

**Local services, local people, local organisation**





**Sex and Drugs and Rock & Roll**  
Liz Kershaw chaired our conference  
on the changing face of old age

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Please note that the photographs in this report were taken prior to the outbreak of COVID-19 and the introduction of social distancing.

# Introduction

As we write this year's annual report, we are still in the midst of dealing with the Coronavirus pandemic. Whilst it is not within the period this report covers, we could not begin without noting the fantastic response that all of our staff and volunteers have made in this crisis. During this time, the voluntary sector has truly shown its strength and we are very proud to have played a significant part in this locally.

We started the year with our very lively conference entitled Sex and Drugs and Rock & Roll, hosted by DJ Liz Kershaw. Covering topics such as the importance of intimacy in later life, how to keep safe using online dating and alcohol misuse in later life, the conference was very well received and we will have quite a challenge to follow it.

Our Sounding Board met twice during the year to review our strategic outcomes and gave us many helpful suggestions on how to drive our ambitions forward.

Last year we said we wanted to increase our diversity and accessibility as an organisation. To that end, the board reviewed our membership and we wrote to a number of organisations inviting them to join. We joined the Ban the Box campaign with regard to our recruitment processes; we now complete this sensitive part of our due diligence only when necessary. We also signed up to ACEVO's principles of racial diversity, and we are continuing to try to recruit trustees from Black, Asian and Minority Ethnic communities.

Our three major contractual partnerships are working well as we continue to make best use of our finite resources to help older people in Shropshire and Telford & Wrekin.

Sadly, we closed our Shrewsbury furniture shop, as it was no longer profitable. Our furniture shops in Oswestry and Wellington continue to do well and we are looking at how we can expand and develop our retail income generation.



During the year we worked in partnership with Shropshire Council to develop a 'Tech Hub', to support older people to test and try technology which may help them in the home. We will also be making digital inclusion one of our priorities for the coming year and we're looking at how we can support older people to get online.

Unfortunately the pandemic put our plans for our 70th birthday appeal on hold and instead we have been running an appeal to raise funds to help us provide immediate support for older people during this crisis.

Finally, we would like to say a huge thank you to all our sponsors, supporters, donors and funders whose help has been essential to enable us to reach as many older people as possible. As we look forward to the coming year, we know that it is going to be very challenging, both financially and in terms of being able to support older people who need us during the pandemic. However, from recent experience we know our staff will rise to the challenge.

Sue Robson, Chair of Trustee Board &  
Heather Osborne, Chief Executive

## Social events

Helping older people to meet and make friends



**426** dementia  
respite  
attendances.

**18,600** enquiries  
handled by our  
reception staff and  
volunteers.

We befriended

**460**

older people  
in person  
or by phone.



**12,600**

attendances at our  
Living Well activities.

Over **21,400**

website visitors seeking information and advice.



**£3m**

in additional benefits raised for local older people.

**76,800**

hours of support delivered by our Home Support Workers.



**400** attendances at our Afternoon of Entertainment.

# Our strategic outcomes

Age UK Shropshire Telford & Wrekin is a local charity driven by the needs and aspirations of older people. Our mission is to **work with and for older people to improve the quality of later life** and our staff and volunteers strive to do this in every way possible.

## **We reduce the risk of isolation and loneliness to older people** by:

- Supporting older people through local and global crises like floods or pandemics;
- Supporting physical and digital activities which encourage and help older people to be active in their communities;
- Maintaining our friendship support services and constantly seeking ways to expand;
- Raising awareness about loneliness and isolation for older people;
- Encouraging people to volunteer, exploring different ways in which they can and promoting the benefits of volunteering; and
- Working with other local organisations, businesses and partners to provide activities for lonely older people especially within the Wellbeing & Independence Partnerships.

## **We help older people maintain and optimise their independence** by:

- Continually reviewing our practical Help at Home service to meet need and demand;
- Securing services through the Wellbeing & Independence Partnerships and the Shropshire Lead Partners Group to deliver a wider range of services and reduce duplication or gaps in service provision;
- Expanding our service to provide respite care for people with dementia;
- Continuing to provide supported signposting within GP surgeries;
- Maintaining our Trusted Assessor role to help older people access assistive technology;
- Developing an IT Help service to assist older people with technology, and
- Working with other local organisations, businesses and partners to provide activities that keep older people independent, fit and active.

Reducing the risk of loneliness and isolation



Optimising independence and wellbeing





**We keep older people informed and support them to assert their rights effectively to access the services they need** by:

- Providing a free information and advice service to older people, their families and carers including access to free legal advice;
- Offering independent and trustworthy advocacy support to enable older people to make decisions which affect their lives;
- Developing a Lasting Power of Attorney service;
- Maximising older people's income through benefits advice;
- Working with older people across our rural county to highlight their needs when accessing services and to seek and engage with older people not accessing our services;
- Working closely with our Information & Advice Partners; and
- Continuing to seek income through fundraising, donations and sponsorship to support the free services we offer.

**We ensure the voices of older people are heard** by:

- Seeking the views of older people about the services they access to shape future provision;
- Campaigning locally for older people and supporting national campaigns such as Care in Crisis and Switched Off;
- Continuing to support Shropshire Older Peoples Assembly;
- Consulting with our Sounding Board network to capture and understand the views of older people;
- Continuing our Equality & Diversity work;
- Continuing to work closely with our partners, local authorities and the health service; and
- Influencing local decisions in an effort to make our county an Age Friendly place.

Well informed older people can assert their rights



Older people's voices heard on services and issues



# Campaigning

**34,260**

people in Shropshire provide unpaid care to a partner, family member or other person

**18,000**

people in Telford & Wrekin provide unpaid care to a partner, family member or other person

**2,753**

attendances at our dementia support groups

Our campaign work this year incorporated local and national issues affecting the quality of later life.

We worked with the national Age UK charity on a number of campaigns including the planned termination of free TV licenses for over 75s and the Cadbury 'Donate Your Words' campaign to fight loneliness. We encouraged people to sign the 'Make Care Fair' petition, as thousands of older people in our county have to pay for care privately or top up local authority funded care with their own savings.

Annual campaigns such as Dementia Action Week, Volunteers' Week, Carers' Week and World Elder Abuse Day have been important to raise awareness of the issues and our support services.

We jointly organised a hustings event with Telford & Wrekin Senior Citizens Forum inviting older people to make their voices heard about local issues and concerns; in attendance were local politicians from across the political divide.

## Strategic outcome

Reducing the risk of loneliness and isolation



Optimising independence and wellbeing



Well informed older people can assert their rights



Older people's voices heard on services and issues



# Campaigning

We hosted our first Sounding Board in the summer, engaging with older people, partner organisations and volunteers to consult on strategic plans, issues affecting them now and in the future.

Working in partnership with Shropshire Council, we launched a Tech Taster, encouraging older people to get digitally active at a weekly drop-in centre supported by volunteers.

We were a key partner at the Shropshire Festival of Ageing where everything from the science of ageing to wellbeing and keeping active in later life were subjects up for discussion.

Our work with local businesses took on a new level with the Paws Café in Shrewsbury offering a discount for older people to visit their café and interact with their feline friends. We put together a video with the national Age UK digital team to promote the benefits of interacting with animals to relieve anxiety, depression and reduce loneliness.

# Our services

## Community navigation and support

**1,425**

referrals received from NHS colleagues across Shropshire and Telford & Wrekin

**6%**

increase in referrals to our Care Navigators in Telford & Wrekin

**2,500**

leaflets distributed by our Care Navigators

For many years, Age UK Shropshire Telford & Wrekin has worked in close partnership with the NHS.

With staff working in GP practices, hospitals and community teams we have developed a key role in providing patients with access to services and support to complement the care received from clinicians.

