<b>852,026</b>	<b>935,252</b>

All incoming resources and resources expended derive from continuing activities

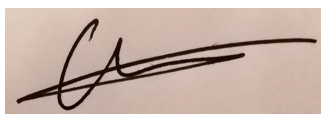
The notes on pages 59 to 74 form part of these accounts

# AGE UK LANCASHIRE

## BALANCE SHEETS AS AT 31 MARCH 2020

	Note	Group 2020	Group 2019	Charity 2020	Charity 2019
		£	£	£	£
<b>Fixed Assets</b>					
Tangible fixed assets	12	245,139	235,610	245,139	235,610
Investments	13	-	-	100	100
Investment in Joint venture	13	6	6	6	6
		<u>245,145</u>	<u>235,616</u>	<u>245,245</u>	<u>235,716</u>
<b>Current Assets</b>					
Stocks	14	85,739	81,367	85,739	81,367
Debtors	15	450,880	512,210	509,927	519,927
Cash at bank and in hand		690,709	419,783	630,200	405,769
		<u>1,227,328</u>	<u>1,013,360</u>	<u>1,225,866</u>	<u>1,007,063</u>
<b>Creditors</b>					
Amounts falling due within one year	16	(620,447)	(313,724)	(619,085)	(307,527)
<b>Net Current Assets</b>		<u>606,881</u>	<u>699,636</u>	<u>606,781</u>	<u>699,536</u>
<b>Net Assets</b>		<u>852,026</u>	<u>935,252</u>	<u>852,026</u>	<u>935,252</u>
<b>Capital and Reserves</b>					
Unrestricted funds					
- General funds	18	583,732	712,515	583,732	712,515
- Designated funds	18	75,000	-	75,000	-
		<u>658,732</u>	<u>712,515</u>	<u>658,732</u>	<u>712,515</u>
Restricted funds					
- Endowment fund	0	176,000	178,000	176,000	178,000
- Other Restricted funds	0	17,294	44,737	17,294	44,737
		<u>193,294</u>	<u>222,737</u>	<u>193,294</u>	<u>222,737</u>
		<u>852,026</u>	<u>935,252</u>	<u>852,026</u>	<u>935,252</u>

Approved by the Trustees and authorised for issue on 26th November 2020



Catherine Wilkinson  
Trustee

Company Number 07200267

The notes on pages 59 to 74 form part of these accounts

## AGE UK LANCASHIRE

### STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2020

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	Note	Group 2020 £	Group 2019 £
<b>Cash flows from operating activities:</b>			
Net cash provided by/(used in) operating activities	25	<u>291,660</u>	<u>203,421</u>
<b>Cash flows from investing activities:</b>			
Purchase of tangible fixed assets		<u>(20,734)</u>	<u>(8,285)</u>
<b>Net cash used in investing activities</b>		<u>(20,734)</u>	<u>(8,285)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		270,926	195,136
<b>Cash and cash equivalents at the beginning of the reporting period</b>		419,783	224,647
<b>Cash and cash equivalents at the end of the reporting period</b>	26	<u><u>690,709</u></u>	<u><u>419,783</u></u>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

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### 1 Principal accounting policies

#### a. Basis of accounting

These financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective January 2015) - Charities SORP (FRS 102 second edition - October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity.

Age UK Lancashire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant account policy note.

#### b. Going Concern Considerations

The trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### c. Basis of Consolidation

The Consolidated accounts of the Group include the financial statements of the Charity and its subsidiary undertaking for the year ended 31 March 2020.

#### d. Investments in Joint Ventures

Investments in joint ventures are accounted for under the equity method of accounting, with the Group's share of net income or net expenditure being recognised in the Statement of Financial Activities and the net carrying amount shown on the balance sheet.

#### e. Investments

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

#### f. Income

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

In the current year it was decided by the trustees' that Income from Charitable Activities all related to the Provision of Services and therefore the previous headings have been combined, the prior year has been restated to reflect this change also.

#### g. Grants

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

#### h. Donations and legacies, and other forms of voluntary income

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

#### i. Resources expended

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

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

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

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis, by the time central staff have spent on the relevant income streams.

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

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

---

### 1 Principal accounting policies (continued)

#### i. Resources expended (continued)

Other expenditure represents those items not falling into any other heading.

