

Local services, local people, local organisation





Day centres

Our volunteers received recognition from the High Sherriff of Shropshire

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Introduction

Writing an annual report for this year is quite a challenge, as there is simply no way to express the seismic impact that the coronavirus pandemic has had on us as an organisation and, much more importantly, the older people we serve. What should have been our celebratory 70th birthday year turned into something very different indeed!

It truly has been a year like no other, and we can only begin this year's report with a huge thank you to all our volunteers, staff, partners, funders and supporters. Their response to this crisis has been incredible, and we are not only very grateful for all their support but hugely proud to be part of such an amazing response.

As can be expected, much of the focus of our work, and therefore this annual report, in 2020/21 was on responding to the COVID-19 pandemic. Older people were affected particularly badly by the pandemic and when the lockdown was announced on the 23 March 2020, the organisation sprang into action.

Our first undertaking was to set up an emergency shopping and prescription service to ensure that older people who were unable to get necessary basics had the support they needed. During the first few months we supported over 210 older people with this service. Sadly, most of our social activities had to stop but we massively expanded our telephone befriending service to make sure we were still reaching older people during this difficult time. Our Help at Home team were deemed an essential service and so continued to work tirelessly throughout the pandemic to support older people at home. In the following pages you can see the impact of our response to the pandemic over the last year.

Of course, the pandemic has also had an impact on us as a local charity, (as it has for many charities). Our planned birthday appeal and all the fundraising events we intended to run throughout the year were put on hold, and we had to close our Oswestry furniture shop permanently. However, we had enormous support from many donors, grant givers and our local statutory partners which meant that, despite the loss in planned income generation, we have ended the year with a surplus, which will enable us to continue to support local older people during this difficult time.

COVID-19 also strongly highlighted the impact of health inequalities on the population, with those who are experiencing poverty, digital isolation or exclusion having worse health outcomes. In addition, the emerging Black Lives Matters movement has caused us to consider, as a charity, how we reach out to and support those older people from black and ethnic minority communities. We recognise we have a lot of work to do in this area to ensure our organisation is reaching all the diverse communities in Shropshire and Telford & Wrekin. During the year we have been working with partners in SAND and Age UK Hereford & Worcestershire to develop an LGBTQ+ telephone befriending service for older people and working

on plans for a Digital Inclusion service.

Our Sounding Board continued to meet online throughout the year and has held a series of meetings focusing on digital exclusion, which have been well attended. As a result of this work trustees have agreed, from 2021 onwards, to fund a Digital Inclusion Project to help older people get online. We do however look forward to a time when we can all meet face to face again to hear directly from older people on those issues which affect them.

This year our partnership work really came into its own and we would like to express our thanks to all the partners we have worked with throughout the year. Working together has allowed us to generate new ideas and develop new services, such as our new Shared Reading scheme with Shropshire Libraries. Working together with other agencies has helped us share ideas, resources and mutual support during this challenging year and both the Telford Chief Officers Group and Shropshire Voluntary Sector Assembly have worked hard to support the sector.

Throughout the year we have also continued our ongoing conversations, along with all the Age UKs across the country, with the

national Age UK charity about our future working arrangements under our new Brand Partnership Agreement. This agreement is due to come into force in September 2021, but due to the ongoing pandemic this timescale may be delayed.

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

We also had a number of trustee changes during 2020, as we had a number of vacancies due to trustee retirements. We undertook a successful recruitment campaign and are delighted to welcome on board a number of new trustees who joined the board at our AGM in December 2020. Our AGM was held later due to the pandemic, but for 2021 we are back on track to meet in October as usual.

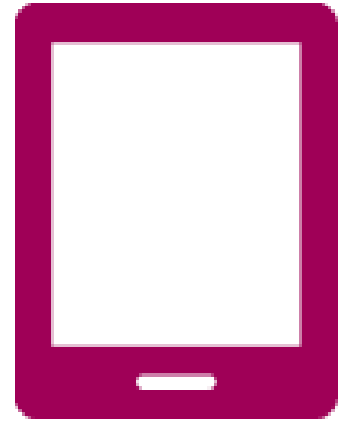
Finally, we could not conclude this report without paying our respects to two very special individuals who sadly passed away during this year. John Greenhalgh and Mike Magill were ex-trustees who both played pivotal roles in supporting the organisation. Both John and Mike gave many years of service to the charity and were instrumental in helping to build it into the strong resilient organisation it is today and all of us will miss them greatly and would want to acknowledge them both in this annual report.



Platinum appeal

Marking our 70th year
with a challenge

Over 20,700
website visitors seeking
information and advice.



66,223

hours of
support
provided by
Help at Home.

630

new advocacy
cases dealt with.



320 people called
by our befrienders
and telephone
buddies every week.



1,311 referrals dealt with by our care coordinators.

Our staff responded to **570** health/COVID related enquiries.

50 calls a week to dementia support group members.

50

lonely or isolated older people benefitted from a garden befriending visit in the summer.



3,180

activity packs sent to day centre & dementia support group members.



£3m

in additional benefits raised for local older people.

210

older people benefitted from our free emergency shopping service.



We started a variety of **online social activities**.

We launched Zoom based **dementia support groups** for our clients and their carers.



540

local food delivery businesses & volunteer support groups added to our emergency support database.

Our Trusted Assessor issued and fitted

483

pieces of equipment.



Our strategic outcomes

Age UK Shropshire Telford & Wrekin is a local charity driven by the needs and aspirations of older people. Our staff and volunteers strive to achieve our mission to **work with and for older people to improve the quality of later life**, which is the very essence of our

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

- Supporting older people through personal, local and global crises;
- Supporting and developing physical and digital activities which encourage and help older people to be active in their communities;
- Maintaining our friendship support services and actively seeking ways to broaden our reach;
- Raising awareness and campaigning about loneliness and isolation for older people;
- Encouraging people to volunteer and discover its benefits; and
- Working closely 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;
- Supplying additional support for older people made more vulnerable during the winter months;
- Securing services through the Wellbeing & Independence Partnerships and the Shropshire Lead Partners Group to deliver a wider range of services;
- Recovering 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 others to provide activities that keep older people independent, fit and active.

