

**REGISTERED COMPANY NUMBER: 2121174**  
**(England and Wales)**

**REGISTERED CHARITY NUMBER: 800912**

**Report of the Trustees and**  
**Financial Statements for the**  
**Year Ended 31 March 2023**  
**for**  
**Age UK Wiltshire**

**Age UK Wiltshire**  
**Annual Review and Accounts 2022-23**

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## Part 1 - Legal and Administrative Information

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**Company registered number:** 2121174 (England and Wales)

**Charity registered number:** 800912

### Registered Office:

The Wool Shed  
New Park Street  
Devizes  
SN10 1DY

### Other locations:

44 Catherine Street  
Salisbury, Wiltshire  
SP1 2DD

Toothill Community Centre  
Dunwich Drive  
Toothill  
Swindon  
SN5 8DH

### Company Secretary

Sarah Cardy

### Trustees and Directors

Melissa Hillier	Resigned	22/09/23
Jacqueline Wells	Appointed	01/04/23
David King	Resigned	20/03/23
Richard Purchase Chair	Appointed	26/05/22
Warren Finney	Appointed	26/05/22
Kevin Fairman	Resigned	13/05/22
Pauline Oliver	Resigned	1/9/2022
Emma Taylor	Resigned	1/9/2022
Keith Johnson		
Stewart Ruston		
Sally Fox	Appointed	14/04/2023

**Auditors**

Sumer Audit  
Statutory Auditors  
Hermes House  
Fire Fly Avenue  
Swindon  
Wiltshire  
SN2 2GA

**Bankers**

Lloyds Bank plc  
38 Marketplace  
Devizes  
Wiltshire  
SN10 1JD

**Senior Management Personnel**

Sarah Cardy	Chief Executive Officer	Appointed 14/06/21
John Truss	Programmes Manager	Resigned 31/03/23
Ian Poulton	Finance & Business Manager	Appointed 01/09/23
Kate Brooks	Operations Manager-Deputy CEO	Appointed 04/07/22

## **Part 2 About our Charity**

### **Objectives and Activities**

Age UK Wiltshire (AUKW) is an independent local charity established to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the county of Wiltshire. The charity was originally formed in 1949 as the Wiltshire Older People's Welfare Committee and is committed to enhancing the wellbeing of older people in our community. The charity is managed by a board of trustees who have a wealth of experience across the public, private and the third sector, particularly in health, and social care. Our services are provided by a small team of paid employees and a team of around 100 volunteers.

We know there are many circumstances which reduce older peoples' sense of wellbeing in later life. These can include difficulties with physical and mental health, money worries, housing issues, caring responsibilities, and bereavement. The size of the challenge is best explained by the fact that across the UK within the next two decades the total number of people aged 65 and over is estimated to grow by 48.9 per cent, which amounts to around 4.75 million people. Indeed, in keeping with current trends, the fastest growing group will be those aged 85 and over with the numbers projected to increase by 113.9 per cent, from nearly 1.3 million people to just under 2.8 million by 2035/36. (Source: Office for National Statistics).

As an organisation we seek to fulfil our charitable objectives through the provision of services that provide a mixture of practical and emotional support for older people. In furtherance of our objectives, we work in partnership and collaborate with other charities, voluntary bodies, statutory authorities, and other organisations.

### **Public Benefit**

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The trustees consider that they have acted in the public benefit.

### **Our Mission**

Our mission is to inspire, support and enable older people, helping them stay safe, make informed choices and be independent yet connected.

### **Our Vision**

The vision of Age UK Wiltshire is to "To make Wiltshire and Swindon places where everyone can love later life".

### **Our Values**

Our four values are:

Person centred -holistic, caring, we see 'people,' compassionate, supportive

Trusted – professional, reliable, knowledgeable, diligent, honest, quality service

Empowering – enabling, independence, ownership, nurturing

Ambitious – for our staff, clients, and the organisation.

The board of trustees recognises their duty to act in the charity's best interests, to manage resources responsibly, take reasonable care and display skill in their leadership of the charity. To that end trustees commit individually and collectively to operate in accordance with the good practice guidance of the Charity Commission. Furthermore, all Age UK Wiltshire trustees and the Chief

Executive Officer will subscribe to and uphold the seven Nolan Principles of public life; Selflessness, Integrity, Objectivity, Accountability, Openness, Honesty, and Leadership.

## **Equality, Diversity, and Inclusion**

Equality, diversity, and inclusion are central to everything we do at Age UK Wiltshire. We celebrate the diversity of people, aim to remove barriers and to support everyone to overcome and enable their full inclusion and participation in society.

As an organisation we will not tolerate any discrimination, victimisation, or harassment on the grounds of age, disability, gender, marriage and civil partnership, pregnancy and maternity, race, religion or belief, or sexual orientation. We are committed to tackling the inequalities and exclusion and promoting equality and inclusion of people from diverse backgrounds in all areas of our work. We believe an inclusive society where everyone is treated with dignity and respect will not only benefit older people but will also help to develop greater social cohesion, tolerance, stability, and prosperity.

Age UK Wiltshire believes that harnessing the different life experiences, attributes, and contributions of individuals, will make us a more effective organisation in supporting older people and a better place to work or volunteer.

## **Our Strategy**

Our strategic plan builds on the achievements and successes of the charity in recent years and presents our plan for change, that will guide our organisation and people forward:

- ensure our business model is financially sustainable and can continue to support the changing needs of older people for years to come. This will require a more commercial approach to our funding model, with more services being offered at a cost to the client.
- an outcomes-based approach that enables us to demonstrate the true social impact we have and makes our volunteers and staff proud.
- a needs-based approach, reflecting the characteristics of our communities, ensuring priorities are driven by the needs of older people. Providing localised community support reliably, delivering on our commitments and ensuring our services are accessible to all older people.
- help us to engage and energise stakeholders by making it easier to understand what we do and the difference we make.
- become the recognized voice of older people, using our trusted brand and expertise to focus on services and provision that will ensure older people in Wiltshire can love later life.

## **Our Key Social Outcomes**

We are targeting five key social outcomes, which encapsulate our vision:

- Improved wellbeing – mental, emotional, and physical wellbeing.
- Increased participation in community – being active, socialising, able to maintain and develop life interests and skills - feeling connected.
- Reduced feeling of loneliness and social isolation through social support.
- More older people can remain living independently for longer and safer at home.
- Greater resilience – supporting and creating choice and control, increasing ability to deal with later life.

