

Mr J Kirby
Age UK Wiltshire
c/o Wiltshire Citizens Advice
New Park street
Devizes
SN10 1DY

Our ref: SGF/HW/IMB/314900 & 314902

3rd January 2020

Dear Julian

Thank you for returning the signed accounts to me. I now have pleasure in enclosing your official copy of the accounts for Age UK Wiltshire and Age UK Wiltshire Trading Ltd. I can confirm that I have submitted the accounts to Companies House and I have emailed Amanda a PDF to upload to the charity commission.

Kind regards

Yours sincerely



Heather Weeks
e-mail: heather.weeks@monahans.co.uk

REGISTERED COMPANY NUMBER: 2121174
(England and Wales)

REGISTERED CHARITY NUMBER: 800912

Report of the Trustees and
Financial Statements for the
Year Ended 31 March 2019
for
Age UK Wiltshire

Age UK Wiltshire
Annual Review and Accounts 2018-2019

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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 2019. 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 2015).

Company registered number: 2121174 (England and Wales)

Charity registered number: 800912

Registered Office:

The Wool Shed
New Park Street
Devizes
SN10 1DY

2nd Office:

New Street Chambers
15 New Street
Salisbury
SP1 2PH

Company Secretary

Julian Kirby

Trustees and Directors

Daphne Pullen	Chair	Appointed	11/05/16	Chair from 18/10/16
Pauline Oliver	Vice Chair	Appointed	11/05/16	
Peter Backhouse	Treasurer	Appointed	26/06/13	
David Evans		Resigned	13/05/19	
David King		Appointed	08/05/18	
Emma Taylor		Appointed	08/05/18	
Alaina Harle		Appointed	08/05/18	
Kevin Fairman		Appointed	10/07/19	
Elizabeth Gardner		Appointed	10/07/19	
Susan Wright		Resigned	01/04/18	

Independent Examiner

SG Fraser FCA
MHA Monahans
38-42 Newport Street
Swindon
Wiltshire
SN1 3DR

Solicitors

Wansbroughs
Northgate Street
Devizes
Wiltshire
SN10 1JX

Bankers

Lloyds Bank plc
38 Market Place
Devizes
Wiltshire
SN10 1JD

Senior Management Personnel

Julian Kirby	Chief Executive Officer
Simon Billingham	Director of Services
Amanda Whipp	Finance Manager*
Matthew Morrison-Clarke	Director of Paid for Services*
Pippa Webster	Area Manager South
John Truss	Programmes Manager

*Employment costs are shared jointly by Age UK Wiltshire and Age UK Bath & North East Somerset.

Part 2 - ABOUT OUR CHARITY

OBJECTIVES AND ACTIVITIES

Our Charitable Objectives

Age UK Wiltshire (AUKW) is an independent local Charity committed to addressing the ever-increasing challenges experienced by older people in our community. The Charity was originally established in 1949 as the Wiltshire Older People's Welfare Committee and has been working across the County ever since. The Charity is managed by a board of trustees who have a wealth of experience in the voluntary, health, and social care sectors. Our services are provided by a small team of paid employees and a team of around 250 volunteers.

For many older people, life today can be daunting, particularly in coping with the general pace of the community and the impact of advancing technologies. We know there are many circumstances which reduce older people's ability to participate in the community. These include difficulties with physical and mental health, money worries, caring responsibilities and bereavement. Some or all these circumstances may lead to a negative impact on an older person's wellbeing. The size of the challenge is perhaps best explained by the fact that across the UK within the next two decades the total number of people aged 65 years 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: ONS 2016).

As an organisation we seek to fulfil our charitable objectives through the provision of services and by campaigning with, for, and on behalf of older people. In furtherance of our objectives we work in partnership and collaboration 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

The board of trustees recognise 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.