Reducing the risk of loneliness and isolation



Optimising independence and wellbeing



existence. The COVID-19 pandemic has put many obstacles in our way but the mission has never faltered; we may have had to deliver services in a different way, but deliver we have and our strategic outcomes have been upheld.

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;
- Offering independent and trustworthy advocacy support to enable older people to make decisions which affect their lives;
- Providing 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 transport;
- Seeking and engaging with older people not accessing our services;
- Working closely with our Information & Advice Partners; and
- Continuing to generate income through fundraising, donations and sponsorship to support the free services we offer.

We ensure the voices of older people are heard by:

- Actively seeking and listening to the views of older people about the services they access to shape future provision;
- Campaigning locally for older people and supporting nationwide campaigns such as Fix Care for Good and Making Ends Meet;
- Consulting with our Sounding Board network to capture and understand the views of older people;
- Participating within the Age UK family to create a stronger voice and learn from other Age UKs across the country;
- Continuing our Equality, Diversity & Inclusion 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

‘You’ve kept me alive.’

Client feedback

With a year like no other our campaign work faced some unusual challenges, so we concentrated on ensuring older people accessed the support they needed during the pandemic.

During this extraordinary year campaigning took place across the whole organisation, carried out by many of our staff and volunteers, all pulling together to ensure older people’s voices were heard.

Working closely with our partners we shared up-to-date information concerning the COVID vaccination programme, supporting local organisations and their volunteers.

One example of this collaborative approach involved compiling a database of 540 businesses and community support groups who could help older people with supplies of food, prescriptions and essentials. We also contacted every supermarket in the county to establish what support they were offering to older people.

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 held regular Zoom meetings with key personnel in the local authorities to ensure older people's priorities were addressed at a time of great need.

It was particularly important during this year to support the annual campaigns of Dementia Action Week, Volunteers Week, Carers Week, Scams Awareness and World Elder Abuse Day. We also supported Black Lives Matter and LGBT History Month, ensuring we are a voice for all. Thanks to the help of our volunteers we were able to raise awareness of all these campaigns and the support we can offer older people.

We worked with the national Age UK charity, alongside other organisations to promote the benefits of regular physical activity. We compiled a vast resource of exercises for older people to maintain their health, fitness and improve flexibility while at home.

This was the year of the Census and we took an active role in encouraging participation and raising awareness amongst our clients and supporters. We were delighted to be awarded Census Champion in recognition of our work.

Our Sounding Board continued to meet virtually which provided a networking opportunity to share campaigns and support for each other during the pandemic.

Assisting older people to be digitally included remained a priority. The work carried out by our tech volunteers this year was vitally important for so many older people to stay connected with loved ones and accessing information and services online. We built on the learning of other Age UKs and strengthened our partnership with the digital team at Shropshire Council to lay the ground work in offering a coordinated approach, tailored for older people and complementing existing support services.

Our services

The challenge of the pandemic

‘Knowing someone was coming to help each week made me feel I didn’t need to worry’

Client feedback

The impact of COVID-19 on the services we provide for older people was massive. In the space of two weeks in March 2020 we had to completely change every aspect of the way we work.

National lockdown led to the sudden suspension of services that older people relied on, not just for social reasons but in many cases for basics, such as shopping or collecting prescriptions.

The charity was faced with an unprecedented set of challenges: key staff suddenly required to work from home, all non-essential services having to be closed and yet thousands of older people looking to us for guidance and support. So, what did we do?

The first thing was to quickly set up an **emergency shopping service**; utilising our Help at Home team, we were able to provide a free service for anyone unable to shop for themselves.

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



Our services

Furthermore, throughout the first week of lockdown, two members of staff liaised with other local groups and businesses to compile a comprehensive compendium of organisations offering similar support.

Consequently, we were able to ensure that no older people were left without food or other essential items, including medication. We processed over 210 referrals in the first three months of the pandemic, with Help at Home picking up nearly half of them, providing a lifeline to those in need.

Help at Home was deemed to be an essential service from the start. Strict COVID-protocols were put in place to ensure that clients and staff alike remained safe whilst the service was provided.

At the height of the pandemic nearly a third of our clients were either self-isolating or choosing to temporarily suspend the service; at the same time nearly a fifth of our home support workers were also unavailable due to self-isolation. The logistical problems this caused were overcome brilliantly by our office team, most of whom were actually based at home.

Despite the difficulties, Help at Home delivered over 66,000 hours of support in the year, just 13% lower than we would expect in a normal year.

Our Help at Home team was also at the centre of a special **Winter Support** service that Shropshire Council and Shropshire NHS commissioned us to deliver between November and March. Aimed at providing additional support for vulnerable people to alleviate pressure on our hospitals, we coordinated the service working closely with several of our voluntary sector partners.

Our services (continued)

The Winter Support service received 240 referrals and provided a wide range of help which was greatly appreciated by our colleagues in health and social care; we hope to be commissioned to deliver a similar service in 2021.

Our **Information and advice** and **Advocacy** services had to adapt rapidly to a new way of working: unable to deliver support face-to-face at a time when older people were understandably more anxious than usual was extremely difficult.

Lockdown measures meant the closing of our reception at Mardol Gardens for the entire year. However, the team are nothing if not adaptable and, with telephone and online support, were still able to deliver impressive amounts of help, meaning that older people were never left high and dry.

The team opened over 600 new advocacy cases, safely undertook in excess of 200 home assessments and issued nearly 500 pieces of equipment and, despite the pandemic, generated in excess of £3 million of benefits for older people for the third year running.