## **Our Services and Activities at Age UK Wiltshire**

### **Achievements and Performance**

#### **Accredited Information & Advice (I&A) Service**

Age UK Wiltshire provides an Information & Advice (I&A) service to older people living in Wiltshire and Swindon and to their carers and relatives. The team of paid staff and volunteers respond to a broad range of enquiries including benefit entitlement, applications and resolving disputes, housing, health and social care, legal affairs, general money advice, consumer issues, local services, and activities, struggles with daily living and everything in between.

The Information & Advice team supported 4,000 clients, engaging in 11,768 contacts either with the client or on behalf of them and helped realise over £2.1 million pounds a year in previously unclaimed benefits and grants – a huge amount which will make such a difference.

The Information and Advice service is the front door to the public and underpins the comprehensive approach we take in supporting our older population. An integrated approach and strong connections enable seamless two-way referrals with our other services including Wellbeing, Community Meals, Fitness & Friendship and the Living Well services, as well as external organisations.

Age UK Wiltshire holds the nationally recognised Advice Quality Standard (AQS) to further demonstrate the quality of the work delivered by our staff and volunteers.

We are grateful to the support of funding from:

EON to help people with Benefit advice with the aim of maximising the income of our clients, and to encourage uptake of Warm Home Discount to avoid the risk of fuel poverty.

Wiltshire Community Foundation to offer one-off grants to older people that are on an exceptionally low income and at risk of fuel poverty and/or struggling to keep their home warm during winter, through the Surviving Winter programme. From November 2022 the Community Foundation part-funded a Welfare Benefits Caseworker post, to increase capacity within the Information & Advice team.

Age UK national – The Building Resilience (M&G) and Later Life Goals projects (Masonic Charitable Foundation), enabled us to provide holistic advice and support to older people experiencing a significant life event such as illness, bereavement, need of care or moving house

Wessex Water, to promote uptake of the Wessex Water Pension Credit discount scheme whilst completing income maximisation work with our clients.

#### **Wellbeing and Befriending Service**

Access to the Wellbeing service starts with a 'Guided Conversation' to explore every aspect of the client's life which then help identify the cause of why they are feeling lonely and isolated. It also helps the client focus on what they would like to achieve with our support. Our volunteer Telephone Befrienders make weekly calls to people who are housebound or socially isolated.

#### **Living Well Service – Partnerships with GP Practices**

During 2022/23 we had four contracts, covering 16 surgeries, in Chippenham, Corsham, Box, Bradford on Avon and Sarum West. In each location an Age UK Wiltshire Senior Project Worker is

an integrated part of the surgery's multi-disciplinary teams. Patients with non-clinical needs are visited at home for a 'Guided Conversation.' This is an opportunity to find out what is important to the patient, what practical problems they are experiencing that require support to overcome, and if there is anything that the patient would like to do in the community which would increase their social connections.

The Living Well team provide a wrap-around service working with the patient themselves, whilst drawing on the expertise of other services within Age UK Wiltshire or work with other third-party organisations such as Dorset & Wiltshire Fire and Rescue Service, Wiltshire Warm & Safe, Alzheimer Support Wiltshire, Link, to name just a few.

The themes of support most commonly provided include:

- Finding help at home or personal care
- Access transport schemes and blue badge applications
- Housing options
- Falls prevention and Chiropody
- Income maximisation
- Social groups and exercise activities
- Aids and equipment

As the fiscal year ended the Service Level Agreement with Bradford on Avon Primary Care Network ended.

## **Fitness and Friendship Clubs**

The Age UK Wiltshire Fitness and Friendship (F&F) Clubs reach out to a section of the population that is less likely to feel at ease in a gym or leisure centre. The clubs are aimed at those who are at increased risk of falls, poor health due to lack of exercise and loneliness and social isolation. Inactivity and more sedentary lifestyles lead to an increased risk of falls, obesity, heart disease, and a decline in mental wellbeing. Our clubs build (or rebuild) client confidence to prevent a downward spiral that can occur after a fall, even where there is no hospital admission or minor injury. The club's format is a combination of low-impact exercises emphasizing friendship and having fun.

This year we opened two new clubs, ending the year with 15 clubs across Wiltshire and Swindon, with a further six clubs planned for 2023/24.

The clubs are supported through a five-year Service Level Agreement with Wiltshire & Swindon Sports Partnership (WASP), running from July 2022 to July 2027. We were also supported through the WASP Get Out Get Active project, and by Calne Town Council, Corsham Town Council, Warminster Town Council and Melksham Without Parish Council.

## **Travel Friends – Started July 2022**

During the fiscal year we started a pilot project with Age UK, where we supported people to travel independently and reconnect with their local communities, friends, and family, after the Covid pandemic. Volunteers worked with an older person over a brief period of time, to help them gain the confidence to access and understand bus/train timetables, as well as the community transport and Link schemes in their area. Travel Friends volunteers could also travel with the client at first, to help them feel confident to do so alone.



## **Home from Hospital – Ended June 2022**

Age UK Wiltshire received funding from Wiltshire Council to deliver a Home from Hospital (HfH) Service for Wiltshire residents, receiving referrals from Salisbury District Hospital (SDH), Royal United Hospital (RUH) in Bath, and Great Western Hospital (GWH) in Swindon and three community hospitals in Chippenham, Warminster, and Marlborough.

The Home from Hospital Service provided short-term support to Wiltshire residents, predominantly aged 60 plus, for up to 6 weeks following a stay in hospital. The services included a mixture of both practical and emotional support that together enabled older people to transition back home and regain their confidence and independence, reducing the likelihood of people becoming socially isolated or lonely and being readmitted to hospital.

The Age UK Wiltshire Home from Hospital contract ends at the end of June 2022. Age UK Wiltshire Board of Trustees spent a long time deliberating over the detail of the new contract but eventually made the exceedingly difficult decision to step away because the risk to the organisation was too great.

## **Community Welfare Visits Including a Hot Meal.**

The aim of the service is:

- Regular welfare checks to an older person, addressing any concerns or issues directly.
- The provision of an individually selected hot meal at lunchtime, delivered and plated to a client's desired location within their home.
- An interactive conversation with the older person.

The impact of the Covid pandemic very quickly materialised highlighting the sense of isolation and loneliness affecting older people in the community. This meant there was increase in demand and reliance upon the Community Welfare program.