Our Commitment to Diversity & Social Inclusion

As an organisation we are committed to tackling inequality stemming from discrimination based on age, disability, domestic circumstances, ethnic or national origin, gender, nationality, political affiliation, race, religion or belief, responsibility for dependents, sexual orientation or trade union membership. In adopting an approach that embraces diversity. 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. Age UK Wiltshire aims to treat people fairly with both respect and dignity and believes discrimination denies the core principles of human rights and equality, is unacceptable and should be opposed.

Our Strategy

Our current strategy has been in place since 2016/17 and is in its third and final year. This strategy has guided the development of the Charity and includes the following Strategic Aims:

1. To identify and respond to the needs and concerns of older people in Wiltshire and Swindon.
2. To build an organisation that is attractive, valued, agile and effective.
3. To create an organisation that is financially sustainable through the acquisition of diverse and ethical funding streams.
4. To become a key Strategic Partner (the 'go to' organisation) of the major statutory, non-statutory and Voluntary and Community Sector organisations which affect the lives of older people in Swindon and Wiltshire.
5. To ensure that the voices of older people in Wiltshire and Swindon, collectively and individually, are heard and responded to.
6. To develop ways of working with older people and their communities that make best use of their strengths and assets, making lives more vibrant, communities more resilient and less reliant on statutory services.

The Board of trustees is currently consulting on what should be in the next iteration of the plan whilst continuing to build upon the major achievements since 2016.

ACHIEVEMENTS AND PERFORMANCE

Services and Activity Highlights

During the period covered by this report the Charity has continued to transform not only *what* it does, but also *how* it operates as an organisation. As well as providing a range of services to and for older people the Charity organises or supports many events and activities. The following is a brief description of some of the highlights.

Information and Advice Service

The Charity provides an Information & Advice (I&A) service to people living in Wiltshire and Swindon aged 65+ and to their carers and relatives. Age UK Wiltshire is one of very few organisations that still provides a face to face service for those older people who struggle to access the support they need by telephone or internet.

The Service is based in Devizes and Salisbury and is delivered by three paid members of staff and 52 volunteers. The volunteer team consists of 16 office-based advisers, eight office-based Information Receptionists and 25 community-based volunteers. Additionally, we have two specialist legal affairs volunteers (office and community based) and one specialist benefits appeals volunteer (office and community based). The service deals with a vast range of enquiries including benefit entitlement, applications and resolving disputes; housing; health and social care; legal affairs; general money advice; local services and activities; struggles with daily living and everything in between.

In 2018/19, our I&A service had contact with 4,046 people. Clients have presented us with increasingly complex problems that required a higher level of service than simply providing information and signposting. On average we needed to engage twice with a client in order to help them resolve their issue, but some clients needed multiple interventions to reach a satisfactory conclusion.

During the year the Devizes service moved to a different location in Devizes and now shares office space with Wiltshire Citizens Advice on 3 days a week (appointments and drop-ins) as well as a telephone and email service 5 days a week. The Salisbury office provides face to face, email and a telephone service over 4 ½ days a week from an office shared with Carers Support Wiltshire. There is clearly a huge benefit from working alongside two of our partner charities.

Predominantly clients contact us by phone (4,449 contacts by phone in 2018/19) however we recognise the desire for older people to receive face to face advice and have increased our capacity to deliver help in the following ways:

Office visits- We have interview areas that allow us to see 2-3 clients at any one time at each of our offices. In 2018/19 we had over 1,449 office visits from older people.

Home visits- Throughout 2018/19 on average our highly trained and dedicated team of Home Visiting volunteers visited more than two older people every working day

Outreach- Wiltshire is a rural county and we recognise the need for us to get “out and about”. We attend events and give talks whenever possible to meet and engage with older people and discuss any concerns they may have.

Specialist legal affairs service – individual tailored advice on legal affairs in the areas of Lasting Powers of Attorney, wills and probate. This is offered from the Devizes office or, in certain circumstances, in a client’s home. This is currently a free service with users invited to make a donation to charitable funds if they so wish.

Specialist benefits appeals service – older people are supported through appeals against judgements relating to certain statutory benefits. They are supported and guided through the process on an individual basis. Offered from the Devizes office or, in certain circumstances, in a client’s home depending on where they live.