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

#### j. Restricted Funds

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

#### k. Endowment Funds

Endowment funds are included within restricted funds and relate to permanent endowments. Expenditure is allocated to the fund when incurred in the administration or protection of the property of the endowment.

#### l. Unrestricted funds

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

#### m. Designated funds

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

#### n. Depreciation

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Freehold Land & Buildings	2% Straight-line method
Improvements to Buildings	2% Straight-line method
Office & Computer Equipment	20-100% Straight-line method
Fixtures & Fittings	10% Straight-line method
Motor vehicles	5-25% Reducing balance method

Included within land and buildings is land totalling £100,000 which is not depreciated.

The capitalisation within the charity is for items purchased over £1,000 and of capital in nature to be capitalised.

#### o. Stocks and work in progress

Purchased stock is valued at the lower of cost and net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items in an open market value.

#### p. Leases

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

#### q. Pensions

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

#### r. Financial instruments

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

#### s. Taxation

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



# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

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### 1 Principal accounting policies (continued)

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

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

##### Significant judgements

The judgements (apart from those involving estimations) that management has made in the process of applying the entity's accounting policies and that have the most significant effect on the amounts recognised in the financial statements are as follows:

- Determination of whether there are indicators of impairment of the company's tangible fixed assets. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset.
- Determination of whether leases entered into by the company as lessee are operating or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease by lease basis.

##### Key sources of estimation uncertainty

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are as follows:

- Donated items of stock are measured at fair value, using historical data to estimate the likely amount of income that will result from their subsequent sale.
- Determination of recoverability of trade debtors. A specific provision is made against certain debts where in the opinion of the trustees the debt is not fully recoverable.
- The requirement of any dilapidations provision within the financial statements.

#### u. Legal status of Charity

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

### 2 Income

Donations totalled £42,063 (2019: £49,381) including restricted donations of £ nil (2019: £3,310). Legacy income is a deficit in the current year due to the prior year expected legacy income being over accrued.

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 3 Expenditure on Raising Funds

	Shop Operating Costs £	Fundraising £	Costs of Trading Subsidiary £	2020 Total £
<b>Direct Costs</b>				
Salaries, NI and pensions	298,893	920	114,529	414,342
Premises Costs	198,174	58	-	198,232
Other costs	35,889	2,095	-	37,984
Administration costs	15,007	57	852	15,916
	<u>547,963</u>	<u>3,130</u>	<u>115,381</u>	<u>666,474</u>
<b>Support Costs allocated to Raising Funds</b>				
Support Costs (see note 6)	95,436	-	-	95,436
<b>Total Support Costs</b>	<u>95,436</u>	<u>-</u>	<u>-</u>	<u>95,436</u>
<b>Total Costs for Group in the year to 2020</b>	<u>643,399</u>	<u>3,130</u>	<u>115,381</u>	<u>761,910</u>
<b>Total Costs for Charity in the year to 2020</b>	<u>643,399</u>	<u>3,130</u>	<u>-</u>	<u>646,529</u>

	Shop Operating Costs £	Fundraising £	Costs of Trading Subsidiary £	2019 Total £
<b>Direct Costs</b>				
Salaries, NI and pensions	262,139	27,939	148,732	438,810
Premises Costs	211,925	105	34,222	246,252
Other costs	25,449	437	-	25,886
Administration costs	7,459	-	7,999	15,458
	<u>506,972</u>	<u>28,481</u>	<u>190,953</u>	<u>726,406</u>
<b>Support Costs allocated to Raising Funds</b>				
Support Costs (see note 6)	68,186	8,892	-	77,078
<b>Total Support Costs</b>	<u>68,186</u>	<u>8,892</u>	<u>-</u>	<u>77,078</u>
<b>Total Costs for Group in the year to 2019</b>	<u>575,158</u>	<u>37,373</u>	<u>190,953</u>	<u>803,484</u>
<b>Total Costs for Charity in the year to 2019</b>	<u>575,158</u>	<u>37,373</u>	<u>-</u>	<u>612,531</u>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 4 Expenditure on Charitable Activities