We deliver a 7 day a week service across Swindon, Wiltshire, and Bath and Northeast Somerset. This service is valued by the customer and their families. Often, we are the only visitor they have to the home.

The service has continued to grow, and we completed over 47,000 visits, with the client base increasing 40% during the year. Most importantly we maintained direct face to face contact with many clients during the year. We continue to see a growing need for this service and expand it will continue to grow.

## **Future Plans**

With a growing 65+ population and a difficult financial climate the board recognise that our services are needed more than ever. Growth will come from expanding services and development of commercial activities (retail shops and community welfare visits).

As part of our retail shop strategy, we are planning to make some of the locations a local hub which could include a face-to-face advice service, retail shopping, a café, and a place to connect with others.

With the increasing cost of living, we continue to improve our offer with targeted information and advice and more accessible self-help materials, through our new hubs, and via email and phone. We continue to work with partner organisations to provide effective referrals.

We will develop services to help people stay more mobile and connected. Fitness and Friendship clubs will expand and develop activities for residents of sheltered housing schemes. These activities are aimed at helping prevent ill health both physical and mental health.

We plan to increase our home support services. Our research shows that there is a big demand for people to receive services to help them remain independent at home for longer. This will include handyperson services, shopping, gardening, befriending and travel support. The initial pilot in Melksham has proven successful, and we are looking to expand this service offering.

We also welcome the opportunity to work with Primary Care Networks to help support social needs of patients to help improve their health.

On the 1st of April 2023 Age UK Wiltshire merged with Age UK Southampton (company name Age UK Wessex). By bringing together the two organisations we are bringing about efficiencies and enables us to strengthen our offer across both organisations. We will develop information and advice service in Southampton and expand services in the Day Care centre. We will also look to offer new services to the Southampton area based on existing Age UK Wiltshire services.

## **Fundraising**

We were successful in securing donations from several grant-makers to support our Information and Advice service, Wellbeing and Telephone Befriending Programme and Fitness and Friendship Clubs.

Relationship building continues to be at the heart of our fundraising activities, and we remain incredibly grateful for the support we receive from individuals, our community, corporate organisations and grant-making trusts and foundations.

We provide various online tools, to allow friends of Age UK Wiltshire to make single or recurring donations online and raise awareness of the potential for people to leave us a legacy in their will via our website and promotional materials.

## **Supporters**

We would like to say thank you to all those organisations that provided a mix of financial and practical support to Age UK Wiltshire including:

- Age UK
- Wiltshire Council
- Wiltshire Community Foundation
- Wiltshire & Swindon Sports (WASP)
- The National Lottery Community Fund
- Friends and Forum
- Bradford on Avon and Melksham PCN
- Sarum West Locality PCN
- Hathaway Medical Practice
- Corsham Town Council
- Chippenham, Corsham, Box PCN
- Melksham Town Council
- Green Square Accord

### **Part 3 Financial Review**

We are reporting an operating deficit of £ (134,162) (2022: deficit £ (109,202)). The deficit was a continuation initially of a higher operating cost structure, along slightly less than expected grant revenue. By the final quarter of the fiscal year, the financial performance had shown significant improvement versus prior quarters, leading to an expectation of better financial performance in fiscal year 2023/24.

A robust financial reporting mechanism ensures Trustees regularly review income and expenditure against budget/forecast. This allows decisions to be made about the future direction of the charity and its activities in order that organisation and charitable objectives are achieved.

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided that in the light of the current investment climate and the future plans of the organisation to maintain the accounts as they stood. Reviewing of the investments is a constant process but it is acknowledged by the board that with interest rates as low as they are, there is currently little chance of improving our return.

The financial position of the charity remains robust, with unrestricted reserves of £478,567. The charity does still face significant challenges in generating new revenue streams to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of older people.

The defined benefit pension scheme was in surplus at the year-end due to changes in actuarial valuations. The £17,000 net asset is not recognised in the balance sheet as the charity is not entitled to any surplus on the wind up of the scheme.

### **Principal Risks and Uncertainties**

The charity has traditionally relied upon various sources of funding, including commissioned services and grant funding from trusts, foundations, and individuals. While these continue as current sources of income, we acknowledge that some revenue streams are potentially at greater risk due to reductions in funding to local authorities. We have therefore made a positive change in our strategy to increase our commercial activity and income. To mitigate this risk, we are:

- Increasing the paid for services
- Expanding and developing commercial opportunities including the addition of a retail portfolio in fiscal year 2024.
- Taking the opportunity to apply for new grant funding as it becomes available.
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves.
- Engaging with funders and contractual partners on a regular basis.
- Collaborating with other charitable organisations to make best use of resources and intellectual property; and
- Developing new ways of working to ensure Age UK Wiltshire remains relevant in an ever-changing environment.

### **Reserves Policy**

In compliance with the guidance from the Charity Commission, the trustees ensure that a financial risk assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed during the year and the level decided upon is maintained to enable Age UK Wiltshire to discharge all financial and pension liabilities in the event of closure.

In assessing the need for reserves the trustees consider:

1. The advisable funding to cover the plans to mitigate an unexpected cut in funding,
2. Specific funding for the development of new or expanded services, and
3. Specific reserves for identified long term liabilities.

For the 2022/2023 fiscal year the trustees have assessed the reserves needed, based upon the above criteria, as 3 to 6 months expenditure.

The total value of funds held at the balance sheet date was £552,893 (2022: £687,055). The value of restricted funds was £74,326 (2022: £63,176) Designated funds of £140,000 (2022: £140,000) are held to support specific future projects. The charity also holds £10,121 of funds that can only be realised by disposing of tangible fixed assets. Therefore, the free reserves of the charity are £328,446 (2022: £468,409).

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains unclear. Several services continue to be funded or part-funded from voluntary income, so we will seek additional income to further develop our services. We are looking to expand our commercial operations to raise enough income to sustain the charity going forward.

## **Part 4 – STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

### **Recruitment of Trustees**

The charity's board comprises a Chair and between three and seven other trustees. A trustee may be appointed by ordinary resolution of the charity or co-opted by the board. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and criminal record disclosures are obtained. Once elected, a trustee may serve for a period of three years and be eligible for re-election.

### **Induction and Training of Trustees**

On appointment, trustees attend induction training for trustees as well as organisation induction training and are given on-going support from fellow trustees and the company secretary. External training is used where relevant, together with appropriate publications (e.g. Charity Commission CC3).