Specialist Money Advice Clinic (MAC) service - individual tailored advice on budgeting, income maximisation, improving financial capability and where to access help dealing with debts. Offered from the Devizes or Salisbury office or, in certain circumstances, a client’s home depending on where they live.

The Age UK Wiltshire I&A service works seamlessly with the organisations other services including Wellbeing, Home from Hospital, and five Living Well services based in GP surgeries across the county. Each service refers clients into the I&A service, if issues are identified, thus creating a truly holistic solution for older people.

Following the success in retaining the Age UK Quality of Advice award last year, the I&A service continues to implement the requirements of the Programme in all the work that it does. The award led to Age UK Wiltshire being awarded the nationally recognised Advice Quality Standard (AQS) to further demonstrate the quality of the work delivered by our staff and volunteers.

In the past year we have also rolled out a number of additional projects for which we have received specific grant funding to deliver, over and above our regular service. These projects include:

Benefit Take Up (October 2018-March 2019)- £27,280 Funded by Eon/First Utility

This project required us to deliver 440 benefit advice sessions with the aim of maximising the income of our clients, and to encourage uptake of the Warm Home Discount. Most advice sessions were conducted face to face where we were able to explore the client’s wider situation, identify any issues and offer solutions.

Clients helped: 232

Benefits identified: £572,878.28

Warm & Well (November 2018 - November 2019) - £18,250 per year

Funded by Npower

This is a 3-year project which commenced in November 2016 and requires us to provide income maximisation advice and tips on keeping warm during the winter. The majority of this advice is provided in people's homes to ensure the advice is tailored to the individual circumstances, with 75% of people being helped through a home visit.

Clients helped: 512

Benefits identified: £1,607,785.45

Ambitions for later Life (June 2018-June 2019)- £21,000 per year Funded by Santander

This is a 3-year project which commenced in June 2016. It provides for advice and support to older people experiencing a significant life event such as illness, bereavement, need of care or moving to a new home. The project has seen many positive outcomes with clients reporting greater peace of mind as a result of our help.

Clients helped: 901

Benefits identified: £982,459.12

We would not be able to deliver our service without the support of individuals, groups and organisations within Wiltshire and throughout the UK. We would like to say a big thank you to our supporters who provided us with financial and practical support throughout 2018/19. These include amongst many others:

- ✓ Wiltshire Council
- ✓ Swindon Borough Council
- ✓ Wiltshire Clinical Commissioning Group
- ✓ Morris Beneficent Fund
- ✓ Health Education England
- ✓ Eon
- ✓ First City Nursing
- ✓ Innocent Drinks
- ✓ Npower
- ✓ Santander
- ✓ Age UK
- ✓ All our clients and supporters who gave individual donations
- ✓ Our "army" of knitters who supplied thousands of smoothie hats.

Living Well Service

Five locations (Salisbury, Chippenham; Bradford on Avon, Sarum West and Devizes) continue to benefit from an Age UK Wiltshire worker being part of the older people's teams within surgeries in those areas. The teams generally meet weekly or fortnightly and can consist of care coordinators, pharmacists, practice nurses, GP's and the Age UK Wiltshire workers. Patients with non-clinical needs are allocated to the Age UK Wiltshire project worker to arrange a home visit to complete a 'Guided Conversation' which is an opportunity to find out what is important to the patient, what practical problems they are experiencing that require help and support to overcome and if there is anything that the patient would like to do in the community which would increase their social connection.

The Living Well project workers provide a wrap-around service working with the patient themselves, whilst drawing on the expertise of other Age UK Wiltshire services or work with other third-party organisations such as Carers Support Wiltshire, WCIL, Wiltshire Warm & Safe to name just a few.

During the year 369 clients were referred to one of the four Living Well projects and 224 Guided Conversations completed. More than 3,600 contacts were made with or on behalf of clients and project workers gave 1,041 areas of support ranging from finding help at home (domestic help, handyperson etc), supporting clients to register with transport schemes, discussing housing options, completing Blue Badge applications to maintain independence, discussing benefits to maximise income, accessing social groups and health support groups, finding personal care providers to improve wellbeing, facilitating access to aids and adaptations, chiropody services, personal alarms and exercise groups as part of falls prevention.