	2020	2019
	Provision of Services	Provision of Services
<b>Direct Costs</b>	<b>£</b>	<b>£</b>
Salaries, NI and Pensions	2,439,943	2,294,339
Other employment costs	10,518	57,684
Premises costs	101,151	138,933
Minibus and travel	183,700	193,226
Communication	9,206	9,762
Legal and professional fees	6,207	3,623
Day care consumables	56,839	62,918
Repairs and renewals	27,554	73,400
Printing, postage and publicity	13,830	16,448
Maintenance contracts and subscriptions	9,380	5,830
Volunteer expenses	7,669	6,564
Leasing costs	2,245	2,584
Room Hire	11,732	16,770
Marketing costs	4,508	5,137
Activities	12,474	7,656
Sundries and cleaning	7,355	10,197
Consultancy fees	-	21,455
Bank charges	711	4,005
Other costs (including depreciation)	11,305	13,661
Costs recharged to subsidiary	(43,883)	(63,100)
	<u>2,872,444</u>	<u>2,881,092</u>
<b>Support Costs allocated to Charitable Activities</b>		
Support Costs (see note 6)	224,805	215,616
Governance costs	40,261	21,970
<b>Total Support Costs</b>	<u>265,066</u>	<u>237,586</u>
<b>Total Costs for Charity &amp; Group</b>	<u>3,137,510</u>	<u>3,118,678</u>

Within the costs for the financial year, there are a number of exceptional costs, as detailed below:

	2020	2019
	£	£
The key costs incurred are as follows:-		
Interim CEO	-	21,455
Fixed asset write down	-	43,138
Dilapidation costs	9,850	-
Interim Head of Finance	50,564	-
Project Dilligent costs	19,280	-
	<u>79,694</u>	<u>64,593</u>

### 5 Trading cost of subsidiary

In the year to 31 March 2020 the operating costs of the trading subsidiary amounting to £115,381 (2019: £190,953) comprised wholly of unrestricted expenditure.

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

6 Analysis of Support Costs	Basis of apportionment	2020 Total £	2019 Total £
Other Employment costs	Allocated on time spent on each income stream	67,612	17,252
Minibus and Travel	Allocated on time spent on each income stream	15,285	14,807
Communication	Allocated on time spent on each income stream	108,778	97,054
Legal and professional fees	Allocated on time spent on each income stream	30,551	53,790
Repairs and renewals	Allocated on time spent on each income stream	2,307	3,025
Printing charges	Allocated on time spent on each income stream	19,163	13,600
Maintenance	Allocated on time spent on each income stream	20,411	23,123
Volunteer expenses	Allocated on time spent on each income stream	38	30
Leasing costs	Allocated on time spent on each income stream	603	18,622
Room Hire	Allocated on time spent on each income stream	4,541	2,298
Marketing costs	Allocated on time spent on each income stream	10,303	6,442
Sundries and cleaning	Allocated on time spent on each income stream	2,295	2,567
Depreciation	Allocated on time spent on each income stream	11,204	10,259
Bank charges	Allocated on time spent on each income stream	6,582	7,658
Bad debt	Allocated on time spent on each income stream	2,931	3,991
Shared premises	Allocated on time spent on each income stream	17,637	18,176
		<u>320,241</u>	<u>292,694</u>
<b>7 Income / (Expenditure)</b>		<b>2020</b>	<b>2019</b>
The net income / (expenditure) is stated after charging/(crediting):		<b>£</b>	<b>£</b>
Operating leases		215,048	274,633
Depreciation		11,204	10,259
Exceptional costs (Note 4)		79,694	64,593
<b>8 Auditors' remuneration</b>		<b>2020</b>	<b>2019</b>
Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.		<b>£</b>	<b>£</b>
<b>Audit services</b>			
Charity		10,830	11,330
		<u>10,830</u>	<u>11,330</u>
<b>9 Gift Aid payment by trading subsidiary</b>		<b>2020</b>	<b>2019</b>
Age UK Lancashire Trading Ltd is wholly owned by the Charity. The Company has agreed to pay over to the Charity its taxable profits for the year. A summary of the company's result for the year ended 31 March 2020 is:		<b>£</b>	<b>£</b>
Turnover		139,327	242,383
Operating costs		(115,381)	(190,953)
Trading profit		<u>23,946</u>	<u>51,430</u>
Gift Aid payment to charity		<u>23,946</u>	<u>51,430</u>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 10 Information regarding employees and trustees