### **Organisation Structure**

The board of trustees meets at least quarterly where it considers matters relating to the organisation's strategy, policy, monitoring performance, regulatory matters, and governance. In addition, it considers and if in agreement, ratifies recommendations made by subcommittees and any relevant working groups. A Chief Executive is appointed by the trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the scheme of delegation approved by the trustees for operational matters. This delegated authority was formally reviewed and updated in May 2022, and is due to be formally reviewed prior to May 2024.

## **Pay Policy for Senior Staff**

The senior management team comprises the trustees and key management personnel of the charity in charge of directing and controlling, running, and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year.

The pay of senior staff is managed in accordance with a scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually.

## **Risk Management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises:

- A formal quarterly review of the register of principal risks and uncertainties that the charity faces.
- The establishment of policies, systems, and procedures to mitigate those risks identified in the review, and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focussed on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

## **Fund-Raising Standards Information**

Relationship building continues to be at the heart of our fundraising activities, and we remain incredibly grateful for the support we receive from individuals, our community, corporate organisations and grant-making trusts and foundations. We rely on raising income from grant application, contracts, voluntary donations, and legacies

We have an option to make single or recurring donations online and raise awareness of the potential for people to leave us a legacy in their will via our website and promotional materials.

We do not use any third-party organisations to raise funds on our behalf. We are registered with the Fundraising Regulator and follow the Code of Fundraising Practice. We have no complaints about our fund-raising activity. Our fundraising activities do not carry out any direct marketing or contacting individuals.

## **Related Parties and Co-Operation with Other Organisations**

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. A Register of Interests is maintained and is readily available for inspection.

Age UK Wiltshire is one of approximately 125 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals. It is important to stress that we are an independent local charity run by local people for local people. The brand partnership with Age UK is as part of a federation and is NOT a branch structure. Age UK Wiltshire is not funded by the national charity except for specific project funding, and we continue to be entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Wiltshire are brought to the attention of policy makers, national, regional, and local, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity, and well-being.

### **Finally, and Most Importantly**

Age UK Wiltshire is only able to provide the huge amount of support that it does to older people across Wiltshire and Swindon by the selfless effort and dedication of all our staff and volunteers. Every single one of the team, whatever their role, contributes significantly to making life better for older people. We are also extremely grateful to our donors and funders for their support. On behalf of the board and the Chief Executive Officer a heartfelt, thank you!

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

Company law requires the trustees to prepare financial statements for each fiscal year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

## **AUDITORS**

The auditors, Sumer Audit, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 5<sup>th</sup> January 2024 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Richard Purchase', with a horizontal line underneath.

**Richard Purchase**

**Chair of Trustees**

## **Report of the Independent Auditors to the Members of**

### **Age UK Wiltshire**

#### **Opinion**

We have audited the financial statements of Age UK Wiltshire (the 'charitable company') for the year ended 31 March 2023 which comprise 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### **Basis for opinion**

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

#### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors 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.



## **Report of the Independent Auditors to the Members of**

### **Age UK Wiltshire**

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 this gives rise to a material misstatement in the financial statements themselves. 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

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

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

#### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

## Report of the Independent Auditors to the Members of

### Age UK Wiltshire

#### **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 a Report of the Independent Auditors 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.

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

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:

- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

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 the transactions reflected in the financial statements, the less likely we would become aware of it. Also, 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.

## Report of the Independent Auditors to the Members of

### Age UK Wiltshire

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

#### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



James Gare DChA FCA (Senior Statutory Auditor)  
for and on behalf of Sumer Audit  
Statutory Auditors  
Hermes House  
Fire Fly Avenue  
Swindon  
Wiltshire  
SN2 2GA

Date: 11 January 2024

**Age UK Wiltshire**

**Statement of Financial Activities**  
**for the Year Ended 31 March 2023**

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>						
Donations and legacies	3	40,142	-	322,116	362,258	194,531
<b>Charitable activities</b>						
Provision of services	6	699,441	-	31,077	730,518	853,103
Other trading activities	4	20,632	-	-	20,632	10,165
Investment income	5	<u>2,016</u>	<u>-</u>	<u>-</u>	<u>2,016</u>	<u>21</u>
<b>Total</b>		<u>762,231</u>	<u>-</u>	<u>353,193</u>	<u>1,115,424</u>	<u>1,057,820</u>
<b>EXPENDITURE ON</b>						
Raising funds	7	33,379	-	-	33,379	32,278
<b>Charitable activities</b>						
Provision of services	8	<u>865,164</u>	<u>-</u>	<u>342,043</u>	<u>1,207,207</u>	<u>1,128,744</u>
<b>Total</b>		<u>898,543</u>	<u>-</u>	<u>342,043</u>	<u>1,240,586</u>	<u>1,161,022</u>
<b>NET INCOME/(EXPENDITURE)</b>		(136,312)	-	11,150	(125,162)	(103,202)
<b>Other recognised gains/(losses)</b>						
Actuarial gains/(losses) on defined benefit schemes		<u>(9,000)</u>	<u>-</u>	<u>-</u>	<u>(9,000)</u>	<u>(6,000)</u>
<b>Net movement in funds</b>		(145,312)	-	11,150	(134,162)	(109,202)
<b>RECONCILIATION OF FUNDS</b>						
Total funds brought forward		<u>483,879</u>	<u>140,000</u>	<u>63,176</u>	<u>687,055</u>	<u>796,257</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>338,567</u></u>	<u><u>140,000</u></u>	<u><u>74,326</u></u>	<u><u>552,893</u></u>	<u><u>687,055</u></u>

The notes form part of these financial statements

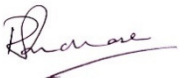
**Age UK Wiltshire (Registered number: 02121174)**

**Balance Sheet**  
**31 March 2023**

	Notes	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible assets	17	10,121	15,470
Investments	18	<u>1</u>	<u>1</u>
		10,122	15,471
<b>CURRENT ASSETS</b>			
Stocks	19	2,919	2,919
Debtors: amounts falling due within one year	20	212,451	78,443
Debtors: amounts falling due after more than one year	20	-	5,000
Cash at bank and in hand		<u>508,076</u>	<u>655,955</u>
		723,446	742,317
<b>CREDITORS</b>			
Amounts falling due within one year	21	(180,675)	(70,733)
		<u>542,771</u>	<u>671,584</u>
<b>NET CURRENT ASSETS</b>			
		<u>542,771</u>	<u>671,584</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		552,893	687,055
		<u>552,893</u>	<u>687,055</u>
<b>NET ASSETS</b>			
		<u>552,893</u>	<u>687,055</u>
<b>FUNDS</b>	24		
Unrestricted funds		478,567	623,879
Restricted funds		<u>74,326</u>	<u>63,176</u>
<b>TOTAL FUNDS</b>		<u>552,893</u>	<u>687,055</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 10 January 2024 and were signed on its behalf by:



.....  
R Purchase - Trustee

The notes form part of these financial statements

**Age UK Wiltshire**

**Cash Flow Statement**  
**for the Year Ended 31 March 2023**

	Notes	2023 £	2022 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(144,101)</u>	<u>(110,114)</u>
Net cash used in operating activities		<u>(144,101)</u>	<u>(110,114)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(5,794)	(9,346)
Interest received		<u>2,016</u>	<u>21</u>
Net cash used in investing activities		<u>(3,778)</u>	<u>(9,325)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(147,879)</u>	<u>(119,439)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>655,955</u>	<u>775,394</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>508,076</u>	<u>655,955</u>

The notes form part of these financial statements

Age UK Wiltshire

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2023

1. **RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2023 £	2022 £
<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	(125,162)	(103,202)
<b>Adjustments for:</b>		
Depreciation charges	11,143	12,677
Interest received	(2,016)	(21)
Increase in stocks	-	(263)
Increase in debtors	(129,008)	(6,723)
Increase/(decrease) in creditors	109,942	(3,582)
Difference between pension charge and cash contributions	<u>(9,000)</u>	<u>(9,000)</u>
<b>Net cash used in operations</b>	<u>(144,101)</u>	<u>(110,114)</u>

2. **ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.22 £	Cash flow £	At 31.3.23 £
<b>Net cash</b>			
Cash at bank and in hand	<u>655,955</u>	<u>(147,879)</u>	<u>508,076</u>
	<u>655,955</u>	<u>(147,879)</u>	<u>508,076</u>
<b>Total</b>	<u>655,955</u>	<u>(147,879)</u>	<u>508,076</u>

The notes form part of these financial statements

## Age UK Wiltshire

### Notes to the Financial Statements for the Year Ended 31 March 2023

#### 1. GENERAL INFORMATION

Age UK Wiltshire is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address and principal activities can be found in the Trustees' Report.

#### 2. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest pound.

##### **Going concern**

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

The charity has net assets of £552,893 at the year end. The charity has a cash balance of £508,076. There was a net decrease in funds for the year of £134,162. Although the charity made a deficit of £145,312 on unrestricted funds, the balance sheet remains strong. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment the trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

##### **Preparation of consolidated financial statements**

The financial statements contain information about Age UK Wiltshire as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK Wiltshire Trading Limited, ceased trading on 1 April 2018.

##### **Critical accounting judgements and key sources of estimation uncertainty**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### Critical accounting estimates and assumptions

The charitable trust makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

The present value of the Age UK Retirement Benefits Pension Scheme defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate. Any changes in these assumptions, which are disclosed in note on Employee Benefit Obligations, will impact the carrying amount of the pension liability.

Furthermore a roll forward approach which projects results from the latest full actuarial valuation performed at 31 March 2022 has been used by the actuary in valuing the pensions liability at 31 March 2023. Any differences between the figures derived from the roll forward approach and a full actuarial valuation would impact on the carrying amount of the pension liability.

##### Critical areas of judgement

None



**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2023**

**2. ACCOUNTING POLICIES - continued**

**Income**

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

For legacies, entitlement is taken as the earlier of the date on which either: 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 Trust 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 from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

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

Trading income is included in incoming resources in the SOFA and trading costs are included in resources expended.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Fixed assets costing in excess of £500 (per individual item) are capitalised. Computer equipment will be written off over three years on a straight line basis and fixtures and fittings written off over four years on a straight line basis.

**Investments**

Investments in subsidiaries are measured at cost less impairment.

**Stocks**

Stocks are valued at the lower of cost and net realisable value.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

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.

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

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## Age UK Wiltshire

### Notes to the Financial Statements - continued for the Year Ended 31 March 2023

#### 2. ACCOUNTING POLICIES - continued

##### **Pension costs and other post-retirement benefits**

The Charity participates in the Age UK Retirement Benefits Scheme which, with effect from 1st October 2001, has a defined contribution section and a defined benefit section. The defined benefit section of the scheme closed to future accrual on 30 November 2008.

##### Defined contribution section

The assets of the scheme are held separately from those of the Charity in an independently administered fund. The costs of the defined contribution arrangements are charged as incurred.

##### Defined benefits section

The expected costs of providing pensions under the defined benefit scheme, as calculated periodically by professionally-qualified actuaries, are charged to the SOFA so as to spread the cost over the service life of the employees. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

##### **Donated goods, services and facilities**

Donated goods, services and 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 by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated goods, 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.

##### **Financial instruments**

The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

##### **Operating leases**

Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

#### 3. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations and grants	358,864	155,586
Legacies	<u>3,394</u>	<u>38,945</u>
	<u>362,258</u>	<u>194,531</u>

#### 4. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Hall hire	<u>20,632</u>	<u>10,165</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**5. INVESTMENT INCOME**

	2023	2022
	£	£
Deposit account interest	<u>2,016</u>	<u>21</u>

**6. INCOME FROM CHARITABLE ACTIVITIES**

	2023	2022
	£	£
Grants	31,077	56,674
Income from charged for services to beneficiaries of the charity	26,122	17,421
Living Well service	133,646	120,986
Home from Hospital service	110,722	282,057
Community meals	<u>428,951</u>	<u>375,965</u>
	<u>730,518</u>	<u>853,103</u>

Activity				2023	2022
	Grants	Fees	Contract	£ Total	£ Total
Core services	-	-	-	-	96
Information & Advice	31,077	-	-	31,077	56,674
Fitness & Friendship	-	16,432	-	16,432	7,972
Living Well	-	-	133,646	133,646	120,986
Gardening	-	9,690	-	9,690	9,353
Home from Hospital	-	-	110,722	110,722	282,057
Community meals	-	<u>428,951</u>	-	<u>428,951</u>	<u>375,966</u>
Total	<u>31,077</u>	<u>455,073</u>	<u>244,368</u>	<u>730,518</u>	<u>853,103</u>