COVID also didn't dampen the team's creativity: a brand new **Lasting Power of Attorney** service was launched, additional funding

was acquired from E-on to deliver Home Energy Checks and planning began on a brand new digital support service which we hope to have up and running in 2021.

Community Navigation & Support services, which include our staff linked to NHS teams such as GP practices, were all forced into home-working; providing patients with support and signposting by telephone in the absence of home visits and with attendances at GP surgeries being firmly discouraged. Again, the staff showed impressive adaptability, with many also helping out in other services, such as the emergency shopping service or the provision of telephone friendship.

Many of our services were simply unable to function in the usual ways: all day centres, dementia support groups, activity and craft groups, as well as volunteer home visiting services were suspended for most of the year. Instead our teams of dedicated staff and volunteers took to the phones and put in place an extraordinary network of support that ensured older people were kept connected.

Our **Befriending** and **Telephone buddy** volunteers provided in excess of 4,000 hours of telephone support to over 300 clients, with most of the calls made by volunteers using their




Dementia support

We sent activity packs to people with dementia

Our services (continued)

own phones and claiming no reimbursement; a really valiant effort which enabled us to stay connected with some extremely isolated older people.

The staff also did a great job of supporting the volunteers by telephone, approximately 900 hours spent keeping in touch with them.



'I can't emphasise too much how **doing these calls has lifted my spirits.**'

Day services and **Dementia support** similarly changed to a mainly telephone support service. Our volunteer day centre teams ensured that members were kept connected with weekly phone calls and, in some cases, socially-distanced doorstep visits to drop off treats, such as fruit baskets and cakes.

The Dementia support team provided over 600 hours of telephone support to carers and people living with dementia, usually on the day that a group would normally have met to provide some semblance of normality in far-from-normal times. The calls enabled the team to help with problems, with hundreds of cases resulting in further calls and referrals to partner agencies.

The team produced monthly activity packs for over 260 recipients each month, containing quizzes, puzzles, poems and word searches, each one themed to the time of the year. They also embraced technology: regular Zoom sessions for carers became well-established and will likely continue into the future.

At various times through the year the services were able to respond to the temporary lifting of lockdown and, briefly, set up some socially-distanced outdoor meet-ups, weekly COVID-secure garden visits by befrienders and the occasional picnic or accompanied walk. Sadly, too often these were thwarted by a return to lockdown but they helped to keep people positive, a reminder of the light at the end of the tunnel.

This was no better illustrated than by our **Living Well** groups, constantly subject to the vagaries of COVID-

policy and what was allowed (or not) during any given month. However, again, creativity won out: our Adult Ballet instructor offered her members online Zoom classes, our Orchard and Acorn choirs met weekly online for a remote singing session and we developed new partnerships with The Reader organisation and local libraries to take advantage of the power of reading to bring people together, albeit remotely for the time being.

In between lockdowns we managed to deliver some socially-distanced exercise classes and dance groups and our walking footballers were always poised ready to play whenever COVID restrictions allowed.

The story of our pandemic year has been one of huge frustration met with a creativity by our staff and volunteers that has been truly inspiring. It's a year that none of us will forget, a year that has produced pain and suffering but which has also brought out the very best in so many people.

We go into the future determined to maintain the energy and adaptability that has helped to get us through this pandemic and which can only make us a stronger organisation.



Day centres

Continued to provide support to their members

Our volunteers

‘You are so supportive... and really seem to care for your volunteers’
Volunteer feedback

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 or providing reception services... 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



Well informed older people can assert their rights



Older people’s voices heard on services and issues



Our volunteers

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

£241,837

raised by our
Coronavirus
Emergency Appeal

£13,300

received in online
donations

260

monthly activity
packs posted to
lonely older people,
thanks to the
support of Co-op
members

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

11 November 2020 marked our 70th birthday, although we were unable to commemorate it in the way we had hoped due to the pandemic, the day was celebrated with our Chief Executive and Chair of Trustees walking up the Wrekin to raise funds for our Platinum Appeal.

We're grateful to Bridgnorth Golf Club for choosing us as their charity of the year, and members of Khushdil Day Centre for their fundraising efforts. Even though many of the living well activities couldn't go ahead this year, the players of Shrewsbury Walking Football Club and people attending our Adult Ballet classes made regular donations.

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



Fundraising

With so many older people's lives affected by the pandemic we've been overwhelmed by the generosity of our donors supporting the Coronavirus Emergency Appeal we launched early on in the year. It's thanks to local trusts, foundations and organisations like the Rotary Clubs, Severn Trent, Denso and ReAssure that we were able to continue to fund vital services.

We applied for more grants than ever before, approaching new funders including the Armed Forces Covenant.

Income from our charity furniture shops was hit badly this year resulting in the closure of our shop in Oswestry. Our shop in Wellington performed reasonably well, delivering a profit at the end of the year.

We invested in digital fundraising, making it easier for people to donate online and saw a healthy £13,000 raised via online giving platforms. Our supporters' groups also ran some online fundraisers and supported our appeal.

There were a number of Platinum Challenge fundraisers getting creative to raise money during the pandemic to support our Platinum Appeal. We'd like to thank all of you for helping us reflect on the 70 years of supporting 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 under review at present and we are taking part in conversations and consultation about what the future agreement will look like.

Our AGM in 2020 was held online in December, due to COVID-19. Despite the pandemic we welcomed a number of new trustees to the board. Gurbax Kaur and Dave Robson joined as full Trustees and Natalie Headley, Raj Shori and Amarjit Bansi joined as co-opted board members. Sadly, due to other commitments Amarjit has since stood down and we thank her for her time with us.

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. Due to the pandemic the board and committee meetings have been held virtually and so, at the start of the pandemic, the trustees created a decision log to capture any key decisions made during the pandemic.