Fitness and Friendship Clubs

The Age UK Wiltshire Fitness and Friendship 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 leads to higher rates of falls, obesity, heart disease, depression, as well as the loss of ability to meet up with friends, walk to the shops, and maintain hobbies and self-care. 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 Fitness and Friendship Clubs offer exercise with friendship, a large dose of laughter and a nice cup of tea! There are now 13 clubs running with over 160 members attending over 1,300 sessions in the 12-month period.

A grant awarded through the Age UK 'Get Active, Feel Great' project was instrumental in changing the delivery of all the clubs to a model of volunteer led clubs. A new working partnership was established with Wiltshire and Swindon Sport Partnership (WASP). This partnership enabled the development of more Fitness & Friendship clubs and in particular the Low Impact Functional Training (LIFT) courses which enabled a further five volunteers to become accredited club leaders. Now most of the

sessions are delivered by volunteers, with oversight from a member of staff. A further grant from WASP during the year enabled the recruitment of two new part-time workers to provide resilience to the clubs and enable further development of the service.

During the year staff and volunteers also attended Tai Chi training which has now also been incorporated into the fitness part of the programme.

During each session the value of increasing activity is reinforced with suggestions such as taking the stairs rather than a lift, walking to the shops rather than taking the bus, and doing exercise whilst in front of the television rather than 'just' sitting.

In a recent survey 62% of participants reported increasing their physical activity levels since joining an Age UK Wiltshire Club.



Tea on the Farm

In July at Park Farm, Chippenham, Age UK Wiltshire hosted its second 'Tea on the Farm' attended by around 140 older people, many of whom have limited social contact. The costs of the event as well as the fantastic venue were all provided free of charge by the owners and staff at Park Farm. Tea, cakes and other goodies were accompanied by live music and a magician. In between the singing and eating, attendees enjoyed a quiz as well as tractor and trailer rides around the farm, including the opportunity to 'pet' the lambs.



The 'Big Knit'

Once again this year, our "army" of volunteer knitters made over 40,000 hats, which through a national fundraising initiative generated income of £11,325 for Age UK Wiltshire.



Befriending Service

This service provides support for the most socially isolated and lonely through home visiting or telephone befriending. Befriending can provide people with a new direction in life, open up a range of activity and lead to increased self-esteem and self-confidence. This service has been heavily oversubscribed for many years and as a consequence there is a terribly long waiting list. The telephone befriending service is something that individuals can access indefinitely. To help manage this huge demand the Befriending Service now works as part of the Wellbeing Programme.

Wellbeing Programme

The Morris Beneficent Fund enabled the transition from what was a traditional 'Befriending' model (one client matched with one volunteer for an indefinite period) to the Wellbeing Programme. The Wellbeing Programme was introduced to address feelings of loneliness and isolation in older people. Like the Living Well and Home from Hospital services it starts with a Guided Conversation to explore every aspect of the client's life to help identify the cause of why they are feeling lonely and isolated. From that initial conversation the Age UK Wiltshire workers address any practical issue that the clients are experiencing. Clients are helped to develop a 'goal' that is personal to them and supported to achieve it having been matched with a volunteer to help them. During the year there were over 2,100 contacts made with or on behalf of clients referred to the Wellbeing Service 73 clients accomplished the goal they had set themselves. In areas where there was no volunteer availability to support clients, clients were provided with information about activities and transport schemes in their local area.

Referrals to the Wellbeing service were made either via Information & Advice service or through one of the other Age UK Wiltshire services - Living Well and/or Home from Hospital, where after initial support had been given by project workers in those services, ongoing support to increase confidence or to attend a social activity group was given through volunteers within the Wellbeing service.