**7. RAISING FUNDS**

**Raising donations and legacies**

	2023	2022
	£	£
Support costs	<u>33,379</u>	<u>32,278</u>

**8. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 9)	Grant funding of activities (see note 10)	Support costs (see note 11)	Totals
	£	£	£	£
Provision of services	<u>818,293</u>	<u>75,300</u>	<u>313,614</u>	<u>1,207,207</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**9. DIRECT COSTS OF CHARITABLE ACTIVITIES**

Analysis of direct costs

				2023 £	2022 £
Activity	Direct staff costs	Other direct costs	Support costs	Total	Total
Information & Advice	88,642	3,999	34,380	127,021	117,225
Fitness & Friendship	28,640	15,258	19,658	63,556	44,948
Living Well	109,182	4,637	44,435	158,254	127,697
Gardening	7,406	7,406	3,360	18,172	11,517
Home from Hospital	50,561	11,759	24,267	86,587	252,555
Community meals	237,383	227,753	150,564	615,700	503,208
Wellbeing	24,464	338	10,159	34,961	27,538
Travel friends	267	598	26,791	27,656	-
Other	-	-	-	-	20,478
<b>Total</b>	<b>546,545</b>	<b>271,748</b>	<b>313,614</b>	<b>1,131,907</b>	<b>1,105,166</b>
Grants payable (note 10)	-	75,300	-	75,300	23,578
<b>Total</b>	<b>546,545</b>	<b>347,048</b>	<b>313,614</b>	<b>1,207,207</b>	<b>1,128,744</b>

Basis of allocation of support costs: Percentage of staff time

**10. GRANTS PAYABLE**

	2023 £	2022 £
Provision of services	<u>75,300</u>	<u>23,578</u>

The total grants paid to individuals during the year was as follows:

	2023 £	2022 £
Grants to individuals	<u>75,300</u>	<u>23,578</u>

**11. SUPPORT COSTS**

	Management £	Governance costs £	Totals £
Raising donations and legacies	33,379	-	33,379
Provision of services	<u>303,429</u>	<u>10,185</u>	<u>313,614</u>
	<u>336,808</u>	<u>10,185</u>	<u>346,993</u>

Analysis of support costs

	2023 £	2022 £
Staff costs	206,817	173,550
Premises	16,758	15,558
Office costs and sundries	102,090	82,057
Depreciation	11,143	12,677
Governance costs	<u>10,185</u>	<u>9,597</u>
	<u>346,993</u>	<u>293,439</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**12. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Auditors' remuneration	10,185	9,597
Depreciation - owned assets	11,143	12,677
Operating leases - land and buildings	16,260	15,480
Operating leases - other	<u>40,027</u>	<u>28,469</u>

**13. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

**Trustees' expenses**

One trustee claimed travel expenses totalling £62 (2022: none)

**14. STAFF COSTS**

	2023	2022
	£	£
Wages and salaries	653,654	658,951
Social security costs	37,435	36,269
Other pension costs	<u>62,273</u>	<u>57,431</u>
	<u>753,362</u>	<u>752,651</u>

The average monthly number of employees during the year was as follows:

	2023	2022
Direct charitable	23	20
Management and administration	<u>5</u>	<u>5</u>
	<u>28</u>	<u>25</u>

No employees received emoluments in excess of £60,000.

The average full-time equivalent staff numbers are 21. The charity also has a number of casual employees. The average number employed were 23 for the FTE was 8.

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 4. The total employee benefits of the key management personnel of the charity were £136,802 (2022: £142,222).

**15. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	75,435	-	119,096	194,531
<b>Charitable activities</b>				
Provision of services	796,429	-	56,674	853,103
Other trading activities	10,165	-	-	10,165
Investment income	<u>21</u>	<u>-</u>	<u>-</u>	<u>21</u>
<b>Total</b>	<u>882,050</u>	<u>-</u>	<u>175,770</u>	<u>1,057,820</u>

**EXPENDITURE ON**

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**15. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £
Raising funds	32,278	-	-	32,278
<b>Charitable activities</b>				
Provision of services	<u>891,241</u>	<u>-</u>	<u>237,503</u>	<u>1,128,744</u>
<b>Total</b>	<u>923,519</u>	<u>-</u>	<u>237,503</u>	<u>1,161,022</u>
<b>NET INCOME/(EXPENDITURE)</b>	(41,469)	-	(61,733)	(103,202)
<b>Other recognised gains/(losses)</b>				
Actuarial gains/(losses) on defined benefit schemes	<u>(6,000)</u>	<u>-</u>	<u>-</u>	<u>(6,000)</u>
<b>Net movement in funds</b>	(47,469)	-	(61,733)	(109,202)
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	<u>531,348</u>	<u>140,000</u>	<u>124,909</u>	<u>796,257</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>483,879</u>	<u>140,000</u>	<u>63,176</u>	<u>687,055</u>

**16. GOVERNMENT GRANT INCOME**

	2023 £	2022 £
Wiltshire Council	25,000	15,000

There were no unfulfilled conditions or other contingencies attached to these grants/contracts. The charity has not directly benefited from any other forms of government assistance.

**17. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2022	20,212	22,872	43,084
Additions	<u>-</u>	<u>5,794</u>	<u>5,794</u>
At 31 March 2023	<u>20,212</u>	<u>28,666</u>	<u>48,878</u>
<b>DEPRECIATION</b>			
At 1 April 2022	12,016	15,598	27,614
Charge for year	<u>5,053</u>	<u>6,090</u>	<u>11,143</u>
At 31 March 2023	<u>17,069</u>	<u>21,688</u>	<u>38,757</u>
<b>NET BOOK VALUE</b>			
At 31 March 2023	<u>3,143</u>	<u>6,978</u>	<u>10,121</u>
At 31 March 2022	<u>8,196</u>	<u>7,274</u>	<u>15,470</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**18. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
<b>MARKET VALUE</b>	
At 1 April 2022 and 31 March 2023	1
<b>NET BOOK VALUE</b>	
At 31 March 2023	<u>1</u>
At 31 March 2022	<u>1</u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

**Age UK Wiltshire Trading Limited**

Registered office:

Nature of business: Dormant

	%
Class of share:	holding
Ordinary	100

**19. STOCKS**

	2023	2022
	£	£
Stocks	<u>2,919</u>	<u>2,919</u>

**20. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
	£	£
Trade debtors	167,045	44,249
Prepayments and accrued income	<u>45,406</u>	<u>34,194</u>
	<u>212,451</u>	<u>78,443</u>

**DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2023	2022
	£	£
Accrued income	<u>-</u>	<u>5,000</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**21. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2023	2022
	£	£
Trade creditors	18,787	28,878
Social security and other taxes	11,637	10,112
Other creditors	2,144	722
Deferred income	120,124	-
Accrued expenses	<u>27,983</u>	<u>31,021</u>
	<u>180,675</u>	<u>70,733</u>

Deferred income of £120,124 relates to income received in advance for 23/24.