We have continued to seek new members from diverse community groups and currently have 72 members. 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 and receive no remuneration. They come from a variety of backgrounds and bring a wide range of 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 objects 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 our Articles. They are:

a) to encourage, promote and organise direct services appropriate 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

Trustees and Principal Officers

requirements. In particular, trustees felt our pandemic response met this need robustly.

Risk assessment

It is the policy of Age UK Shropshire Telford & Wrekin that 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. During the pandemic, robust risk assessments and business continuity plans have been in place, overseen by the board.

Age UK STW Trading Ltd

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

President

Anne Wignall

Chair

Sue Robson

Deputy Chair

David Bell

Treasurer

Emma Dickenson

Board Members

Zara Oliver

Daniel Bebbington

Sal Hampson

Gurbax Kaur ¹

Dave Robson ¹

Nick Renshaw ²

Natalie Headley ³

Raj Shori ³

Amarjit Bansi ³

Margaret Lewis ⁴

Principal Officers

Chief Executive

Heather Osborne

Director of Finance

Gina Spencer

Director of Operations

Kevin Moore

Life Vice President

Christine Greenhalgh

Ambassadors

Mike Davis

Margaret Beckett

Martin Brookes MBE

¹ elected 9 September 2020

² co-opted 13 October 2016

³ co-opted 8 October 2020

⁴ co-opted 28 July 2020, resigned 12 November 2020

Our trustees



Anne
Wignall



Sue
Robson



David
Bell



Emma
Dickenson



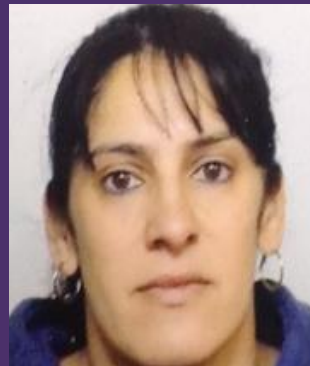
Zara
Oliver



Daniel
Bebbington



Sal
Hampson



Gurbax
Kaur



Dave
Robson



Nick
Renshaw



Natalie
Headley



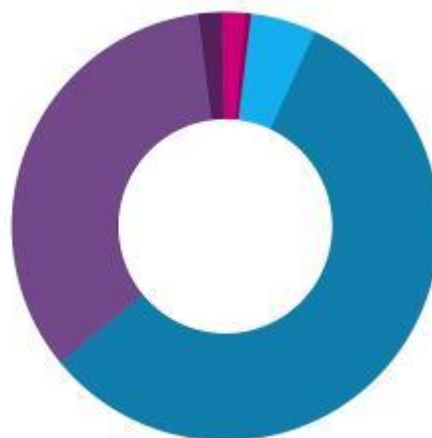
Raj
Shori

Financial summary

Accounts 2020/21

Total Incoming Resources £2,797,288

- Income from Donations, Gifts and Legacies £138,408 (5%)
- Income from Grants £1,597,881 (57%)
- Income from Client Fees £949,496 (34%)
- Income from Retail £50,550 (2%)
- Other Income £47,083 (2%)
- Investment Income £13,870 (0%)



The financial impact of the Covid-19 pandemic was bittersweet for Age UK Shropshire Telford & Wrekin and our beneficiaries. Whilst we had to suspend services such as our Dementia Support groups and Living Well classes and couldn't see our beneficiaries face to face, we were able to provide alternative provision and support as referred to in this trustee annual report.

The closure of services affected our generated fees, reduced by £187,393, however there was a matching reduction in expenditure whereby costs usually incurred were not required.

Remarkably, as a result of hard work by the team and the generosity of the public, Age UK Shropshire Telford & Wrekin managed to achieve a year end surplus of £359,888 due, in part to non-recurring local authority Covid support grants, our own Coronavirus Emergency Appeal, and net gain on LGPS liability.

Unfortunately, we had to permanently close our furniture shop in Oswestry, however our shop in Wellington remains open and thriving.

The Local Government Pension fund liability also reduced by a net decrease £80,000 reflected by a comparative increase in assets of 36% on the balance sheet of £359,888.

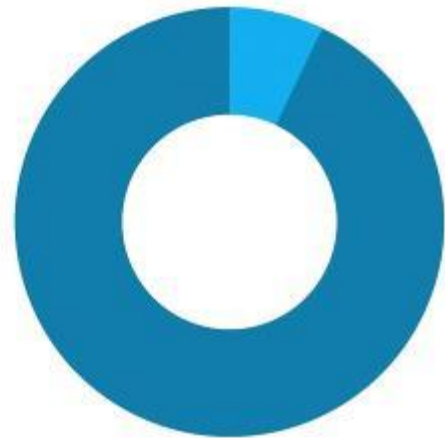
Therefore, despite the loss of income due to a reduction in chargeable services, Age UK Shropshire Telford & Wrekin has managed to achieve a growth in income for the sixth consecutive year of 3.8% and continued to spend a high percentage of funds (93%) on our charitable activities.

Investments

Investments made an unrealised gain of £68,038 (18/19 loss of £10,862). During 19/20, as planned, we transferred our Fixed Interest Investments to our higher yielding Investment Funds.

Total Expenditure £2,618,435

- Costs of Raising Funds and Retail £185,916 (7%)
- Charitable Activities £2,432,522 (93%)



Pensions

The LGPS Defined Benefit Pension Scheme, which was closed several years ago to current employees, continues to fluctuate each year; in 19/20 the liability increased by £149,000 to £512,000 resulting in a £125,976 loss in 19/20, however in 20/21 the fund benefited from an £80,000 decrease in liability down to £432,000, thus also having a positive impact on our year-end balance.