Changes in personnel enabled an opportunity to review the Wellbeing model. There have been some fantastic achievements where clients have moved from being 'lonely and isolated' to gaining confidence, joining a social activity groups and regaining their independence. However, many more clients, having initially said they did want to participate, then changed their minds and either refused to participate or were very reluctant to participate.

Factors influencing someone's sense of wellbeing regularly appear in enquiries made to Information & Advice and in particular adequate money and the home environment. The Wellbeing service will now sit within Information & Advice and become an extension of Information & Advice – addressing the factors that influence someone's wellbeing and if once that has been done the individual requests support to engage in community activities, facilitate an introduction to a supporting volunteer for a few weeks. The service will continue to be carefully monitored to ensure progress.

The telephone befriending element of Wellbeing is something that individuals can access indefinitely. As part of the Wellbeing service over 100 clients received a weekly social call, made by our fantastically dedicated team of telephone befrienders.

The following are just two of the real-life successes of the programme. An older person was referred by their daughter following a fall and hospital admission. She was experiencing a lack in confidence and had become very withdrawn. An Age UK Wiltshire Volunteer was introduced to help and support the person to rebuild confidence and introduce them to new social activity. The Volunteer helped the client to access community transport and local activities. The person now attends regular tea dances without needing the support of the volunteer and has made a large circle of friends through that group.

Another client had become isolated after losing confidence in their ability to walk a short distance to the shops, something she had not done for 10 years. A volunteer was introduced who accompanied client short distances to start with and after a few months finally achieved the ultimate goal of walking unaided. The client was thrilled with their achievement and continues now to take every opportunity to walk in her neighbourhood.

There have been many fantastic achievements where clients have moved from being 'lonely and isolated' to gaining confidence, joining social activity groups and regaining their independence. This wonderfully successful initiative has been funded in its entirety since April 2018 and through to March 2020 by the Morris Beneficent Fund. This hugely generous financial support has changed the lives of literally hundreds of older people.

Home from Hospital

Age UK Wiltshire has been contracted to deliver a Home from Hospital Service from Salisbury Hospital (SFT) since the Spring of 2018. In December 2018 two further pilot Home from Hospital services based out of Royal United Hospital (RUH), Bath and Greater Western Hospital (GWH), Swindon were also established.

The Home from Hospital Services provide short term support to Wiltshire residents, predominantly aged 60 plus for up to 6 weeks following a stay in hospital. The services include a mixture of both practical and emotional support that together enable 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.

Services are aimed almost exclusively at individuals who are not otherwise eligible for a social care service or for NHS rehabilitation. Examples of the types of support given are:

- Falls prevention – practical support and information regarding falls prevention: and in particular to access exercise classes and personal alarm systems;
- Practical help with domestic activities;
- Income maximisation – information on benefits entitlements;
- Socialisation – information and/or support to attend a variety of social activities of the patient's choice;
- Maximising independence – help to find ongoing domestic help, a meal provider, access to community transport, handyperson services, housing options and shopping;
- Wellbeing – giving information/support to access services that could resolve an anxiety or practical problem such as gardening, safety and security, personal care, and
- Referrals to statutory services.

'HIV: Age is No Protection'

Age UK Wiltshire has many long-standing services, but the Charity is alert to the need to respond to more contemporary issues for older people. In 2018 Age UK Wiltshire was made aware by local public health officials that Human Immunodeficiency Virus (HIV) diagnosis rates are increasing in the over 50's, despite progress being made at reducing rates in the under 50's. Age UK Wiltshire discovered there are several factors why the increase occurred. These include; people being ill-informed about HIV generally; a reluctance to disclose sexual history to new partners; mistaking symptoms and therefore taking the wrong medication; and missed or incorrect diagnosis in primary care. Late diagnosis is higher in older age groups. This delays treatment, and could mean that the infection gets passed on to others.