**22. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	28,249	15,548
Between one and five years	<u>36,890</u>	<u>1,722</u>
	<u>65,139</u>	<u>17,270</u>

**23. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Designated funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£	£
Fixed assets	10,121	-	-	10,121	15,470
Investments	1	-	-	1	1
Current assets	509,120	140,000	74,326	723,446	742,317
Current liabilities	<u>(180,675)</u>	<u>-</u>	<u>-</u>	<u>(180,675)</u>	<u>(70,733)</u>
	<u>338,567</u>	<u>140,000</u>	<u>74,326</u>	<u>552,893</u>	<u>687,055</u>

**24. MOVEMENT IN FUNDS**

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	483,879	(145,312)	338,567
Dilapidations	40,000	-	40,000
IT equipment	25,000	-	25,000
Strategic Development	25,000	-	25,000
Business Development	<u>50,000</u>	<u>-</u>	<u>50,000</u>
	623,879	(145,312)	478,567
<b>Restricted funds</b>			
Legacies & Special Purposes	35,926	-	35,926
Home from Hospital	-	28,900	28,900
Well Being	5,000	(5,000)	-
Wiltshire Community Foundation - Surviving Winter	15,000	(15,000)	-
Fitness and Friendship	-	9,500	9,500
Wessex water	2,250	(2,250)	-
Information and advice	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	<u>63,176</u>	<u>11,150</u>	<u>74,326</u>
<b>TOTAL FUNDS</b>	<u>687,055</u>	<u>(134,162)</u>	<u>552,893</u>



**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**24. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	762,231	(907,543)	-	(145,312)
Age Concern Defined Benefit Pension Fund	-	9,000	(9,000)	-
	762,231	(898,543)	(9,000)	(145,312)
<b>Restricted funds</b>				
Home from Hospital	44,350	(15,450)	-	28,900
Well Being	-	(5,000)	-	(5,000)
Building resilience	31,688	(31,688)	-	-
Later Life Goals	13,992	(13,992)	-	-
Wiltshire Community Foundation - Surviving Winter	97,052	(112,052)	-	(15,000)
Wiltshire Council household support grant	25,000	(25,000)	-	-
Fitness and Friendship	40,059	(30,559)	-	9,500
Wessex water	5,000	(7,250)	-	(2,250)
Information and advice	11,815	(16,815)	-	(5,000)
Community meals	1,835	(1,835)	-	-
Travel friends	40,326	(40,326)	-	-
Wiltshire Celebrate Jubilee	9,916	(9,916)	-	-
Warm homes	32,160	(32,160)	-	-
	353,193	(342,043)	-	11,150
<b>TOTAL FUNDS</b>	<u>1,115,424</u>	<u>(1,240,586)</u>	<u>(9,000)</u>	<u>(134,162)</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**24. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
<b>Unrestricted funds</b>			
General fund	534,348	(50,469)	483,879
Age Concern Defined Benefit Pension Fund	(3,000)	3,000	-
Dilapidations	40,000	-	40,000
IT equipment	25,000	-	25,000
Strategic Development	25,000	-	25,000
Business Development	50,000	-	50,000
	<u>671,348</u>	<u>(47,469)</u>	<u>623,879</u>
<b>Restricted funds</b>			
Legacies & Special Purposes	35,926	-	35,926
Activities - Development Projects	248	(248)	-
Salisbury Health Activities	1,700	(1,700)	-
Well Being	-	5,000	5,000
Chippenham Borough Lands	3,254	(3,254)	-
National Lottery Community Fund	37,304	(37,304)	-
WASP - GOGA project	25,913	(25,913)	-
Wiltshire Community Foundation - Surviving Winter	15,564	(564)	15,000
Retain Healthcare (Click & Connect)	5,000	(5,000)	-
Wessex water	-	2,250	2,250
Information and advice	-	5,000	5,000
	<u>124,909</u>	<u>(61,733)</u>	<u>63,176</u>
<b>TOTAL FUNDS</b>	<u>796,257</u>	<u>(109,202)</u>	<u>687,055</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**24. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	882,050	(932,519)	-	(50,469)
Age Concern Defined Benefit Pension Fund	-	9,000	(6,000)	3,000
	882,050	(923,519)	(6,000)	(47,469)
<b>Restricted funds</b>				
Activities - Development Projects	-	(248)	-	(248)
Salisbury Health Activities	-	(1,700)	-	(1,700)
Well Being	10,250	(5,250)	-	5,000
Chippenham Borough Lands	-	(3,254)	-	(3,254)
EoN	32,674	(32,674)	-	-
Building resilience	29,250	(29,250)	-	-
Later Life Goals	24,000	(24,000)	-	-
National Lottery Community Fund	-	(37,304)	-	(37,304)
WASP - tackling inequality	5,926	(5,926)	-	-
WASP - GOGA project	5,063	(30,976)	-	(25,913)
Wiltshire Community Foundation - Surviving Winter	36,125	(36,689)	-	(564)
Retain Healthcare (Click & Connect)	-	(5,000)	-	(5,000)
Wiltshire Council household support grant	7,882	(7,882)	-	-
Fitness and Friendship	11,100	(11,100)	-	-
Wessex water	3,000	(750)	-	2,250
Information and advice	10,250	(5,250)	-	5,000
Chippenham Fitness and Friendship club	250	(250)	-	-
	175,770	(237,503)	-	(61,733)
<b>TOTAL FUNDS</b>	<b>1,057,820</b>	<b>(1,161,022)</b>	<b>(6,000)</b>	<b>(109,202)</b>

Information on material funds:

**Legacies & Special Purposes** - This fund receives monies given for special restricted purposes and can only be used as specified by the donor.

**Living Well Services** – this funding is to provide support to patients in PCN's (GP surgeries). This was across 18 GP surgeries.