Net Assets and Reserves £1,353,894: an increase of 36%

Age UK Shropshire Telford & Wrekin continued to closely monitor the cash flow and reserves during the pandemic. The reserves have been reviewed and designated to enable new service development in the short term future. We have made the decision to leave a free unrestricted fund available to utilise in the event of emergencies.

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; Age UK Shropshire Telford & Wrekin are forecasting to expect significant increases annually in the demand for the services provided. To ensure these services remain flexible and reactive to the demand requirements the reserves have been designated as follows:

Restricted Funds	£370,840
Designated Reserves	£729,199
General Purpose Funds	£685,855
Pension Reserve Liability	(£432,000)
Total Funds	£1,353,894

Planning ahead in uncertain times

Following the pandemic and the slow return to a (hopeful) pre-pandemic lifestyle, we at Age UK Shropshire Telford & Wrekin are planning a year of recovery during 21/22 as services slowly come back into use; it will be a while before our Day services will revert to full attendance.

Thus, it is expected that the chargeable services income will not reach the levels of 19/20 however we have designated reserves of £75,000 for service development in addition

to keeping £253,855 as free unrestricted reserves in the event of an emergency.

The funds raised in 19/20 and 20/21 towards the 70th Platinum Appeal have also been designated to be utilised on the areas highlighted above.

Based on the current forecasts, Age UK Shropshire Telford & Wrekin are forecasting to break even in 21/22 pre any fluctuations in the LGPS Liability.

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



Fundraising

Bridgnorth Golf Club found novel ways to support us



Support for carers

Our staff and volunteers made regular telephone calls

steps for the prevention and detection of fraud and other irregularities.

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 14 September 2021 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

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 2021 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 2021 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the directors' report (incorporating the strategic report and the trustees' 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations

We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the industry in which it operates, and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud.

We designed audit procedures to respond to the risk, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We focussed on laws and regulations which could give rise to a material misstatement in the financial statements, including, but not limited to, the Companies Act 2006 and UK tax legislation. Our tests included agreeing the financial statement disclosures to underlying supporting documentation and enquiries with management.

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it.

We did not identify any key audit matters relating to irregularities, including fraud.

As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

A further description of our responsibilities is available 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 14 September 2021



Trusted assessors

Installing equipment to
optimise independence

Thanks to all our funders and donors

Shropshire Council
Telford & Wrekin Council
Age UK
Allenby Douglas
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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
Rotary Club of Shrewsbury
ReAssure
North Shropshire Supporters Group
Shrewsbury Supporters Group
Millichope Foundation
Ellesmere College
Shrewsbury School
Redhill Primary Academy
Denso Manufacturing
Darwin Glass & Glazing
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Oakengates Day Centre
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Khushdil Day Centre
North Shropshire Community Care Trust

University Centre Shrewsbury
Telford College
The Wrekin Housing Group
British Ironworks Centre
The Phoenix Group
TSB Bank PLC
Severn Trent Water
Shrewsbury Walking Football Club
Sainsbury's Telford
Wace Morgan Solicitors
The Armed Forces Covenant Fund Trust
Hall Garth Charitable Settlement
Masonic Charitable Foundation
Shropshire Masonic Charitable Foundation
Wynn Foundation Charitable Foundation
Hampton Heath Thursday Club
Various local Town and Parish Councils

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.

AGE UK SHROPSHIRE TELFORD & WREKIN

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

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income					
Donations, Gifts & Legacies		50,911	19,324	70,235	71,817
Fundraising and Events		67,973	200	68,173	
Income from charitable activities					
Grants		610,067	987,814	1,597,881	1,385,716
Client Fees (Living Well, Diamond Dementia & Help @ Home)		950,049	(553)	949,496	1,032,737
Income from other trading activities					
Retail Income		50,550	-	50,550	164,807
Other Income		26,986	20,097	47,083	18,666
Investment	12	13,870	-	13,870	20,713
Total Income	8	1,770,406	1,026,882	2,797,288	2,694,456
Expenditure					
Fundraising trading: costs of fundraising and retail		185,916	-	185,916	242,512
Charitable activities		1,479,842	952,680	2,432,522	2,427,058
Total expenditure	2	1,665,758	952,680	2,618,438	2,669,570
Gains / (losses) on investment assets	5	68,038	-	68,038	(10,862)
Net income/(expenditure) before other recognised gains and losses		172,686	74,202	246,888	14,024
Transfers between funds	8	2,404	(2,404)	-	-
Actuarial gains/(losses) on defined benefit pension scheme		113,000	-	113,000	(140,000)
Net movement in funds		288,090	71,798	359,888	(125,976)
Total funds brought forward	8	694,964	299,042	994,006	1,119,982
Total funds carried forward	8	983,054	370,840	1,353,894	994,006

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 2021**

	NOTES	£	2021 £	£	2020 £
<u>FIXED ASSETS</u>					
Tangible Assets	4		42,135		38,524
Investments	5		402,254		334,216
<u>TOTAL FIXED ASSETS</u>			444,389		372,740
<u>CURRENT ASSETS</u>					
Stocks		26,120		26,157	
Debtors	6	134,209		110,039	
Cash at Bank and in Hand		1,350,264		1,141,829	
<u>TOTAL CURRENT ASSETS</u>			1,510,593	1,278,025	
<u>LIABILITIES</u>					
Creditors Amounts Falling Due Within One Year	7	169,088		144,759	
<u>NET CURRENT ASSETS</u>			1,341,505		1,133,266
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			1,785,894		1,506,006
Defined Benefit Pension Liability	17		432,000		512,000
<u>TOTAL NET ASSETS</u>			1,353,894		994,006
<u>THE FUNDS OF THE CHARITY</u>					
Designated Funds	8		729,199		623,760
Unrestricted Funds	8		253,855		71,204
Total Unrestricted Funds			983,054		694,964
Restricted Funds			370,840		299,042
<u>Total Funds</u>			1,353,894		994,006