In response to this Age UK Wiltshire secured funding from the HIV Innovation fund to launch a campaign to address this issue. The campaign helps people aged 50+ to

understand more about HIV and encourage them to access sexual health resources. To get this difficult message across, Age UK Wiltshire commissioned a local production company to create a short film which raised this difficult issue in an open and supportive style. The film has been distributed widely alongside Age UK Wiltshire tweeting and posting reminders on social media. Local BBC Radio and Television will broadcast features to push the publicity campaign further. A key date for the campaign is World Aids Day on Sunday 1st December; Age UK Wiltshire will run a digital campaign before and afterwards targeting 100,000 people to inform them of the campaign and raise their awareness of the risks of HIV. It will support older people to **make informed decisions and choices and encourage them to get tested for HIV.**

The campaign will make sure older people understand the advances made since the 1980's in preventing and treating HIV. It's now possible for people living with HIV to live an active and healthy life.

Age UK Wiltshire is working closely with several local and national partners on this initiative and is very grateful for all their help and support. Further information is available on the Age UK Wiltshire website: <https://www.ageuk.org.uk/wiltshire/about-us/hiv-awareness/>

Developing Community Mental Health Assets (DCMHA)

In December 2018 Age UK Wiltshire was commissioned by Health Education England (HEE) to deliver a comprehensive, 12-month programme of free training on various aspects of mental health delivered in partnership with other VCS organisations across BANES, Swindon and Wiltshire. The project's aims were to:

- Improve inclusivity, increase awareness, connecting people and building confidence in supporting their members and customers who have mental health issues;
- Increase awareness of mental health issues and reduce associated stigma;
- Increase colleagues' knowledge, skills, and confidence relating to mental health and equip them with the best techniques to effectively support people experiencing poor mental health;
- Improve colleagues' ability to spot the signs of/potential for mental health crisis, and
- Achieve positive culture change relating to mental health in the workplace.

Training is offered to anyone from four key sectors; Voluntary, Health, Care, Emergency Services, including paid staff, volunteers and un-paid carers, enabling them to support people with mental health issues confidently and appropriately.

Age UK Wiltshire set out to leave a legacy of mental health training in BANES, Swindon and Wiltshire by training people from the four key sectors to become mental health instructors and therefore be able to cascade mental health training to people within their organisation. 23 people undertook this training and are currently delivering mental health courses in order to complete their accreditation. An evaluation on the

impact this training has had on each delegate and their organisation will be conducted in the new year, together with a full evaluation of the entire project.

The project had several stretching targets all of which are on track to be achieved or exceeded before the project ends in early 2020.

Toothill Community Centre

A key element of the Charity's strategy was to re-establish a physical presence in Swindon. Swindon Borough Council invited community organisations to take over a run-down and disused community centre. Having successfully negotiated a competitive selection process, Age UK Wiltshire was granted a 5-year lease for the building for a 'peppercorn rent'. Age UK Wiltshire has transformed this previously unused building into a vibrant multi-generational facility in the heart of Toothill. Age UK Wiltshire managed to attract a range of charitable grants and donations to enable it to refurbish the internal facilities of the building. The refurbished building was formally opened in April 2019 by Robert Buckland MP.



Age UK Wiltshire was very fortunate to be able to attract a first-class community centre manager. As well as taking care of the administrative demands of the role, the Manager has created "Toots" an onsite café, that open 3 days per week, staffed by volunteers.

A wide range of organisations and community groups now make use of the building ranging from older peoples Fitness and Friendship Clubs, through youth groups and baby and toddler groups. Swindon Borough Council also hold a range of events and internal meetings at the centre to help ensure the Council operates in the community it serves.

Fundraising

Like every charitable organisation, Age UK Wiltshire faces the constant challenge of finding sufficient funds to continue to support older people in desperate need. In early 2019 Age UK Wiltshire invested in a dedicated fundraiser to search for new funding streams for the Charity. Starting from a position of very little proactive fundraising the new approach has looked to raise the Charity's profile whilst developing and communicating our case for support.