**Activities** - Development Projects: Grants received to support development and expansion of the Fitness and Friendship clubs and to purchase new equipment. Received from Town Councils and Sport England via WASP.  
Well Being: Service - offering older people who have been identified as being lonely, isolated, lacking in confidence or requiring support to access community activities assistance to make steps to improve their personal sense of wellbeing. Funding supplied by benefactors who wish to remain anonymous, Town Councils and foundation trusts.

**Age UK National**

The follow projects were supported via funds secured via Age UK nationally:

Building resilience - funding to help improve the wellbeing of older people.

Later life goals - funding to provide one to one advice and support to old people, specifically targeting those experiencing a significant life event.

EON - to provide benefits entitlement checks to older people living in Wiltshire who may be eligible for a discount on utility costs under the government's Warm Home Discount Scheme.

Cost Of Living – funding to help support the organisation to be able to help older people with the recent increases in cost of living.

The Big Knit – a fund raising project linked to knitted bottle cap covers for Innocent drinks.

Travel friends - funding to pair clients up with their own Travel Friend who can accompany clients on any type of journey - whether it's by foot, public transport, community transport or taxi - and will help clients build the confidence to travel independently.

**Age UK Wiltshire**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2023**

**24. MOVEMENT IN FUNDS - continued**

**Wiltshire Community Foundation**

The following funds were awarded via Wiltshire Community Foundation:

Surviving winter grant - to provide winter fuel grants to older people in receipt of means tested benefits.

Arts Council funding to support an arts project around the Jubilee.

Funding from Wessex Water to support advice on pension credit.

**Wiltshire Council**

The following funds were secured from Wiltshire Council:

Household support grant, funding to provide grants to households to help support people get a Welfare check and hot meal.

Discharge from hospital funding to provide a welfare check, and a hot meal for older people recently discharged from hospital.

**25. EMPLOYEE BENEFIT OBLIGATIONS**

**Defined benefit scheme**

Age UK Wiltshire is a member of the Age UK Retirement Benefits Scheme which operates a defined benefit pension arrangement. The disclosures below relate to the Age Concern Section of the scheme, this section of the scheme closed to further accrual on 30 November 2008. The Scheme provides benefits based on salary at their date of leaving the Scheme and length of service.

A full actuarial valuation of the Scheme as at 31 March 2022 is in progress and the initial results of this valuation have been updated to 31 March 2023 by a qualified independent actuary. The expected Employer contributions for the year ending 31 March 2024 are £11k. These contributions include an allowance for administration expenses and PPF levies. The initial results of the latest funding valuation at 31 March 2022 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method.

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**25. EMPLOYEE BENEFIT OBLIGATIONS - continued**

The amounts recognised in the Balance Sheet are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Present value of funded obligations	(269,000)	(334,000)
Fair value of plan assets	<u>286,000</u>	<u>357,000</u>
	17,000	23,000
Present value of unfunded obligations	-	-
Asset not recognised	<u>(17,000)</u>	<u>(23,000)</u>
Deficit	-	-
Net liability	<u>-</u>	<u>-</u>

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Current service cost	-	-
Past service cost	-	-
Administration expenses	<u>2,000</u>	<u>2,000</u>
	<u>2,000</u>	<u>2,000</u>
Actual return on plan assets	<u>(65,000)</u>	<u>14,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Opening defined benefit obligation	334,000	348,000
Interest cost	9,000	7,000
Actuarial losses/(gains)	(59,000)	(10,000)
Benefits paid	<u>(15,000)</u>	<u>(11,000)</u>
	<u>269,000</u>	<u>334,000</u>

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Opening fair value of scheme assets	357,000	345,000
Contributions by employer	11,000	11,000
Interest income	9,000	7,000
Actuarial gains/(losses)	(74,000)	7,000
Benefits paid	(15,000)	(11,000)
Administration costs incurred	<u>(2,000)</u>	<u>(2,000)</u>
	<u>286,000</u>	<u>357,000</u>

**Age UK Wiltshire**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2023**

**25. EMPLOYEE BENEFIT OBLIGATIONS - continued**

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2023	2022
	£	£
Actuarial gains/(losses)	-	17,000
Change in effect of the asset ceiling	<u>6,000</u>	<u>(23,000)</u>
	<u>6,000</u>	<u>(6,000)</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2023	2022
Equities	9.10%	16.70%
Diversified growth fund	4.80%	12.60%
Infrastructure	13.00%	9.50%
Matching assets-bonds & gilts	70.20%	59.90%
Cash	<u>2.90%</u>	<u>1.30%</u>
	<u>100.00%</u>	<u>100.00%</u>

The £17,000 net asset is not recognised in the balance sheet. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2023	2022
Discount rate	4.85%	2.80%
CPI inflation	2.45%	2.80%
Future pension increases (RPI 3-5)	3.70%	3.60%
Future pension increases (RPI 2.5)	2.10%	2.50%
RPI inflation	3.25%	3.60%

Mortality	2023	2022
Life expectancy for male currently aged 65	21.8 years (age 86.8)	22.1 years (age 87.1)
Life expectancy for female currently aged 65	23.8 years (age 89.5)	24.5 years (age 89.5)
Life expectancy for male currently aged 45	23.1 years (age 88.1)	23.1 years (age 88.1)
Life expectancy for female currently aged 45	25.2 years (age 90.2)	25.6 years (age 90.6)

Allowance has been made for members to exchange 70% of the maximum cash allowance available upon retirement.

**Defined contribution scheme**

The pension cost charge represents contributions payable by Age UK Wiltshire to the fund and amounted to £62,273 (2022, £57,431). At 31 March 2023 £334 (2022: £387) of contributions were payable.

**Age UK Wiltshire**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2023**

**26. RELATED PARTY DISCLOSURES**

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

There were no related party transactions for the year ended 31 March 2023.

**27. POST BALANCE SHEET EVENTS**

On April 1st, 2023, Age UK Wessex (Southampton), and Age UK Wiltshire executed an agreement for Age UK Wiltshire to assume management control of their operations. These operations have now been fully integrated into Age UK Wiltshire. The staff transferred under TUPE. The integration including transferring all remaining assets from Age UK Wessex will be completed prior to fiscal year end 2024.

During the 2nd half of 2023, Age UK Wiltshire began investing significant effort and monies into creating an additional revenue source for the charity from the opening of retail shop / hubs in and around Wiltshire. Currently it is expected that 3 shops / hubs will be operational by March 2024, located in towns like Marlborough, Salisbury, and Bradford on Avon, with more planned for the remainder of 2024.