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 42 to 58 were approved by the Board of Trustees on 14 September 2021 and signed on their behalf by :



Sue Robson
Chair

AGE UK SHROPSHIRE TELFORD & WREKIN

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

	2021	2020
	£	£
Cash flows from operating activities:	16 <u>217,401</u>	<u>12,304</u>
Cash flows from investing activities		
Interest Income	13,870	20,713
Purchase of tangible fixed assets	(22,836)	(37,586)
Net cash provided by (used in) investing activities	<u>(8,966)</u>	<u>(16,873)</u>
Increase (decrease) in cash and cash equivalents in the year	<u>208,435</u>	<u>(4,569)</u>
Cash and cash equivalents at the beginning of the year	1,141,829	1,146,398
Cash and cash equivalents at the end of the year	<u><u>1,350,264</u></u>	<u><u>1,141,829</u></u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

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 2019). 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.

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 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 subsequently measured at settlement value.

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 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

	<u>2021</u>	<u>2020</u>
	£	£
Charitable Activities		
Restricted Funds		
Staff Costs	518,626	551,434
Travel	4,411	55,435
Grants	208,811	185,381
Premises Costs	29,458	46,197
Support costs	130,631	122,114
Overheads and project running costs	60,743	91,412
	<u>952,680</u>	<u>1,051,973</u>
Unrestricted Funds		
Staff Costs	1,247,866	1,215,371
Travel	63,631	87,721
Premises Costs	69,791	80,013
Support costs	(154,685)	(151,336)
Overheads and project running costs	241,520	129,592
	<u>1,468,123</u>	<u>1,361,361</u>
Total Charitable Activities excluding Governance Costs	2,420,803	2,413,334
Costs of raising funds		
Retail Costs		
Staffing	50,879	48,267
Premises and overhead costs	45,788	81,899
Travel	1,547	8,064
Support costs	14,293	29,222
Income Generation Team (including support costs)	73,409	75,060
	<u>185,916</u>	<u>242,512</u>

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

<u>2 TOTAL EXPENDITURE (CONTINUED)</u>	<u>2021</u>	<u>2020</u>
	£	£
Governance		
Travel	-	379
Audit	11,719	13,345
Total Expenditure	<u>2,618,438</u>	<u>2,669,570</u>
Expenditure includes:		
Audit fees	11,719	13,345
Depreciation on tangible fixed assets	<u>19,226</u>	<u>18,032</u>

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

3 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £
<u>Income</u>			
Donations, Gifts & Legacies	38,841	32,976	71,817
<u>Income from charitable activities</u>			
Grants	452,522	933,194	1,385,716
Client Fees (Living Well, Diamond Dementia & Help @ Home)	970,660	62,077	1,032,737
<u>Income from other trading activities</u>			
Retail Income	164,807	-	164,807
Other Income	9,470	9,196	18,666
<u>Investment</u>	20,713	-	20,713
Total Income	1,657,013	1,037,443	2,694,456
<u>Expenditure</u>			
Costs of generating voluntary income			
Fundraising trading: costs of goods sold			
Fundraising trading: costs of fundraising and retail	242,512	-	242,512
Charitable activities	1,375,085	1,051,973	2,427,058
<u>Governance costs</u>			
Total expenditure	1,617,597	1,051,973	2,669,570
Gross transfers between funds	-	-	-
Gains / (losses) on investment assets	(10,862)	-	(10,862)
Net income/(expenditure) before other recognised gains and losses	28,554	(14,530)	14,024
Other recognised gains/losses			
Transfers between funds	(35,366)	35,366	-
Actuarial gains/(losses) on defined benefit pension scheme	(140,000)	-	(140,000)
Net movement in funds	(146,812)	20,836	(125,976)
Total funds brought forward	841,776	278,206	1,119,982
Total funds carried forward	694,964	299,042	994,006

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

4 TANGIBLE FIXED ASSETS

	Office Equipment £	Furniture and Fixtures £	Motor Vehicles £	Total £
<u>Cost</u>				
As at 1 April 2020	78,378	18,404	66,000	162,782
Additions	20,896	1,940	-	22,836
Disposals	(25,897)	-	-	(25,897)
As at 31 March 2021	<u>73,377</u>	<u>20,344</u>	<u>66,000</u>	<u>159,721</u>
<u>Depreciation</u>				
As at 1 April 2020	52,400	18,404	53,453	124,257
Depreciation for Year	15,983	107	3,136	19,226
Disposals	(25,897)	-	-	(25,897)
As at 31 March 2021	<u>42,486</u>	<u>18,511</u>	<u>56,589</u>	<u>117,586</u>
<u>Net Book Value at 31 March 2021</u>	<u>30,891</u>	<u>1,833</u>	<u>9,411</u>	<u>42,135</u>
<u>Net Book Value at 31 March 2020</u>	<u>25,978</u>	<u>-</u>	<u>12,547</u>	<u>38,524</u>

5 INVESTMENTS

Quoted Investments:-	<u>2021</u>	<u>2020</u>
Market Value at 1 April 2020	334,215	345,077
Increase (decrease) in market value	68,038	(10,862)
<u>Market Value as at 31 March 2021</u>	<u>402,253</u>	<u>334,215</u>
Investments at cost	<u>244,000</u>	<u>244,000</u>
<u>Unlisted Investments:-</u>	<u>2021</u>	<u>2020</u>
	£	£
Age UK STW Trading Ltd	<u>1</u>	<u>1</u>
TOTAL	<u>402,254</u>	<u>334,216</u>

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

5 INVESTMENTS (CONTINUED)

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

Subsidiary undertakings	Country of registration or incorporation	Class	Shares held %
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:

	Principal activity	Capital and reserves 2021	Profit/ (loss) for the year 2021
Age UK STW Trading Ltd	Insurance commission	1	-