	2020	2019
Average number of employees in the period		
- Full time employees	40	36
- Part time employees	118	124
Average number of employees	<u>158</u>	<u>160</u>
Full time equivalent number of employees	<u>97</u>	<u>96</u>
Staff costs comprise:	£	£
- Wages and salaries	2,642,962	2,508,563
- Redundancy costs	30,755	42,800
- Social security costs	130,320	130,834
- Pension contributions	50,247	40,231
	<u>2,854,284</u>	<u>2,722,428</u>

The number of employees whose employee benefits (excluding employer pension contributions) exceeded £60,000 was:

	2020 No.	2019 No.
£60,001 - £70,000	1	-

There was no remuneration paid to Trustees, who are all volunteers. Trustees' expenses reimbursed amounted to £3,562 (2019: £360).

The Charity purchased insurance costing £280 to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees, the Chief Executive Officer, the Financial Controller, the Operations Director, the Management Accountant, the Interim Head of Finance, and the Business Development and Growth Director. The Business Development and Growth Director was formerly two roles, the Engagement Director and Business Development Director, the roles were amalgamated into one role during the prior year. The total employee benefits of the key management personnel of the Charity were £283,863 (2019: £281,312 ), in addition employer pension contribution of £13,819 (2019: £8,634) were paid in respect of their services. In addition redundancy pay of £2,374 (2019: £25,648).

### 11 Pension costs

The group operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents the contributions payable by the group to the fund. The charge for the year is £50,247 (2019: £40,231 ).



## AGE UK LANCASHIRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 12 Tangible fixed assets - Group and company

	Land & Buildings £	Improvements to Buildings £	Office Equipment £	Fixtures & Fittings £	Motor Vehicles £	Total £
<b>Cost</b>						
Balance at 1 April 2019	200,000	128,080	22,740	2,696	8,000	361,516
Additions	-	-	-	20,734	-	20,734
Disposals	-	-	-	-	-	-
Balance at 31 March 2020	<u>200,000</u>	<u>128,080</u>	<u>22,740</u>	<u>23,430</u>	<u>8,000</u>	<u>382,250</u>
<b>Depreciation</b>						
Balance at 1 April 2019	22,000	93,057	8,811	288	1,750	125,906
Charge for the period	2,000	714	5,912	829	1,750	11,205
Disposals	-	-	-	-	-	-
Balance at 31 March 2020	<u>24,000</u>	<u>93,771</u>	<u>14,723</u>	<u>1,117</u>	<u>3,500</u>	<u>137,111</u>
<b>Net book value</b>						
31 March 2020	<u>176,000</u>	<u>34,309</u>	<u>8,017</u>	<u>22,313</u>	<u>4,500</u>	<u>245,139</u>
31 March 2019	<u>178,000</u>	<u>35,023</u>	<u>13,929</u>	<u>2,408</u>	<u>6,250</u>	<u>235,610</u>

Included within land and buildings of both the group and the charity is land totalling £100,000 which is not depreciated. The depreciation on land and buildings of £2,000 is posted to the Endowment reserve.

#### 13 Fixed asset investment - Charity

	2020 £	2019 £
Shares in Age UK Lancashire Trading Ltd - at cost	100	100
Investment in Joint Venture - CIC at cost	6	6
<b>Cost and Net Book Value at 31 March 2020 and 2019</b>	<u>106</u>	<u>106</u>

The Charity holds the whole of the issued share capital of Age UK Lancashire Trading Ltd (company number: 06430170), a company registered in England and Wales. Its principal activity is arranging insurance.