Excellent early progress is already delivering generous donations from clubs & groups, retail, legal & professional corporate bodies and many others. The fundraising pages on the website have been revised including the creation of a downloadable Fundraising Guide for those who wish to raise money on behalf of Age UK Wiltshire. An online giving page is now live via the CAF Donate (Charities Aid Foundation) platform and there are now links in place with 'GiveAsYouLive' and 'Amazon Smile'. The latter of these, is a very well-known conduit for charitable funds raised through lifestyle purchases. Looking forward we have already gained valuable research and data on the Charity support policy for a large number of potential supporters. Positive relationships are being created and re-established which we hope will provide results in the coming year.

We are incredibly fortunate to once again to have been the beneficiary of several legacy donations this year. Indeed, the Age UK national Legacy team selected Age UK Wiltshire to make a familiarisation visit. There was a great exchange of information and we have developed the basis for a strong future relationship. Legacy donations make such a difference to the organisation and we ensure that these funds are put to very best of use, ensuring the generosity of the donor continues to make a difference to older people long after they have deceased.

PLANS FOR FUTURE PERIODS

As a vibrant and healthy organisation Age UK Wiltshire seeks to continually do better in the service of older people. The Board and leadership team recognise that the Charity will need to adapt and evolve to meet many new challenges in the coming years. The rapidly ageing population will inevitably lead to significant increase in demand for the support and service Age UK Wiltshire provides older people.

Partnership with Age UK Bath & North East Somerset (Age UK BANES)

Age UK Wiltshire has worked hard in accordance with its strategy to establish itself as a valued partner to a range of organisations throughout Wiltshire and Swindon. As neighbouring charities with closely aligned objectives the two organisations have explored how they might work differently to achieve more for their respective beneficiaries. The potential importance of this alliance was brought into sharp focus when it was announced that the Swindon, BANES and Wiltshire Clinical

Commissioning Groups would merge into one entity in April 2020. By working together, Age UK Wiltshire and AUKB will be able to offer services to this new statutory partner across its huge geographic footprint. This partnership has already facilitated the excellent Home for Hospital Service described above.

The Boards of Age UK Wiltshire and Age UK BANES are both committed to minimising the central costs of running their Charities as far as possible. To that end the two organisations have agreed to 'share' the costs of key management roles where possible. As a consequence, a shared Finance Manager and Director of Paid For Services have been recruited during 2019 with costs split 50/50 between each Charity.

To further enhance efficiency the organisations have embarked on a convergence programme (known as 'Better Together') of systems and procedures thus reducing the unwelcome cost of doing things twice. Crucially this approach has delivered greater efficiency without in anyway diluting the essential 'local' nature of each Charity.

Paid for Services

The needs of older people are many and varied and the commercial market often does not meet this requirement. As a Charity Age UK Wiltshire intends to try and close that gap by delivering paid for services that older people need at a price they can afford. To that end, and once again in partnership with AUKB, Age UK Wiltshire is currently exploring a number of services which deliver a service AND additional social value for older people. One such service under careful consideration for 2019/20 is a Community Meals Service (Meals on Wheels). Market research and insight has been gained and tested from sources including Swindon Borough Council, Hertfordshire Independent Living Services and Nationwide Building Society (Emerging Talent programme). The service will deliver a hot meal to the table of older people 365 days a year. As well as a hot and nutritious meal, customers would be assured of a daily visit from Age UK Wiltshire staff. This visit would act as a gateway to other Age UK Wiltshire charitable services as well as a timely response to any health or care crisis an older person had suffered in their home.

AUKB currently deliver an At Home Service in their area which is heavily oversubscribed. This service provides reliable and friendly help with a wide range of household chores as well the crucial assistance of the wider charitable services. It is proposed to increase the capacity of this service in BANES and increase its reach into Wiltshire and Swindon, aligned closely to our development of the Home from Hospital service.

Every paid for service will be primarily designed to meet the social needs of older people and to cover its own costs. Any operating surplus would be allocated to the delivery of the Charity's many free at the point of delivery services for older people.

Part 3 - FINANCIAL REVIEW

We are reporting an operating surplus of £53,943 (2018: deficit £54,533), which is a significant improvement on the previous year. Restructuring has helped to reduce our support costs. We have also been awarded a number of new service contracts which has increased the level of restricted funds by £19,489.