Our experienced teams have built up a wide knowledge of available help and support in their local neighbourhoods. They can help patients to access services beyond those provided by the NHS. The Telford team includes staff with particular knowledge of the needs of the local BAME communities. In north and south Shropshire our staff help people access everything from minor adaptations in the home to shopping when discharged from hospital.

The NHS fund these services, which have consistently proved to be a valuable addition to the multi-disciplinary approach to patient care.

### Strategic outcome

Reducing the risk of loneliness and isolation



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Older people's voices heard on services and issues



# Caring for you

Our community navigation teams work alongside NHS colleagues in a variety of settings; depending where they work they might have slightly differing job titles, but what exactly do they do? The cases they deal with every day are so varied that the answer is perhaps best answered with an example like this:

One of our Telford & Wrekin care navigators was contacted by the 80 year old mother of a 56 year old man with multiple health, housing and social problems. By her own admission, she was at 'her wits end' and frustrated that no one was helping her, leaving her feeling completely alone. Her son was too unwell to attend benefits or GP appointments due to multiple mental and physical health problems.

Our care navigator immediately took a number of actions. She arranged both care and carers' assessments, mobilised the health and social care rapid response team which set up a care package, she acquired a wheelchair from the British Red Cross and made referrals to both occupational therapy and physiotherapy teams. More importantly, she kept in touch with the woman every couple of days to ensure she felt supported.

The client's mother later contacted our care navigator to say how relieved she was that 'someone was finally doing something' and that she could now begin to see 'light at the end of the tunnel'.

This is what a community navigator does; fills the gaps between services, acts as a point of contact and uses an encyclopaedic knowledge to solve clients' problems.

# Our services

## Day services and dementia support

**200**

new referrals for day centre places

**180**

volunteers helping to run our day centres and dementia support groups

**426**

attendances at our dementia respite service

As we get older, it's really important to maintain social interaction with friends, whether it's just chatting, sharing activities or having a bite to eat together.

Equally, many older people like to remain active and have a sense of purpose through volunteering and our day centres provide all of these opportunities. We support 38 day centres, each run by a dedicated team of volunteers. They provide entertainment, activities, hot meals and a safe place to meet and make new friends.

We also help people living with dementia and their carers through our dementia support groups, enabling them to share experiences with others in similar circumstances. Originally created as a short-term service, our 'pop-up' group in Shifnal has continued to meet monthly, so valuable has it been to its members.

Described by carers as a 'lifeline', our dementia respite service went from strength to strength last year and we are hoping to open a second respite group as soon as we can.

### Strategic outcome

Reducing the risk of loneliness and isolation



Optimising independence and wellbeing



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Older people's voices heard on services and issues



# Supporting you

Every week our staff support nearly 40 day centres; they are all run by teams of brilliant volunteers in most areas of Shropshire and Telford & Wrekin. But why do older people attend and what do they get out of it?

Having lived in Shrewsbury for 60 years, 84 year old June lost her husband in 2018; the following year she had an accident that left her lacking confidence to leave her flat and feeling increasingly isolated.

‘I felt shut in and didn’t really know what to do with myself. I was really struggling and my son said I was getting very negative. I think it was all down to loneliness.’

Seeing a poster for Age UK Shropshire Telford & Wrekin in her GP surgery, June referred herself and was offered a place at Reabrook day centre. She has never looked back: ‘It’s so lively here. It’s given me more confidence and I find I’m looking forward to coming each week. The food is excellent and everyone who runs the day centre is so friendly.’

June says: ‘I think younger people find loneliness hard to understand. My son certainly found it very difficult to relate to. I became very low. But luckily, I’m okay now and I find the day centre brings me back among people and that is exactly what I needed.’

# Our services

## Help at Home

**76,800**

hours of support delivered by our Home Support Workers

**94%**

of Help at Home clients are aged 70+, including 13 centenarians

**684**

new referrals received

2019/20 became a landmark year for Age UK Shropshire Telford & Wrekin's Help at Home service.

Working with four other voluntary sector partners the service became a key component of a new Wellbeing & Independence Partnership supported by Shropshire Council.

The service supports over 1,100 older people at any one time with as many as 190 Home Support Workers helping with cleaning, shopping, laundry, collecting prescriptions and any other tasks to keep older people independent. Moreover they provide a crucial 'watchful eye' that means we can step in and help with problems as they arise, reassurance that is highly valued by our clients and their families.

They are a formidable resource, bringing with them a wealth of experience from all walks of life. What they all have in common is an unswerving dedication to the older people they support and it's because of them that Help at Home has thrived for these 18 years.

### Strategic outcome

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# Above and beyond

For 18 years our Home Support Workers (HSWs) have been supporting older people to remain independent in their own homes, with cleaning, shopping, laundry and collecting prescriptions. But the Help at Home team also go way beyond the call of duty when its needed.

When HSW Rachel arrived at Mrs X's house she knew something was wrong; the milk was on the doorstep, there was no reply to her knocks and her neighbour hadn't seen her since the previous day. Rachel rang the office and checks were made with local hospitals and her GP to no avail; there were no family members in touch with her.

Finally a call was made to the police whilst Rachel stayed at the property and when they forced entry they found Mrs X lying on the floor with a large bump on her head. She'd had a nasty fall in her bedroom.

Rachel packed her an overnight bag and whilst an ambulance ferried Mrs X to hospital she waited whilst a new lock was fitted to the property. She then visited her in hospital the next day.

Happily, Mrs X made a full recovery but she was clear about the role that Rachel and the Help at Home 'back office' team had played: 'Thank you so much, you saved my life.'

# Our services

## Information and advice

**18,600**

enquiries handled by our reception staff and volunteers

**900**

new advocacy cases opened by our expert team

**£3m**

in additional benefits acquired for older people

Providing older people with information and advice is a cornerstone of Age UK Shropshire Telford & Wrekin.

We provided a helping hand to thousands of older people in 2019/20, whether it was advice about claiming benefits, advocating on their behalf or simply signposting them to solutions.

We helped local older people to claim over £3 million worth of additional benefits for the second year in a row, putting us right at the top of the performance table in the West Midlands.

Our information and advice services worked with other advice providers in Shropshire and Telford & Wrekin, successfully participating in tendering exercises and demonstrating the value of partnership working to support vulnerable people.

We also established a new Lasting Power of Attorney service to help older people and their families to navigate this complicated process at an affordable cost.

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# Helping you

Our team of benefits staff and volunteers help people to acquire record sums of additional income each year, but what does that mean for the lives of individual older people?

When our team first met a lovely married couple in Shropshire, they had a combined weekly income of less than £250. Aged 80 and 79 respectively, Mr X was the main carer for his wife who had severe arthritis; they were virtually confined to the ground floor of their home due to her compromised mobility and inability to manage her personal care. They reported feeling isolated and anxious about losing their independence.

As a direct result of the interventions of our team, the couple successfully claimed for Attendance Allowance, pension credit, council tax support, carers allowance and carers premium on the pension credit. In total, their weekly income rose by almost £160. Furthermore, a claim for Warm Home Discount was successful resulting in a £140 reduction in their electricity bill and they were supported, successfully, to obtain a Blue Badge.

The new financial security gave the couple the confidence to move to a single story home, much easier to manage without stairs. Mrs X said: 'Age UK are just wonderful; I had no idea I could have help like this and I can never thank you enough. You have changed my life so much for the better.'

# Our services

## Wellbeing and friendship

**460**

older people befriended in person or by phone

**12,600**

attendances at our Living Well activities

**400**

people attended our Afternoon of Entertainment

Research tells us that one of the ways to enjoy a healthier old age is to remain physically and mentally active. It also shows that avoiding social isolation in later life is equally important.

That's why Age UK Shropshire Telford & Wrekin organise and support a wide range of activities, groups and services that enable older people to stay well, learn new skills, make new friends and have some fun. We run exercise classes, reading groups, lunch clubs and arts and crafts sessions. We also have dance classes, choirs and sporting groups and every year organise larger events like our Afternoon of Entertainment in Oakengates or the ever-popular holiday to Llandudno.