A summary of the trading results of Age UK Lancashire Trading Limited is shown in note 9. The aggregate of assets, liabilities and reserves is:

	2020 £	2019 £
Assets	60,509	24,123
Liabilities	(60,409)	(24,023)
Total reserves (including £100 share capital)	<u>100</u>	<u>100</u>

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

	2020 £	2019 £
<b>Fixed asset investment - Group</b>		
Investment in Joint Venture - CIC at cost	6	6
<b>Cost and Net Book Value at 31 March 2020 and 2019</b>	<u>6</u>	<u>6</u>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

<b>14 Stocks - Group and Charity</b>		<b>2020</b>	<b>2019</b>
		£	£
Goods for resale		<u>85,739</u>	<u>81,367</u>

<b>15 Debtors</b>	<b>Group</b>	<b>Group</b>	<b>Charity</b>	<b>Charity</b>
	<b>2020</b>	<b>2019</b>	<b>2020</b>	<b>2019</b>
	£	£	£	£
Trade debtors	275,759	158,206	275,759	158,206
Prepayments and accrued income	166,927	350,418	166,927	340,309
Amount due from subsidiary undertakings	-	-	59,047	17,826
Other debtors	8,194	3,586	8,194	3,586
	<u>450,880</u>	<u>512,210</u>	<u>509,927</u>	<u>519,927</u>

<b>16 Creditors: Amounts falling due within one year</b>	<b>Group</b>	<b>Group</b>	<b>Charity</b>	<b>Charity</b>
	<b>2020</b>	<b>2019</b>	<b>2020</b>	<b>2019</b>
	£	£	£	£
Trade creditors	72,598	123,623	72,598	123,424
Accruals and deferred income	164,129	147,381	164,129	142,988
Payments received on account for contracts or performance related grants	345,993	7,230	345,993	7,230
Taxation and social security	34,554	35,086	34,554	33,481
Other creditors	3,173	404	1,811	404
	<u>620,447</u>	<u>313,724</u>	<u>619,085</u>	<u>307,527</u>

### 17 Payments received on account for contracts or performance related grants

Payments received on account for contracts or performance related grants comprises of funds received in advance for expenditure to take place in the following accounting period.

	<b>Group &amp; Charity</b>
	£
Balance at 1 April 2019	7,230
Amount released to incoming resources	-
Amount deferred in period	338,763
Balance at 31 March 2020	<u>345,993</u>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

18 Unrestricted funds - CHARITY	1 April 2019	Incoming	Outgoing	Transfers	31 March 2020
	£	£	£	£	£
Designated funds	-	-	-	75,000	75,000
Undesignated funds	712,515	3,288,840	(3,343,828)	(73,795)	583,732
<b>Charity</b>	<b>712,515</b>	<b>3,288,840</b>	<b>(3,343,828)</b>	<b>1,205</b>	<b>658,732</b>
	1 April 2018	Incoming	Outgoing	Transfers	31 March 2019
	£	£	£	£	£
Designated funds	46,455	-	-	(46,455)	-
Undesignated funds	336,649	3,512,882	(3,180,343)	43,327	712,515
<b>Charity</b>	<b>383,104</b>	<b>3,512,882</b>	<b>(3,180,343)</b>	<b>(3,128)</b>	<b>712,515</b>
<b>Unrestricted funds - GROUP</b>	<b>1 April 2019</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Transfers</b>	<b>31 March 2020</b>
	£	£	£	£	£
Designated funds					
Covid-19 legal costs	-	-	-	75,000	75,000
Undesignated funds	712,515	3,404,221	(3,459,209)	(73,795)	583,732
<b>Group</b>	<b>712,515</b>	<b>3,404,221</b>	<b>(3,459,209)</b>	<b>1,205</b>	<b>658,732</b>
	1 April 2018	Incoming	Outgoing	Transfers	31 March 2019
	£	£	£	£	£
Designated funds					
Fundraising reserve	46,437	-	-	(46,437)	-
Undesignated funds	336,667	3,703,835	(3,371,296)	43,309	712,515
<b>Group</b>	<b>383,104</b>	<b>3,703,835</b>	<b>(3,371,296)</b>	<b>(3,128)</b>	<b>712,515</b>

### Funds are designated for the following purposes

#### Name

Fundraising reserve

#### Purpose

The fund has been designated in relation to fundraising activities for specific future events. In the prior year the fund was all transferred to undesignated funds.

Covid-19 legal costs

The fund has been designated in relation to potential legal costs specifically in relation to Covid-19.