The financial performance of the subsidiary is as follows:

	<u>2021</u> £	<u>2020</u> £
Summary profit and loss account		
Turnover	-	-
Gross Profit	-	-
Administrative expenses	-	-
Profit for the year	-	-
Aggregate amount of capital and reserves	1	1

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

6 DEBTORS

	<u>2021</u> £	<u>2020</u> £
Help @ Home Client Fees Outstanding	-	-
Other Debtors	134,209	110,039
Amounts owed by group undertakings	-	-
	<u>134,209</u>	<u>110,039</u>

7 CREDITORS (Amounts Falling Due Within One Year)

	<u>2021</u> £	<u>2020</u> £
Trade creditors	10,491	12,622
Staff Costs	89,315	97,246
Other Creditors and Accruals	49,282	14,891
Deferred income	20,000	20,000
	<u>169,088</u>	<u>144,759</u>

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

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 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 01.04.20	Income	Expenditure	Transfers	Gains & losses	Balance 31.03.21
	£	£	£	£	£	£
Restricted Funds						
Information and Advice Shropshire	15,191	155,046	146,040	5,534	-	29,731
Living Well Project Shropshire	14,334	30,902	27,636	-	-	17,400
Day Centre Infrastructure Support Shropshire	109,997	70,991	83,291	-	-	97,697
Volunteer recruitment	1,572	41,154	30,310	-	-	12,416
Living Well Project Telford	-	10,241	12,611	2,370	-	-
Day Centre Infrastructure Support Telford	18,594	44,451	19,874	-	-	43,171
Advice & Supported Guidance Telford	-	51,863	57,762	5,899	-	-
Home from Hospital South Shropshire	4,987	35,442	30,382	-	-	10,047
Community Care Co-ordinators	27,315	16,242	28,707	-	-	14,850
Care Navigator (Telford)	-	107,987	104,265	-	-	3,722
NESIT Project	-	29,316	25,760	-	-	3,556
Llandudno Holiday	23,970	-	1,000	-	-	22,970
Surviving Winter	4,844	500	-	(5,344)	-	-
Dementia Respite Service	7,347	813	7,491	-	-	689
Dementia Development Support	67,436	47,576	30,194	-	-	84,818
No Place Like Home	190	-	-	(190)	-	-
Lasting Power Of Attorney	-	6,425	4,655	-	-	1,770
Volunteer Befriending Service	2,074	73,472	53,455	-	-	22,091
WIPS	48	206,966	199,758	(7,160)	-	96
70th Anniversary	1,143	-	-	(1,143)	-	-
Age UK Covid	-	37,825	37,824	(1)	-	-
Social Prescribing	-	13,750	11,143	-	-	2,607
Veterans AFC	-	20,000	20,000	-	-	-
Befriending Telford	-	25,920	20,322	(2,369)	-	3,229
Total Restricted Funds	299,042	1,026,882	952,680	(2,404)	-	370,840
Unrestricted Funds						
Designated funds						
6 Months Core Service Costs	352,265	-	-	-	-	352,265
Lease Obligation Reserve	15,000	-	-	-	-	15,000
Mini Bus Reserve	61,872	-	-	7,000	-	68,872
Redundancy Reserve	152,000	-	-	(100,000)	-	52,000
IT Development Strategy	10,000	-	-	5,000	-	15,000
Premises - Refurbishment	32,623	-	-	-	-	32,623
Premises Strategy	-	-	-	100,000	-	100,000
Service Development	-	-	-	75,000	-	75,000
Platinum Appeal Projects	-	-	-	18,439	-	18,439
Total Designated funds	623,760	-	-	105,439	-	729,199
Material funds						
Charity Shop	-	131,783	112,507	(19,276)	-	-
Help @ Home Project	-	1,433,152	1,341,001	(92,151)	-	-
General purpose funds	583,204	155,471	129,250	8,392	68,038	685,855
Total Unrestricted funds (excluding pension liability)	1,206,964	1,720,406	1,582,758	2,404	68,038	1,415,054
Pension Reserve	(512,000)	50,000	83,000	-	113,000	(432,000)
Total Unrestricted Funds	694,964	1,770,406	1,665,758	2,404	181,038	983,054
Total Funds	994,006	2,797,288	2,618,438	-	181,038	1,353,894

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:

	2021	2020
	£	£
Shropshire Council	1,042,023	806,700
Telford and Wrekin Council	267,440	88,447
Clinical Commissioning Groups	110,756	210,439
	1,420,219	1,085,586

Significant variances are attributable to Covid-19 support grants which are non-recurring as well as the winter support service. The contract was transferred from the Clinical Commissioning Group to Telford and Wrekin Council and resulted in an increase in funding, part of which is also attributable to Covid-19 grants which are non-recurring.

	2021	2020
	£	£
Unrestricted funds include unrealised revaluation surplus / (deficit) of	158,253	90,215

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

9 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets	Quoted Investments	Net Current Assets	Provisions	Total
	£	£	£	£	£
Restricted Funds	-	-	370,840	-	370,840
Unrestricted Funds	42,135	402,254	970,665	(432,000)	983,054
	<u>42,135</u>	<u>402,254</u>	<u>1,341,505</u>	<u>(432,000)</u>	<u>1,353,894</u>

10 TRUSTEES REMUNERATION AND EXPENSES

The Trustees are not remunerated. During the year 0 (2020: 4) trustees were reimbursed travel expenses of £NIL (2020: £379). Also an additional £NIL was repaid to trustees for expenses occurred during their volunteer advocate role (2020: £631).