Furthermore, our team of dedicated befriending volunteers visit around 350 older people in their own homes for friendship, chat and sharing of hobbies and activities. In addition, over 100 older people receive a call each week from one of our volunteer telephone buddies, a vital lifeline for people who would otherwise remain socially isolated.

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# Being a friend

The value of a befriending volunteer is felt not only by the service user but often by their families, to say nothing of the befrienders themselves.

‘Hidden behind closed doors there are so many lonely older people living close by. Most people are unaware of them or simply reluctant to knock on their door,’ says Daphne, a volunteer befriender for 10 years. ‘Knowing how much they look forward to having a reliable, friendly person coming to see them on a regular basis has proved to be so rewarding for both of us.’

Another volunteer, Yvonne, echoes this view: ‘It gives me a great sense of pleasure knowing I’m providing companionship and friendship; they really appreciate it and I know they really look forward to my visits.’ Sometimes all that’s needed is a listening ear: ‘You can quickly lose confidence if you’re bereaved, having lived with someone for a long time, but you learn to give reassurance and encouragement.’

Daphne adds: ‘I have had a few lovely people to visit who are no longer with us but meeting their families at funerals I realise just how much they have appreciated this regular social communication and friendship.’

‘Being a befriender I have learnt so much about life in the past as well as being able to share interests and hobbies. My own mother has an Age UK befriender and living in an isolated Shropshire cottage I know how reassuring she finds having someone she trusts visiting at a regular time each week.’

# Our volunteers

**40,000**

hours of  
volunteering in the  
WIPS partnership  
alone

**460**

expressions of  
interest in becoming  
a volunteer

**£2m**

value of our  
volunteers'  
contribution

As we say every year, we simply could not function as a charity without the contribution of our wonderful volunteers.

Whether it's running day centres, driving minibuses, assisting people with benefits claims, helping to run our charity shops, befriending older people, providing reception services or organising holidays... the list of duties our volunteers undertake is almost limitless. This year we welcomed a small team of IT and technology volunteers to help older people get to grips with the digital world.

Each year our small but skilled volunteer recruitment team work tirelessly to bring new volunteers into the charity and, at any one time, we have over 800 people volunteering for us. This year we've been able to share their expertise with the Wellbeing & Independence Partnership.

We're one of the best Age UKs in the country at recruiting and retaining volunteers and we'll continue to support and invest in them to ensure they get as much from volunteering as we do.

## Strategic outcome

Reducing the risk of loneliness and isolation



Optimising independence and wellbeing



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Older people's voices heard on services and issues



# Volunteering

As we often say, volunteers are the lifeblood of Age UK Shropshire Telford & Wrekin and no one epitomises the contribution that volunteering makes to the lives of older people better than Martin Brookes MBE.

Martin has been a volunteer for over 30 years. A retired dentist, he was instrumental in setting up and running Oakengates day centre in 1991.

Martin, along with his wife Shirley, have been key members of the day centre team ever since, providing a weekly opportunity for up to 18 local older people to enjoy entertainment, exercise, reminiscence sessions and a hot meal. Martin says: 'I look around the room and there they are sitting and talking to people. It's lovely, it really is. It's the little things that make people feel they are important, that they matter, that they are relevant.'

Martin was previously a trustee of Age UK Shropshire Telford & Wrekin and was founding chair of the Senior Citizens Forum in Telford. Every year he acts as Master of Ceremonies at the Afternoon of Entertainment, an annual fixture in Telford where 400 older people are entertained by comedians, dancers and singers.

Now a spritely 84 Martin admits he does wonder each year if he should give it up, but something keeps him coming back for more. 'I feel a great sense of pleasure, because a huge amount of organisation goes into it. Each act is timed to the minute. With the staff from Age UK Shropshire Telford & Wrekin it's a real team effort.'

We don't know what we'd do without you, Martin. An absolute star.

# Fundraising

**£8,000**

raised by our supporters groups

**£10,777**

left to us in legacies

**527**

one off donations received

Age UK Shropshire Telford & Wrekin is a local, independent, registered charity and the donations we receive we use locally, to support local people.

We're very grateful to the many people who fundraised for us this year, from skydiving to singing, cake sales to cycling. We want to thank each and every one of them for raising money to support older people in our communities.

In the build-up to our 70th birthday we launched our two-year Platinum Appeal to raise £150,000. Within four months our focus was swiftly diverted to an emergency appeal during the coronavirus pandemic. Prior to this, schools organised afternoon teas, cake sales and raffles. Fundraisers took part in various events: Isle of Wight Challenge, 10km runs, zip wire challenges and Sally Raw-Rees took to the skies for a skydive.

One of our volunteers, David Williams, did a sponsored London marathon rowing challenge, a remarkable 26 miles.

## Strategic outcome

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# Helping us help you

The Shrewsbury Charity Concert Choir put on an outstanding performance to raise £3,000, as did Harley Village Hall with their Christmas carolling and also the Carmichael School of Dance.

Our volunteer supporters groups remain committed to helping local older people; thanks to their hard work and the team at Ellesmere College, they raised £8,000.

We've welcomed a few new corporate supporters: BT and Allenby Douglas, special thanks to our regular supporters ReAssure, Darwin Glass & Glazing and Denso.

We made the difficult decision to close our Shrewsbury charity furniture shop, drawing our attention to our shops in Wellington and Oswestry.

Grants received from Age UK, E.ON, The Lady Forester Trust, Dunhill Medical Trust and Ironbridge Rotary Club's annual supermarket collection have helped provide vital services.

Audrey Twigg, a member of one of our lunch clubs, knitted over 500 little hats for The Big Knit. Thanks to her nimble fingers and those of other knitters including Gemmipops in Oswestry, we raised £1,970; that's a lot of hats!

Aiofe Faichney and her boyfriend Jay Allan are keen cyclists. They both set out on a beautiful day in September to cycle 54 miles from London to Brighton, all in aid of Age UK Shropshire Telford & Wrekin. Aiofe knows first-hand the importance of the work we do supporting older people and wanted to make a difference, even holding a cake sale outside her house to help boost their fundraising total, a brilliant £584.00.

The money raised from all the fundraising activities goes directly to support local older people.

# Corporate governance

## How we are run

Age UK Shropshire Telford & Wrekin is a charity constituted as a company limited by guarantee (registered charity number: 1090445, registered company number: 04292896).

Age UK Shropshire Telford & Wrekin is a brand partner of the national Age UK charity. Age UK supports Age UK Shropshire Telford & Wrekin through its marketing and campaigning activities, and offers advice and support, including information and advice resources. Our brand partnership agreement with Age UK is due to expire in 2021 and so trustees and senior managers have been joining other Age UK's in the 'Big Conversation' discussing what the future brand partnership agreement may look like and what our shared aims should be.

At our AGM in October 2019 our new Chair Sue Robson was voted on. In addition, four new trustees were voted onto the board: Davina Fairweather, Daniel Bebbington, Zara Oliver and David Gregory. Unfortunately, due to other commitments Davina and David had to stand down. We are very grateful to them both for all the support and help they have given us during their time with us and their expertise was greatly valued. We currently have one co-optee. In addition to the above, we have the honorary

position of Life Vice President awarded in a non-voting capacity to past trustees and we have four Ambassadors who are all previous long-standing trustees.

The board meets a minimum of four times a year. There are three formal committees: Finance & Audit, Services and Income & Communications. Each committee is chaired by a trustee who reports directly to the full board of trustees at every meeting. This year the board and senior management team also met in a series of three sessions to consider our strategy, service pressures and appeal funding.

As mentioned before we have reviewed our membership: we currently have 54 members all with a special interest in the quality of life of older people; we do not have any associate members. We are seeking new members from diverse community groups and have approached a number of groups to join. There is no membership fee; members guarantee to contribute an amount not exceeding £1 to the assets of the company in the event of winding up.