## AGE UK LANCASHIRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 19 Restricted Funds

Description of Fund	1 April 2019 £	Incoming £	Outgoing £	Transfers £	31 March 2020 £
Building better opportunities	-	154,878	(172,928)	18,050	-
Legacy - St Annes	25,573	-	(25,573)	-	-
Veterans	-	110,829	(110,742)	(87)	-
Befriending	-	30,000	(25,126)	(4,874)	-
Eric Wright grant	12,500	25,000	(25,000)	-	12,500
Winter Pressures	-	83,543	(69,249)	(14,294)	-
Post Code Garden Fund	-	7,723	(5,239)	-	2,484
Peter Lathom - Ormskirk Kitchen	2,310	-	-	-	2,310
The Galbraith Trust - Battling Loneliness	4,354	-	(4,354)	-	-
	<u>44,737</u>	<u>411,973</u>	<u>(438,211)</u>	<u>(1,205)</u>	<u>17,294</u>
Endowment Fund	178,000	-	(2,000)	-	176,000
<b>Restricted funds - Charity and Group</b>	<u><b>222,737</b></u>	<u><b>411,973</b></u>	<u><b>(440,211)</b></u>	<u><b>(1,205)</b></u>	<u><b>193,294</b></u>
Investment in Joint Venture	-	-	-	-	-
<b>Restricted funds - Group</b>	<u><b>222,737</b></u>	<u><b>411,973</b></u>	<u><b>(440,211)</b></u>	<u><b>(1,205)</b></u>	<u><b>193,294</b></u>

The Legacy St Annes is to be applied for the benefit of Lytham St. Annes Branch of the Charity.

The Eric Wright grant is a project to deliver high quality information and advice to local older people that is free of charge, confidential, independent and impartial in the East Lancashire.

The endowment fund relates to a property taken over by the Charity upon merging with another during 2008/2009. The property is to be retained indefinitely and used for the benefit of residents of the surrounding area, at the request of the former Charity's trustees. The fund balance is reduced annually by the amount of depreciation charged to the Endowment assets (land and buildings).

Post Code Garden Fund is a fund provided for the Walton Lane Community Garden Project.

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

19 Restricted Funds continued	1 April 2018	Incoming	Outgoing	Transfers	31 March 2019
Description of Fund	£	£	£	£	£
Legacy - Preston	51,063	-	(51,063)	-	-
Later Life Links Programme	-	24,583	(24,583)	-	-
Central gateway grant	-	11,250	(11,250)	-	-
Building better opputunities	-	171,522	(182,659)	11,137	-
Blackpool I&A	-	20,987	(20,987)	-	-
Legacy - St Annes	75,000	-	(49,427)	-	25,573
End of life	-	39,227	(39,273)	46	-
Veterans	-	111,023	(111,023)	-	-
Befriending	-	30,000	(25,176)	(4,824)	-
Eric Wright grant	12,500	25,000	(25,000)	-	12,500
Winter Pressures	-	37,000	(33,769)	(3,231)	-
Walton Lane Refurbishments - LEF	-	6,148	(6,148)	-	-
Walton Lane Theraputic Room	-	1,000	(1,000)	-	-
Peter Lathom - Ormskirk Kitchen	-	2,310	-	-	2,310
The Galbraith Trust - Battling Loneliness	-	5,000	(646)	-	4,354
Clothworkers Grant	-	10,000	(10,000)	-	-
	<u>138,563</u>	<u>495,050</u>	<u>(592,004)</u>	<u>3,128</u>	<u>44,737</u>
Endowment Fund	180,000	-	(2,000)	-	178,000
<b>Restricted funds - Charity and Group</b>	<u><u>318,563</u></u>	<u><u>495,050</u></u>	<u><u>(594,004)</u></u>	<u><u>3,128</u></u>	<u><u>222,737</u></u>
Investment in Joint Venture	-	-	-	-	-
<b>Restricted funds - Group</b>	<u><u>318,563</u></u>	<u><u>495,050</u></u>	<u><u>(594,004)</u></u>	<u><u>3,128</u></u>	<u><u>222,737</u></u>
<b>20 Analysis of Group net assets between funds</b>					
<b>2020:</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2020</b>
		£	£	£	£
Tangible fixed assets		69,139	-	176,000	245,139
Investment in Joint venture		-	6	-	6
Current Assets		1,003,281	224,047	-	1,227,328
Current Liabilities		(413,688)	(206,759)	-	(620,447)
<b>2020 Total</b>		<u><u>658,732</u></u>	<u><u>17,294</u></u>	<u><u>176,000</u></u>	<u><u>852,026</u></u>
<b>2019:</b>		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Endowment Funds</b>	<b>Total 2019</b>
		£	£	£	£
Tangible fixed assets		57,610	-	178,000	235,610
Investment in Joint venture		-	6	-	6
Current Assets		967,796	45,564	-	1,013,360
Current Liabilities		(312,891)	(833)	-	(313,724)
<b>2019 Total</b>		<u><u>712,515</u></u>	<u><u>44,737</u></u>	<u><u>178,000</u></u>	<u><u>935,252</u></u>



# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 21 Changes in resources available for charity use- Group

2020:	Unrestricted Funds		Restricted Funds		Total 2020 £
	Designated Funds £	Undesignated Funds £	Restricted Funds £	Endowment Funds £	
Net movement in funds for the period	75,000	(128,783)	(27,444)	(2,000)	(83,227)
Net decrease in tangible assets	-	(11,529)	-	2,000	(9,529)
Net movement in funds available for future activities	<u>75,000</u>	<u>(140,312)</u>	<u>(27,444)</u>	<u>-</u>	<u>(92,756)</u>
2019:					
	Designated Funds £	Undesignated Funds £	Restricted Funds £	Endowment Funds £	Total 2019 £
Net movement in funds for the period	(46,455)	375,866	(93,826)	(2,000)	233,585
Net decrease in tangible assets	-	43,113	-	2,000	45,113
Net movement in funds available for future	<u>(46,455)</u>	<u>418,979</u>	<u>(93,826)</u>	<u>-</u>	<u>278,698</u>

### 23 Financial commitments and operating leases - Group and Charity

At 31 March the Charity had total future commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2020 £	2019 £	2020 £	2019 £
Operating leases which expire:				
Within one year	130,717	159,337	71,874	6,557
Within two to five years	241,919	152,991	-	-
	<u>372,636</u>	<u>312,328</u>	<u>71,874</u>	<u>6,557</u>

### 24 Guarantees

Each current member and any member who has resigned within the last twelve months agrees, in the event of the company being wound up, to contribute to any deficiency in assets a sum not exceeding £1.

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

	Group 2020 £	Group 2019 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	(83,226)	233,585
<b>Adjustments for:</b>		
Depreciation charges	11,205	10,259
Fixed asset write down	-	43,138
(Increase) / Decrease in stocks	(4,372)	(2,428)
Decrease/(Increase) in debtors	61,330	(70,081)
Increase/(decrease) in creditors	306,723	(11,052)
<b>Net cash provided by/(used in) operating activities</b>	<u>291,660</u>	<u>203,421</u>

## AGE UK LANCASHIRE

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

#### 26 Analysis of changes in net debt

	Group At 1 April 2019 £	Cash flows £	Group At 31 March 2020 £
Cash	419,783	270,926	690,709
Creditors falling due within one year	(313,724)	(306,723)	(620,447)
<b>Total</b>	<b>106,059</b>	<b>(35,797)</b>	<b>70,262</b>

#### 27 Contingent Liabilities

The Trustees and Executive have continued to review property lease liabilities throughout the year, withdrawing from sites which are no longer cost efficient for the Charity. With the success of home working setups arising in response to Covid, this has reduced office space requirements for the organisation in the medium term. This work continues post year end which has resulted in further decisions to withdraw from sites as leases come to an end and move to new sites where opportunities arise. However, the Trustees have been unable to set a provision for dilapidations that may arise as a result of these decisions at this stage and therefore a provision has not been made. The Trustees believe that the savings made as a result of these decisions will be far more beneficial for the Charity and will outweigh potential dilapidation costs in the medium to long term.

#### 28 Post Balance Sheet Events

The year ended with the challenges of COVID-19 to older people across Lancashire and our organisation. Positive relationships with our Local Authority commissioners enabled us to respond quickly to additional and changing requirements to our services. The next 12 months at Age Uk Lancashire will be focused on developing and delivering sustainable services to older people including those who continue to be impacted by COVID-19, implementing new delivery models that meet social distancing requirements and developing our infrastructures. There is a much more detailed account of COVID-19 within the Trustee's Annual Report.

The full affect of COVID-19 on the charity and it's impact on future operations is not totally clear; however, the cash reserves remain healthy.