11 STAFF

The average monthly headcount was 228 staff (2020: 250) and the number of full time equivalent employees (including casual and part time staff) at the year end was made up as follows:-

	<u>2021</u>	<u>2020</u>
Chief Officer	1	1
Administration Staff	7	7
Project Staff - includes core staff	40	49
Home Support Workers	35	41
	<u>83</u>	<u>98</u>
	<u>2021</u>	<u>2020</u>
	£	£
Salaries and Wages	1,747,045	1,700,010
Social Security Costs	44,121	59,361
Employers Pension Costs	95,244	102,785
Staff training	4,550	31,666
	<u>1,890,960</u>	<u>1,893,822</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 £140,883 (2020: £140,072).

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

12	<u>INVESTMENT INCOME</u>	<u>2021</u>	<u>2020</u>
		£	£
	Dividends and Interest on Listed Investments	7,558	11,583
	Interest on Cash Deposits	6,312	9,130
		13,870	20,713

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 2021, the charity had total commitments under non cancelable operating leases as detailed below:

	<u>2021</u>	<u>2020</u>
	£	£
Operating leases which expire:		
Within one year	14,959	52,832
Between two and five years	20,892	36,586
	35,851	89,418

The main lease expired in September 2020. The renewal of this lease is currently under negotiation.

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

	<u>2021</u>	<u>2020</u>
Net movement in funds	359,888	(125,976)
Add back depreciation charge	19,225	18,032
Deduct interest income shown in investing activities	(13,870)	(20,713)
Deduct gains/ Add losses on investment	(68,038)	10,862
Decrease/(increase) in stock	37	(1,982)
Decrease/(increase) in debtors	(24,170)	(13,634)
Increase/(decrease) in creditors	24,329	(3,285)
Increase/(decrease) in pension fund deficit	(80,000)	149,000
Net cash provided by operating activities	217,401	12,304

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

17 PENSIONS

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

	<u>2021</u> £	<u>2020</u> £
Employer's contributions	5,543	28,526
Employees' contributions	4,265	4,143
Total contributions	9,808	32,669

Principal actuarial assumptions	<u>2021</u> %	<u>2020</u> %
Rate of increase in salaries	3.95	3.35
Rate of increase for pensions in payment	2.80	2.20
Discount rate for scheme liabilities	2.10	2.40
Inflation assumptions	2.70	2.10

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

The assumed life expectations on retirement age 65 are:

	<u>2021</u> Years	<u>2020</u> Years
Retiring today		
-Males	22.9	22.9
-Females	25.0	25.0
Retiring in 20 years		
-Males	24.2	24.2
-Females	26.6	26.6

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

	<u>2021</u> Expected return %	<u>2021</u> Fair Value £	<u>2020</u> Expected return %	<u>2020</u> Fair Value £
Equities	49.3	1,078,000	50.0	938,000
Other bonds	20.7	453,000	22.3	418,000
Property	3.8	83,000	4.3	81,000
Cash/liquidity	0.3	7,000	1.3	24,000
Other	25.9	567,000	22.1	414,000
Total market value of assets		2,188,000		1,875,000
Present value of benefit obligations		(2,620,000)		(2,387,000)
Net pension asset / (liability)		(432,000)		(512,000)

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

17 PENSIONS (CONTINUED)

Operating costs and income recognised in the statement of financial activities

	<u>2021</u>	<u>2020</u>
	£	£
Financial expenditure/(income)		
Interest on pension liabilities	56,000	57,000
Interest on plan assets	<u>(44,000)</u>	<u>(48,000)</u>
	<u>12,000</u>	<u>9,000</u>
Other expenditure/(income)		
Current service cost	<u>27,000</u>	<u>29,000</u>
Total operating charge/(income)	<u>39,000</u>	<u>38,000</u>

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

	<u>2021</u>	<u>2020</u>
	£	£
Remeasurements		
-Assets	(320,000)	167,000
-Liabilities	<u>207,000</u>	<u>(40,000)</u>
	<u>(113,000)</u>	<u>127,000</u>

Movements in the present value of defined benefit obligations:

	<u>2021</u>	<u>2020</u>
	£	£
Opening defined benefit obligations	(2,387,000)	(2,389,000)
Current service cost	(27,000)	(29,000)
Interest cost	(56,000)	(57,000)
Contributions by employees	(4,000)	(4,000)
Past Service Cost (Gain)	-	(13,000)
Remeasurement (gain)/loss on assumptions	(257,000)	160,000
Remeasurement experience gain/(loss)	50,000	(120,000)
Benefits paid	<u>61,000</u>	<u>65,000</u>
	<u>(2,620,000)</u>	<u>(2,387,000)</u>

AGE UK SHROPSHIRE TELFORD & WREKIN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 CONTINUED

17 PENSIONS (CONTINUED)

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

	<u>2021</u>	<u>2020</u>
	£	£
Opening fair value of scheme assets	1,875,000	2,026,000
Interest on plan assets	44,000	48,000
Remeasurements	320,000	(167,000)
Contributions by employers	6,000	29,000
Contributions by employees	4,000	4,000
Benefits paid	<u>(61,000)</u>	<u>(65,000)</u>
	<u>2,188,000</u>	<u>1,875,000</u>

History of experience gains and losses:

	<u>2021</u>	<u>2020</u>
	£	£
Present value of defined benefit obligations	(2,620,000)	(2,387,000)
Fair value of share of scheme assets	<u>2,188,000</u>	<u>1,875,000</u>
Surplus/ (deficit)	<u>(432,000)</u>	<u>(512,000)</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 2021	18,000
Additional projected service cost for the year commencing 1 April 2021	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 £216 (2020: £1,726). Outstanding as at 31 March 2021 was £NIL (2020: £390) due to Shropshire Partners in Care Ltd.

During the previous year 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 2021.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 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 on 24 May 2021 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.

Our offices

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Our professional advisors

Bankers

Barclays Bank plc, Shrewsbury

Auditors

Dyke Yaxley Limited, Shrewsbury

Solicitors

Wace Morgan, Shrewsbury



Support from the community

Local supermarkets donated goods to support older people

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

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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