Trustees serve Age UK Shropshire Telford & Wrekin as volunteers. They come from a variety of backgrounds and bring varied skills and experience to the board including understanding

the needs of older people, and essential business and management expertise. The trustees have ultimate responsibility for directing the affairs of the charity and ensuring that it is solvent, well run, delivering public benefit and meeting the charitable outcomes for which it has been established. Day to day operational decisions are taken by the Chief Executive and the staff of the organisation, within the delegated authority conferred by the board. The board has a clear scheme of delegation, to clarify those authorities, in line with good practice.

A skills audit and full induction process is in place for all new trustees and further ongoing training on the wider aspects of the organisation and trusteeship is offered on a regular basis to develop trustees' skills and knowledge.

Our objects are set out in our Articles of Association. They exist to assist older people who live in Shropshire and Telford & Wrekin who are in need by reason of ill health, disability, financial hardship, social exclusion or other disadvantage.

Our key activities are also set out in the Articles. They are:

a) to encourage, promote and organise direct services appropriate



## **Dementia support**

Supporting people with dementia and their carers

to the needs of individual older people or groups of older people and if thought fit to make reasonable charges for any services provided hereunder;

b) to promote and organise co-operation in the achievement of the objects and to that end to support, join in with and co-operate with other charities, voluntary bodies, statutory authorities and other organisations operating in furtherance of the objects or of similar charitable purposes and to exchange information and advice with them;

c) to establish, support, undertake or execute any charitable trusts, organisations or institutions formed for all or any of the objects;

d) to establish or acquire subsidiary companies to assist or act as agents for the charity;

e) to promote and carry out, or assist in promoting and carrying out, surveys, investigations and research;

f) to arrange and provide for, or join in arranging and providing for, the holding of exhibitions, meetings, lectures, classes and training courses.

### **Public benefit**

In setting plans and priorities for areas of work, the trustees of Age UK Shropshire Telford & Wrekin have had due regard to guidance from the Charity Commission on the provision of public benefit. Charities are required to examine their objects and activities to ensure that they meet the public benefit requirement and that their activities demonstrate and can measure how they have done this. The board review this every year at their June meeting and are satisfied that our activities still meet the public benefit requirements.

### **Risk assessment**

Age UK Shropshire Telford & Wrekin trustees regularly review all risks faced by the charity, and have robust business continuity plans in place. This is an ongoing process which is overseen by the Finance & Audit Committee. Policies and systems have been established to mitigate or lessen any identified major risk and the business continuity plan is regularly reviewed. In addition the board is seeking to ensure that risk management is embedded at all levels of the organisation.

### **Age UK STW Trading Ltd**

Our trading company has remained dormant in this year but we have not closed it in case we have activity that would require such a subsidiary.



# Trustees and Principal Officers

## **President**

Anne Wignall

## **Chair**

Sue Robson

## **Deputy Chair**

David Bell

## **Treasurer**

Emma Dickenson

## **Board Members**

Sal Hampson

Dennis Cook <sup>1</sup>

Davina Fairweather <sup>2,4</sup>

David Gregory <sup>3,4</sup>

Daniel Bebbington <sup>4</sup>

Zara Oliver <sup>4</sup>

Nick Renshaw <sup>5</sup>

## **Principal Officers**

### **Chief Executive**

Heather Osborne

### **Director of Finance**

Gina Spencer

### **Director of Operations**

Kevin Moore

## **Life Vice Presidents**

Christine Greenhalgh

John Greenhalgh

## **Ambassadors**

Mike Davis

Mike Magill

Margaret Beckett

Martin Brookes MBE

<sup>1</sup> up to 6 January 2020

<sup>2</sup> up to 3 March 2020

<sup>3</sup> up to 21 May 2020

<sup>4</sup> elected 17 October 2019

<sup>5</sup> co-opted

## **Afternoon of Entertainment**

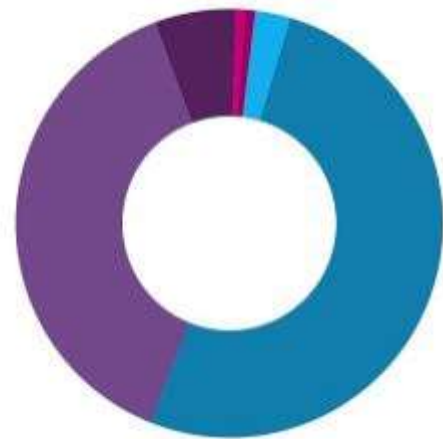
Our annual event for older people

# Financial summary

## Accounts 2019/20

Total Incoming Resources £2,694,456

- Income from Donations, Gifts and Legacies £71,817 (3%)
- Income from Grants £1,385,716 (51%)
- Income from Client Fees £1,032,737 (38%)
- Income from Retail £164,807 (6%)
- Other Income £18,666 (1%)
- Investment Income £20,713 (1%)



Age UK Shropshire Telford & Wrekin has continued to achieve a growth in income for the fifth consecutive year, although in 2019/20 that growth slowed to 1.8% (2018/19 6.1% growth).

However, for the first time since 2014/15, the organisation did not achieve a surplus in funds to reinvest into direct public services in the county. A loss of £125,976 was incurred relating wholly to the Local Government Pension Scheme (LGPS) fund deficit, a fund which has been impacted by the COVID-19 pandemic. Our LGPS liability increased overall to £512,000; an in-year gross increase of £149,000.

Expenditure increased by £313,754, 13% to £2,669,570 reflecting the additional costs associated with being the lead partner in the Wellbeing & Independence Partnership Shropshire and the national minimum wage increases on staffing costs.

### Investments

Our investments were also impacted

by COVID-19 and made an in-year loss of £10,862. During 2019/20, as planned, we transferred our Fixed Interest Investments to our higher yielding Investment Funds.

### Pensions

The LGPS Defined Benefit Pension Scheme, which was closed several years ago, suffered a gross increase in liabilities, adding £149,000 cost to the accounts; increasing the long term liability to a devastating £512,000.

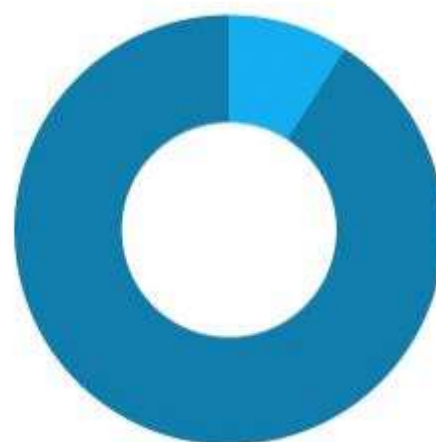
### Net Assets and Reserves £994,006: a decrease of 11%

As per the IT Development Strategy, we upgraded our computers, utilising the designated reserve of £30,000. Going forward we will continue to designate funds for the IT Development Strategy for future server replacement.

We decided not to purchase the current head office in Mardol, and have taken this opportunity to review and re-designate those reserves allocated to the office purchase in the 2018/19 statutory accounts.

## Total Expenditure £2,669,570

- Costs of Raising Funds and Retail £242,512 (9%)
- Charitable Activities £2,427,058 (91%)



### Impact on reserves from COVID-19 pandemic

We continued to closely monitor the cash flow and reserves during the pandemic; the trustees decided to un-designate reserves so that we would have reserves freely available for immediate use if necessary and be in line with business interests and approved by the board.

The current level of reserves will be used during the long term future to prioritise, review and sustain those services that meet demand in the following areas: isolation and loneliness; dementia and information and advice. The current demand is being sustained by the services provided however, we have seen and are forecasting significant increases annually in the demand. To ensure these services remain flexible and reactive to demand the reserves have been designated as follows:

Restricted Funds	£299,042
Designated Reserves	£623,760
General Purpose Funds	£583,204
Pension Reserve Liability	(£512,000)
<b>Total Funds</b>	<b>£994,006</b>

### Planning ahead in uncertain times

The full financial impact of lockdown during the pandemic will be unleashed in 2020/21 with all the activities and support groups temporarily closing during lockdown; going into late autumn, we aim to trial the reopening of some Living Well classes, however due to the vulnerability of the client groups, this is under close review and will be a phased return in line with government guidelines.