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 29 Comparative Consolidated Statement of Financing Activities

	Unrestricted Funds	Restricted Funds	Endowment Funds	2019 Total
<b>INCOME FROM:</b>				
<i>Donations &amp; legacies</i>				
Donations	46,071	3,310	-	49,381
Legacies	152,598	-	-	152,598
Grants	4,597	40,000	-	44,597
<i>Other trading activities</i>				
Shop income	666,555	-	-	666,555
Turnover of trading subsidiary	242,383	-	-	242,383
Other income	30,083	-	-	30,083
<i>Charitable activities</i>				
Provision of services	2,561,548	451,740	-	3,013,288
<b>Total income</b>	<b>3,703,835</b>	<b>495,050</b>	<b>-</b>	<b>4,198,885</b>
<b>EXPENDITURE ON:</b>				
<i>Raising funds</i>				
Shop operating costs	575,158	-	-	575,158
Fundraising	37,373	-	-	37,373
Trading cost of subsidiary	190,953	-	-	190,953
<i>Charitable activities</i>				
Provision of services	2,524,674	592,004	2,000	3,118,678
<i>Other expenditure</i>				
	43,138	-	-	43,138
<b>Total expenditure</b>	<b>3,371,296</b>	<b>592,004</b>	<b>2,000</b>	<b>3,965,300</b>
<b>Net income/(expenditure)</b>	<b>332,539</b>	<b>(96,954)</b>	<b>(2,000)</b>	<b>233,585</b>
Net income/(expenditure) pre exceptional items	397,132	(96,954)	(2,000)	298,178
Exceptional items	(64,593)	-	-	(64,593)
Net income/(expenditure) post exceptional items	332,539	(96,954)	(2,000)	233,585
<b>Gross transfers between funds</b>	<b>(3,128)</b>	<b>3,128</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>	<b>329,411</b>	<b>(93,826)</b>	<b>(2,000)</b>	<b>233,585</b>
<b>Reconciliation of funds</b>				
Total funds brought forward	383,104	138,563	180,000	701,667
<b>Total funds carried forward</b>	<b>712,515</b>	<b>44,737</b>	<b>178,000</b>	<b>935,252</b>

# AGE UK LANCASHIRE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

### 30 Comparative Charity Statement of Financing Activities

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2020 Total £
<b>INCOME FROM:</b>				
<i>Donations &amp; legacies</i>				
Donations	46,071	3,310	-	49,381
Legacies	152,598	-	-	152,598
Grants	4,597	40,000	-	44,597
<i>Other trading activities</i>				
Shop income	666,555	-	-	666,555
Other income	30,083	-	-	30,083
<i>Income from investments</i>				
Gift Aid receivable from subsidiaries	51,430	-	-	51,430
<i>Charitable activities</i>				
Provision of services	2,561,548	451,740	-	3,013,288
<b>Total income</b>	<u>3,512,882</u>	<u>495,050</u>	<u>-</u>	<u>4,007,932</u>
<b>EXPENDITURE ON:</b>				
<i>Raising funds</i>				
Shop operating costs	575,158	-	-	575,158
Fundraising	37,373	-	-	37,373
<i>Charitable activities</i>				
Provision of services	2,524,674	592,004	2,000	3,118,678
<i>Other expenditure</i>				
	43,138	-	-	43,138
<b>Total expenditure</b>	<u>3,180,343</u>	<u>592,004</u>	<u>2,000</u>	<u>3,774,347</u>
<b>Net income/(expenditure)</b>	332,539	(96,954)	(2,000)	233,585
Net income/(expenditure) pre exceptional items	397,132	(96,954)	(2,000)	298,178
Exceptional items	(64,593)	-	-	(64,593)
Net income/(expenditure) post exceptional items	<u>332,539</u>	<u>(96,954)</u>	<u>(2,000)</u>	<u>233,585</u>
<b>Gross transfers between funds</b>	<u>(3,128)</u>	<u>3,128</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>	329,411	(93,826)	(2,000)	233,585
<b>Reconciliation of funds</b>				
Total funds brought forward	383,104	138,563	180,000	701,667
<b>Total funds carried forward</b>	<u>712,515</u>	<u>44,737</u>	<u>178,000</u>	<u>935,252</u>