We have seen a positive increase in our one-to-one support, from a social distance, ensuring Age UK Shropshire Telford & Wrekin have been on hand to assist.

Financially, it is expected that the chargeable services income will decrease significantly by £100,000; although we have successfully obtained government grants for two of the furniture shops, and launched a successful emergency appeal. Of our 250 employees during this time a maximum of 7 employees were furloughed; the Senior Management Team have successfully reacted and

\*

ring fenced the negative financial impact of the COVID-19 pandemic.

Based on the current forecasts, we are expecting to achieve a surplus in 2020/21, pre any LGPS liability that may be realised at the year-end due to the volatility of the stock markets on investments.

### **Auditors**

A resolution will be proposed at the Annual General Meeting that Dyke Yaxley Limited be re-appointed as auditors for the ensuing year.

### **Statement of trustees' responsibilities**

The trustees (who are also directors of Age UK Shropshire Telford & Wrekin for the purposes of company law) are responsible for preparing the trustees' report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the

income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

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

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





## **Dementia support**

Supporting people with dementia and their carers



## Afternoon of Entertainment

Our annual event for older people (photo courtesy of Shropshire Star)

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

Approved by the trustees on 30 September 2020 and signed on their behalf by:



Sue Robson  
Chair of Trustee Board

A full set of accounts can be obtained from:  
Gina Spencer, Director of Finance  
**t** 01743 233 123  
**e** [gina.spencer@ageukstw.org.uk](mailto:gina.spencer@ageukstw.org.uk)

### Our patrons

Sir Algernon Heber-Percy KCVO  
David Stacey Esq DL

### Our quality marks



# Auditor's Report

Independent auditor's report on the financial statements to the members of Age UK Shropshire Telford & Wrekin

## Opinion

We have audited the financial statements of Age UK Shropshire Telford & Wrekin (the 'Charity') for the year ended 31 March 2020 which comprise of the Statement of Financial Activities, the Balance Sheet, the Cash Flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2020 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International

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

## Conclusions relating to going concern

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

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

authorised for issue.

### **Other information**

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

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

We have nothing to report in this regard.

### **Opinion on other matters prescribed by the Companies Act 2006**

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

- the information given in the trustees' report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the strategic report and the directors' report) have 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report (including the strategic report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate

for our audit have not been received from branches not visited by us;

- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies exemption from the requirement to prepare a strategic report.

### **Responsibilities of the trustees**

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

In preparing the financial statements, the trustees are

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

### **Our responsibilities for the audit of the financial statements**

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:

**[frc.org.uk/auditorsresponsibilities](https://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 charity'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 charity'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 charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr Ian Walsh  
Senior Statutory Auditor  
For and on behalf of Dyke Yaxley  
Limited  
Chartered Accountants  
Statutory Auditor

1 Brassey Road  
Old Potts Way  
Shrewsbury

Dated 30 September 2020



**Dementia support**  
Supporting people with  
dementia and their carers

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>Income</b>					
Donations, Gifts & Legacies		38,841	32,976	71,817	135,342
<b>Income from charitable activities</b>					
Grants		452,522	933,194	1,385,716	1,218,370
Client Fees (Living Well, Diamond Dementia & Help @ Home)		970,660	62,077	1,032,737	995,030
<b>Income from other trading activities</b>					
Retail Income		164,807	-	164,807	225,584
Other Income		9,470	9,196	18,666	51,729
Investment	12	20,713	-	20,713	18,965
<b>Total Income</b>	7	<b>1,657,013</b>	<b>1,037,443</b>	<b>2,694,456</b>	<b>2,645,020</b>
<b>Expenditure</b>					
Fundraising trading: costs of fundraising and retail	2	242,512	-	242,512	245,527
Charitable activities		1,375,085	1,051,973	2,427,058	2,110,289
<b>Total expenditure</b>	2	<b>1,617,597</b>	<b>1,051,973</b>	<b>2,669,570</b>	<b>2,355,816</b>
Gains / (losses) on investment assets	5	(10,862)	-	(10,862)	21,538
Net income/(expenditure) before other recognised gains and losses		<b>28,554</b>	<b>(14,530)</b>	<b>14,024</b>	<b>310,742</b>
Transfers between funds	8	(35,366)	35,366	-	-
Actuarial gains/(losses) on defined benefit pension scheme		(140,000)	-	(140,000)	(64,000)
Net movement in funds		<b>(146,812)</b>	<b>20,836</b>	<b>(125,976)</b>	<b>246,742</b>
Total funds brought forward	8	841,776	278,206	1,119,982	873,240
Total funds carried forward	8	<b>694,964</b>	<b>299,042</b>	<b>994,006</b>	<b>1,119,982</b>

The statement of financial activities includes all gains and losses recognised in the year.



**AGE UK SHROPSHIRE TELFORD & WREKIN**

**BALANCE SHEET AS AT 31 MARCH 2020**

	NOTES	2020	2019
		£	£
<b><u>FIXED ASSETS</u></b>			
Tangible Assets	4	38,524	19,775
Investments	5	334,216	345,078
<b><u>TOTAL FIXED ASSETS</u></b>		<b>372,740</b>	<b>364,853</b>
<b><u>CURRENT ASSETS</u></b>			
Stocks		26,157	24,175
Debtors	6	110,039	96,405
Cash at Bank and in Hand		1,141,829	1,146,398
<b><u>TOTAL CURRENT ASSETS</u></b>		<b>1,278,025</b>	<b>1,266,978</b>
<b><u>LIABILITIES</u></b>			
Creditors Amounts Falling Due Within One Year	7	144,759	148,849
<b><u>NET CURRENT ASSETS</u></b>	9	<b>1,133,266</b>	<b>1,118,129</b>
<b><u>TOTAL ASSETS LESS CURRENT LIABILITIES</u></b>		<b>1,506,006</b>	<b>1,482,982</b>
Defined Benefit Pension Liability	17	512,000	363,000
<b><u>TOTAL NET ASSETS</u></b>		<b>994,006</b>	<b>1,119,982</b>
<b><u>THE FUNDS OF THE CHARITY</u></b>			
Designated Funds	8	623,760	841,776
Unrestricted Funds	8	71,204	-
Total Unrestricted Funds		694,964	841,776
Restricted Funds	8	299,042	278,206
<b><u>Total Funds</u></b>		<b>994,006</b>	<b>1,119,982</b>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The Financial Statements on pages 40 to 56 were approved by the Board of Trustees on 8 September 2020 and signed on their behalf by :



\_\_\_\_\_  
Sue Robson  
Chair

**AGE UK SHROPSHIRE TELFORD & WREKIN**

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

	2020 £	2019 £
Cash flows from operating activities:	16 <u>12,304</u>	<u>408,312</u>
<b>Cash flows from investing activities</b>		
Interest Income	20,713	18,965
Purchase of tangible fixed assets	(37,586)	(2,274)
<b>Net cash provided by (used in) investing activities</b>	<u>(16,873)</u>	<u>16,691</u>
<b>Increase (decrease) in cash and cash equivalents in the year</b>	<u>(4,569)</u>	<u>425,003</u>
Cash and cash equivalents at the beginning of the year	1,146,398	721,395
<b>Cash and cash equivalents at the end of the year</b>	<u><u>1,141,829</u></u>	<u><u>1,146,398</u></u>

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020**

**1 ACCOUNTING POLICIES**

**a Basis of preparation**

The accounts have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**b Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds:
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity:
- there is sufficient certainty that receipt of the income is considered probable: and
- the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of:

- the date on which the charity is aware that probate has been granted:
- the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made: or
- when a distribution is received from the estate.

Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income is deferred where it relates to future periods.

**c Donated services and facilities**

Donated services or facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably. On receipt, donated services and facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

No amount is included with the Financial Statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**1 ACCOUNTING POLICIES (CONTINUED)**

- d Grants, including grants for the purchase of fixed assets, are recognised in full in the Statement of Financial Activities in the year in which they relate.
- e 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.
- f 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.
- g Designated funds are unrestricted funds earmarked by the trustees for particular purposes.
- h Staff costs are allocated to activities on the basis of time spent on those activities.
- i Support Costs of the charity relate to the costs of running the charity and include any costs which cannot be specifically identified to another expenditure classification. These have been allocated to the relevant activity they support on a per capita basis.
- j Costs of raising funds include the employee costs of the Head of Income Generation, Fundraising Assistant as well as the direct costs of staging events, volunteers expenses, retail managers and an allocation of overheads.
- k Investments held as fixed assets are re-valued at mid-market value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.
- l Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following

Furniture and Fittings	33 % straight line
Office Equipment	33 % straight line
Motor Vehicles	25 % reducing balance

**Impairment of fixed assets**

At each reporting date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

- m Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised on receipt at fair value which is the amount the charity would have been willing to pay for the items on an open market.
- n Rentals payable under operating leases, including any lease incentives received, are charged to income on a straight line basis.
- o The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**1 ACCOUNTING POLICIES (CONTINUED)**

- p Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.
- q Cash at bank and cash in hand include cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.
- r Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discount due.

**2 TOTAL EXPENDITURE**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Charitable Activities		
Restricted Funds		
Staff Costs	551,434	437,511
Travel	55,435	81,039
Grants	185,381	45,879
Premises Costs	46,197	36,863
Support costs	122,114	81,290
Overheads and project running costs	91,412	48,950
	<u>1,051,973</u>	<u>731,533</u>
Unrestricted Funds		
Staff Costs	1,215,371	1,184,925
Travel	87,721	111,056
Premises Costs	80,013	58,699
Support costs	(151,336)	(112,041)
Overheads and project running costs	120,592	119,192
	<u>1,352,361</u>	<u>1,361,831</u>
 Total Charitable Activities excluding Governance Costs	 2,404,334	 2,093,364
 Costs of raising funds		
Retail Costs		
Staffing	48,267	67,752
Premises and overhead costs	81,899	76,934
Travel	8,064	5,803
Support costs	29,222	20,853
Income Generation Team (including support costs)	75,060	74,185
	<u>242,512</u>	<u>245,527</u>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

<b>2 TOTAL EXPENDITURE (CONTINUED)</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Governance		
Travel	379	2,017
Audit	13,345	14,908
Total Expenditure	<u>2,660,570</u>	<u>2,355,816</u>
Expenditure includes:		
Audit fees	13,345	14,908
Depreciation on tangible fixed assets	<u>18,032</u>	<u>9,050</u>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**3 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2019 £</b>
<b>Income</b>			
Donations, Gifts & Legacies	99,665	35,677	135,342
<b>Income from charitable activities</b>			
Grants	573,439	644,931	1,218,370
Client Fees (Living Well, Diamond Dementia & Help @ Home)	942,377	52,653	995,030
<b>Income from other trading activities</b>			
Sale of Goods	225,584	-	225,584
Fundraising and Events			
Other Income	10,563	41,166	51,729
Investment	18,965	-	18,965
<b>Total Income</b>	<b>1,870,593</b>	<b>774,427</b>	<b>2,645,020</b>
<b>Expenditure</b>			
Costs of generating voluntary income			
Fundraising trading: costs of goods sold			
Fundraising trading: costs of fundraising and retail	245,527	-	245,527
Charitable activities	1,378,756	731,533	2,110,289
Governance costs			
<b>Total expenditure</b>	<b>1,624,283</b>	<b>731,533</b>	<b>2,355,816</b>
Gross transfers between funds	(7,198)	7,198	-
Gains / (losses) on investment assets	21,538	-	21,538
Net income/(expenditure) before other recognised gains and losses	<b>267,848</b>	<b>42,894</b>	<b>310,742</b>
Other recognised gains/losses			
Transfers between funds	(7,198)	7,198	-
Actuarial gains/(losses) on defined benefit pension scheme	(64,000)	-	(64,000)
Net movement in funds	<b>196,650</b>	<b>50,092</b>	<b>246,742</b>
Total funds brought forward	645,126	228,114	873,240
Total funds carried forward	<b>841,776</b>	<b>278,206</b>	<b>1,119,982</b>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**4 TANGIBLE FIXED ASSETS**

	<b>Office Equipment £</b>	<b>Furniture and Fixtures £</b>	<b>Motor Vehicles £</b>	<b>Total £</b>
<b>Cost</b>				
As at 1 April 2019	71,296	21,378	66,000	158,674
Additions	37,586	-	-	37,586
Disposals	(30,504)	(2,974)	-	(33,478)
As at 31 March 2020	<u>78,378</u>	<u>21,378</u>	<u>66,000</u>	<u>162,782</u>
<b>Depreciation</b>				
As at 1 April 2019	68,280	21,349	49,270	138,899
Depreciation for Year	13,820	29	4,183	18,032
Disposals	(29,700)	(2,974)	-	(32,674)
As at 31 March 2020	<u>52,400</u>	<u>18,404</u>	<u>53,453</u>	<u>124,257</u>
<b>Net Book Value at 31 March 2020</b>	<u>25,977</u>	<u>2,974</u>	<u>12,547</u>	<u>38,524</u>
<b>Net Book Value at 31 March 2019</b>	<u>3,016</u>	<u>29</u>	<u>16,730</u>	<u>19,775</u>

**5 INVESTMENTS**

<b>Quoted Investments:-</b>	<b>2020</b>	<b>2019</b>
Market Value at 1 April 2019	345,077	323,539
Increase (decrease) in market value	(10,862)	21,538
<b>Market Value as at 31 March 2020</b>	<u>334,215</u>	<u>345,077</u>
Investments at cost	<u>244,000</u>	<u>244,000</u>
<b>Unlisted Investments:-</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Age UK STW Trading Ltd	<u>1</u>	<u>1</u>
<b>TOTAL</b>	<u>334,216</u>	<u>345,078</u>



**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**5 INVESTMENTS (CONTINUED)**

The charity holds more than 20% of the share capital of the following companies:

<b>Subsidiary undertakings</b>	<b>Country of registration or incorporation</b>	<b>Class</b>	<b>Shares held %</b>
Age UK STW Trading Ltd	England and Wales	Ordinary	100

The aggregate amount of capital and reserves and the results of these undertakings for the last relevant financial year were as follows:

	<b>Principal activity</b>	<b>Capital and reserves 2020</b>	<b>Profit/ (loss) for the year 2020</b>
Age UK STW Trading Ltd	Insurance commission	<u>1</u>	<u>-</u>

The financial performance of the subsidiary is as follows:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Summary profit and loss account		
Turnover	-	-
Gross Profit	<u>-</u>	<u>-</u>
Administrative expenses	-	-
Profit for the year	<u>-</u>	<u>-</u>
Aggregate amount of capital and reserves	<u>1</u>	<u>1</u>

The subsidiary company had ceased to trade as at 31 March 2018.

**6 DEBTORS**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Help @ Home Client Fees Outstanding	-	6,026
Other Debtors	110,039	90,379
Amounts owed by group undertakings	-	-
	<u>110,039</u>	<u>96,405</u>

**7 CREDITORS (Amounts Falling Due Within One Year)**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade creditors	12,622	11,747
Staff Costs	97,246	95,380
Other Creditors and Accruals	14,891	14,725
Deferred income	20,000	26,997
	<u>144,759</u>	<u>148,849</u>

Included in deferred income is a grant payment from The Masonic Charitable Foundation.

## AGE UK SHROPSHIRE TELFORD &amp; WREKIN

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED

## 8 FUNDS

Pension Reserve In accordance with FRS102 – Retirement benefits, the liability attributable to the pension schemes is shown as a reduction of total funds. No designation of funds to meet future pension commitments at the balance sheet date is in place as Age UK Shropshire Telford & Wrekin anticipates that these commitments will be met through future cash flows and this is subject to regular review in conjunction with actuarial valuations and related professional advice.

	Balance 01.04.19	Income	Expenditure	Transfers	Gains & losses	Balance 31.03.20
	£	£	£	£	£	£
<b>Restricted Funds</b>						
Information and Advice Shropshire	26,114	157,843	168,766	-	-	15,191
Living Well Project Shropshire	7,345	50,734	43,745	-	-	14,334
Day Centre Infrastructure Support Shropshire	106,139	107,245	103,387	-	-	109,997
Volunteer recruitment	873	32,039	32,912	1,572	-	1,572
Living Well Project Telford	-	43,272	65,239	21,967	-	-
Day Centre Infrastructure Support Telford	10,987	39,003	31,396	-	-	18,594
Advice & Supported Guidance Telford	8,845	65,693	77,293	2,755	-	0.36
Home from Hospital South Shropshire	3,059	35,442	33,514	-	-	4,987
Community Care Co-ordinators	18,621	28,998	15,885	(4,419)	-	27,315
Community Navigator (Telford)	1,067	107,987	113,983	4,929	-	-
NESIT Project	-	29,336	33,755	4,419	-	-
Llandudno Holiday	24,930	1,096	2,056	-	-	23,970
Surviving Winter	4,844	-	-	-	-	4,844
Dementia Respite Service	4,601	21,695	18,949	-	-	7,347
Dementia Development Support	60,781	55,567	48,912	-	-	67,436
No Place Like Home	-	10,337	10,147	-	-	190
Lasting Power Of Attorney	-	4,435	8,578	4,143	-	-
Volunteer Befriending Service	-	66,578	64,504	-	-	2,074
WIPS	-	179,000	178,952	-	-	48
70th Anniversary	-	1,143	-	-	-	1,143
<b>Total Restricted Funds</b>	<b>278,206</b>	<b>1,037,443</b>	<b>1,051,973</b>	<b>35,366</b>	<b>-</b>	<b>299,042</b>
<b>Unrestricted Funds</b>						
Designated funds						
6 Months Core Service Costs	352,265	-	-	-	-	352,265
Lease Obligation Reserve	15,000	-	-	-	-	15,000
Mini Bus Reserve	61,872	-	-	-	-	61,872
Redundancy Reserve	152,000	-	-	-	-	152,000
IT Development Strategy	30,000	-	30,000	10,000	-	10,000
Premises Reserve – potential purchase and refurbishment	228,000	-	-	(195,377)	-	32,623
Service Development	2,639	-	-	(2,639)	-	-
<b>Total Designated funds</b>	<b>841,776</b>		<b>30,000</b>	<b>(188,016)</b>		<b>623,760</b>
Material funds						
Charity Shop	-	164,807	167,452	2,645	-	-
Help @ Home Project	-	1,392,594	1,247,624	(144,970)	-	-
<b>General purpose funds</b>	<b>363,000</b>	<b>22,612</b>	<b>86,521</b>	<b>294,975</b>	<b>(10,862)</b>	<b>583,204</b>
<b>Total Unrestricted funds (excluding pension liability)</b>	<b>1,204,776</b>	<b>1,580,013</b>	<b>1,531,597</b>	<b>(35,366)</b>	<b>(10,862)</b>	<b>1,206,964</b>
Pension Reserve	(363,000)	77,000	86,000	-	(140,000)	(512,000)
<b>Total Unrestricted Funds</b>	<b>841,776</b>	<b>1,657,013</b>	<b>1,617,597</b>	<b>(35,366)</b>	<b>(150,862)</b>	<b>694,964</b>
<b>Total Funds</b>	<b>1,119,982</b>	<b>2,694,456</b>	<b>2,669,570</b>	<b>-</b>	<b>(150,862)</b>	<b>994,006</b>

Further details as to the purpose of the funds can be found in the annual report.

The following income was received in total from government funding, over the various projects shown above:

	2020 £	2019 £
Shropshire Council	806,700	682,039
Telford and Wrekin Council	68,447	68,447
Clinical Commissioning Groups	210,439	245,553
	<b>1,085,586</b>	<b>996,039</b>

The designated premises reserve has been released as the proposed purchase of the Charity's freehold property did not go ahead. The balance remaining on this fund relates to repairs/redecorations which may be an obligation of the Charity under the terms of its lease.

	2020 £	2019 £
Unrestricted funds include unrealised revaluation surplus / (deficit) of	90,215	101,077

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**9 ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>Tangible Fixed Assets</b>	<b>Quoted Investments</b>	<b>Net Current Assets</b>	<b>Provisions</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Restricted Funds	-	-	299,042	-	299,042
Unrestricted Funds	38,524	334,215	834,224	(512,000)	694,964
	<u>38,524</u>	<u>334,215</u>	<u>1,133,266</u>	<u>(512,000)</u>	<u>994,006</u>

**10 TRUSTEES REMUNERATION AND EXPENSES**

The Trustees are not remunerated. During the year 4 (2019: 4) trustees were reimbursed travel expenses of £379 (2019: £2,017). Also an additional £631 was repaid to trustees for expenses occurred during their volunteer advocate role (2019: £51).

**11 STAFF**

The average monthly headcount was 250 staff (2019: 248) and the number of full time equivalent employees (including casual and part time staff) at the year end was made up as follows:-

	<b>2020</b>	<b>2019</b>
Chief Officer	1	1
Administration Staff	7	7
Project Staff - includes core staff	49	49
Home Support Workers	41	39
	<u>98</u>	<u>96</u>
	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Salaries and Wages	1,700,010	1,582,149
Social Security Costs	59,361	55,864
Employers Pension Costs	102,785	85,205
Staff training	31,666	26,074
	<u>1,893,822</u>	<u>1,749,291</u>

No member of staff received in excess of £60,000 in emoluments during the year.

The key management personnel comprise of the Chief Executive Officer, Director of Operations and Director of Finance whose total employee benefits were £140,072 (2019: £134,028).

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

<b>12 INVESTMENT INCOME</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Dividends and Interest on Listed Investments	11,583	11,380
Interest on Cash Deposits	9,130	7,585
	<u>20,713</u>	<u>18,965</u>

**13 LEGAL STATUS OF CHARITY**

The Charity is a Company Limited by Guarantee and has no Share Capital. The liability of each member, in the event of winding up, is limited to £1.

**14 FINANCIAL COMMITMENTS**

At 31 March 2020, the charity had total commitments under non cancelable operating leases as detailed below:

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Operating leases which expire:		
Within one year	52,832	59,147
Between two and five years	36,586	62,131
	<u>89,418</u>	<u>121,278</u>

The main lease runs until September 2020, the break clause in 2019 was not utilised.

**15 CORPORATION TAX**

The charity is exempt from corporation 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 objects.

**16 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>2020</b>	<b>2019</b>
Net movement in funds	(125,976)	246,742
Add back depreciation charge	18,032	9,050
Deduct interest income shown in investing activities	(20,713)	(18,965)
Deduct gains/ Add losses on investment	10,862	(21,538)
Decrease/(increase) in stock	(1,982)	2,963
Decrease/(increase) in debtors	(13,634)	102,576
Increase/(decrease) in creditors	(3,285)	20,484
Increase/(decrease) in pension fund deficit	149,000	67,000
<b>Net cash provided by operating activities</b>	<u>12,304</u>	<u>408,312</u>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**17 PENSIONS**

The charity operates a defined benefit pension scheme. The most recent actuarial valuation was 31 March 2019.

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Employer's contributions	28,526	28,073
Employees' contributions	4,143	3,989
Total contributions	<u>32,669</u>	<u>32,062</u>
<b>Principal actuarial assumptions</b>	<b>2020</b>	<b>2019</b>
	<b>%</b>	<b>%</b>
Rate of increase in salaries	3.35	3.80
Rate of increase for pensions in payment	2.20	2.40
Discount rate for scheme liabilities	2.40	2.40
Inflation assumptions	2.10	2.30

The current mortality assumptions include sufficient allowance for future improvements in mortality rates.

The assumed life expectations on retirement age 65 are:

	<b>2020</b>	<b>2019</b>
	<b>Years</b>	<b>Years</b>
Retiring today		
-Males	22.9	23.2
-Females	25.0	26.4
Retiring in 20 years		
-Males	24.2	25.4
-Females	26.6	28.7

The charity's share of the assets and liabilities in the scheme and the expected rates of return were

	<b>2020</b>	<b>2020</b>	<b>2019</b>	<b>2019</b>
	<b>Expected</b>	<b>Fair Value</b>	<b>Expected</b>	<b>Fair Value</b>
	<b>return</b>	<b>£</b>	<b>return</b>	<b>£</b>
	<b>%</b>		<b>%</b>	
Equities	50.0	938,000	50.6	1,025,000
Other bonds	22.3	418,000	16.1	326,000
Property	4.3	81,000	5.3	107,000
Cash/liquidity	1.3	24,000	6.4	130,000
Other	22.1	414,000	21.6	438,000
Total market value of assets		1,875,000		2,026,000
Present value of benefit obligations		<u>(2,387,000)</u>		<u>(2,389,000)</u>
Net pension asset / (liability)		<u>(512,000)</u>		<u>(363,000)</u>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**17 PENSIONS (CONTINUED)**

**Operating costs and income recognised in the statement of financial activities**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Financial expenditure/(income)</b>		
Interest on pension liabilities	57,000	57,000
Interest on plan assets	<u>(48,000)</u>	<u>(51,000)</u>
	<u>9,000</u>	<u>6,000</u>
<b>Other expenditure/(income)</b>		
Current service cost	<u>29,000</u>	<u>25,000</u>
<b>Total operating charge/(income)</b>	<u>38,000</u>	<u>31,000</u>

**Actuarial gains and losses included in the statement of other comprehensive income**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Remeasurements</b>		
-Assets	167,000	(59,000)
-Liabilities	<u>(40,000)</u>	<u>123,000</u>
	<u>127,000</u>	<u>64,000</u>

**Movements in the present value of defined benefit obligations:**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Opening defined benefit obligations	(2,389,000)	(2,248,000)
Current service cost	(29,000)	(25,000)
Interest cost	(57,000)	(57,000)
Contributions by employees	(4,000)	(4,000)
Past Service Cost (Gain)	(13,000)	-
Remeasurement gain on assumptions	160,000	(123,000)
Remeasurement experience loss	(120,000)	-
Benefits paid	<u>65,000</u>	<u>68,000</u>
	<u>(2,387,000)</u>	<u>(2,389,000)</u>

**AGE UK SHROPSHIRE TELFORD & WREKIN**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**17 PENSIONS (CONTINUED)**

**Movements in the fair value of the charity's share of scheme assets:**

	<u>2020</u>	<u>2019</u>
	£	£
Opening fair value of scheme assets	2,026,000	1,952,000
Interest on plan assets	48,000	51,000
Remeasurements	(167,000)	59,000
Contributions by employers	29,000	28,000
Contributions by employees	4,000	4,000
Benefits paid	<u>(65,000)</u>	<u>(68,000)</u>
	<u>1,875,000</u>	<u>2,026,000</u>

**History of experience gains and losses:**

	<u>2020</u>	<u>2019</u>
	£	£
Present value of defined benefit obligations	(2,387,000)	(2,389,000)
Fair value of share of scheme assets	<u>1,875,000</u>	<u>2,026,000</u>
Surplus/ (deficit)	<u>(512,000)</u>	<u>(363,000)</u>

**Potential effect of ongoing case:**

Additional potential costs have been highlighted by the actuarial as a result of an ongoing case:

	£
Additional past service liabilities as at 31 March 2020	18,000
Additional projected service cost for the year commencing 1 April 2020	2,000

However as the case still has scope for appeal , an adjustment hasn't been made in this accounting year.

**18 RELATED PARTY TRANSACTIONS**

During the year Shropshire Partners in Care Ltd, of which Susan Robson (Chair) is a director provided services to Age UK Shropshire Telford & Wrekin of £1,726. Outstanding as at 31 March 2020 was £390 due to Shropshire Partners in Care Ltd.

After the year end a laptop costing £615 was provided to David Bell (trustee) to help him to carry out his role due to the impact of COVID-19.

There were no other transactions or outstanding balances with related parties as at 31 March 2020.

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2020 CONTINUED**

**19 LIMITED LIABILITY AGREEMENT**

In accordance with Companies Act 2006 (s538), we are required to disclose any audit liability limitation agreements in effect.

A resolution was passed in July 2020 which limits the liability of the auditor to £5m for any loss or damage suffered by Age UK Shropshire Telford & Wrekin arising out of or in connection with the provision of services provided by the auditor including negligence but not wilful default.



## **Thanks to all our funders and donors**

Shropshire Council  
Telford & Wrekin Council  
Age UK  
Allenby Douglas  
BT  
The Lady Forester Trust  
Shropshire CCG  
Telford & Wrekin CCG  
Citizens Advice Service (Shropshire & Telford)  
Co-op Local Community Fund  
Dunhill Medical Trust  
Rotary Club of Ironbridge  
ReAssure  
North Shropshire Supporters Group  
Shrewsbury Supporters Group  
Millichope Foundation  
Buntingsdale Hall  
Ellesmere College  
Denso  
Shropshire Charity Concerts  
Darwin Glass & Glazing  
Tesco (Extra) Shrewsbury  
E.ON  
Shawbury Day Centre  
National Citizen Service  
North Shropshire Community Care Trust  
University Centre Shrewsbury  
The Wrekin Housing Group  
Various local Parish Councils

Several day centres, schools and numerous WI groups, churches and voluntary groups.

There are so many individual donors of whom there are too many to name. This includes donors of money and also those who have kindly donated their time and dedication to our cause.



**Festival of Ageing**  
Celebrating older  
people in Shropshire

# Our offices

## **Shrewsbury Office**

3 Mardol Gardens  
Shrewsbury  
SY1 1PR  
t 01743 233 123

## **Telford & Wrekin Office**

The Glebe Centre  
Glebe Street  
Wellington  
TF1 1JP  
t 01952 201 803

## **Home from Hospital, South Shropshire**

Room 50 Helena Lane House  
20 Hamlet Road  
Ludlow  
SY8 2NP  
t 01584 878 046

## **Volunteer Recruitment Office**

Unit 4-6 Riverside Mall  
Pride Hill Centre  
Shrewsbury  
SY1 1PJ  
t 01743 588 500

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

## **Our professional advisors**

### **Bankers**

Barclays Bank plc, Shrewsbury

### **Auditors**

Dyke Yaxley Limited, Shrewsbury

### **Solicitors**

Wace Morgan, Shrewsbury



## **Day centres**

Offering a friendly day out for  
older people

‘To work with and for older people  
to **improve the quality of later life**’

Age UK Shropshire Telford & Wrekin  
3 Mardol Gardens  
Shrewsbury SY1 1PR

**01743 233 123**

**[www.ageukstw.org.uk](http://www.ageukstw.org.uk)**

Age UK Shropshire Telford & Wrekin is a charitable company limited by guarantee and registered in England and Wales  
Registered Charity Number: 1090445  
Company Number: 04292896  
Registered office is 3 Mardol Gardens, Shrewsbury, Shropshire SY1 1PR