During 2019 the Charity has sought to reduce its expenditure on buildings and estate costs. The Charity was until the Spring of 2019 headquartered in Cromwell House Devizes. This building was centrally located in Devizes, but no longer met its needs and represented a significant draw of Charity funds. As a consequence, the Charity co-located to premises owned by Wiltshire Citizens Advice in New Park Street Devizes. This has radically improved the service available to people in and around Devizes by creating a 'one stop shop' for advice whatever their issue or demographic. As an additional benefit all the money that Age UK Wiltshire does spend on premises is reinvested within the Wiltshire Voluntary and Community Sector. A similar arrangement exists between Age UK Wiltshire and Carers Support Wiltshire (CSW) whereby Age UK Wiltshire sub-lets premises from CSW in New Street Salisbury.

The financial investments and policies of the organisation were reviewed in the year. 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 Charity remains relatively robust, with unrestricted reserves of £475,681. This was helped by the generous legacies left to the Charity amounting to nearly £52,389. The Charity does still face significant challenges in generating new revenue streams in order to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of older people.

The trustees acknowledge the pension reserve deficit of £15,000 (2018: £31,000) and will monitor the situation.

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 2018/2019 financial year the trustees have assessed the reserves needed, based upon the above criteria, as £200,000. This figure is equivalent to 3 months running costs and to cover known legal commitments such as property leases. This policy has been achieved as at the Balance Sheet date.

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

Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and criminal record disclosures are obtained. Up to nine trustees are elected by members of the Charity at the annual general meeting and may serve for three years and then be eligible for re-election. Another three trustees may be co-opted by the board to serve one year at a time. The period can be less if an appointment is made to fill a casual vacancy following a resignation. The agreement of the board is obtained before appointment or co-option.

Several new trustees have joined the Board during 2019 ensuring that new ideas and points of view are brought into the Charity. During the year David Evans, the longest serving member of Age UK Wiltshire finally retired. He began his connection with Age UK Wiltshire in 1998 when he became a trustee and subsequently Chair of the Board. At the 2019 AGM the Board presented David with a keepsake in appreciation for his 21 years association with Age UK Wiltshire.

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 2019.

Pay policy for senior staff

The senior management team comprise 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 risk management strategy, which comprises:

- A 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.

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 over 135 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 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. On behalf of the Board and the Chief Executive Officer a heartfelt, ***thank you!***

Approved by order of the board of trustees on ...13/12/19..... and signed on its behalf by:

A handwritten signature in black ink that reads "Daphne Pullen". The signature is written in a cursive style with a large, looped initial 'D'.

Daphne Pullen

Chair of Trustees

**Independent Examiner's Report to the Trustees of
Age UK Wiltshire**

Independent examiner's report to the trustees of Age UK Wiltshire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2019.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of FCA which is one of the listed bodies

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached



Steven Fraser
FCA
MHA Monahans
Chartered Accountants
38-42 Newport Street
Swindon
Wiltshire
SN1 3DR

Date: 18th December 2019

Age UK Wiltshire

Statement of Financial Activities
for the Year Ended 31 March 2019

		Unrestricted funds	Restricted funds	2019 Total funds	2018 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	275,809	-	275,809	260,031
Charitable activities	4				
Provision of services		63,681	561,641	625,322	389,113
Investment income	3	1,180	-	1,180	1,009
Other income		<u>36</u>	<u>-</u>	<u>36</u>	<u>46,464</u>
Total		340,706	561,641	902,347	696,617
 EXPENDITURE ON					
Raising funds	5	23,061	-	23,061	14,846
Charitable activities	6				
Provision of services		<u>281,084</u>	<u>544,259</u>	<u>825,343</u>	<u>736,304</u>
Total		304,145	544,259	848,404	751,150
NET INCOME/(EXPENDITURE)		36,561	17,382	53,943	(54,533)
Transfers between funds	22	<u>(2,107)</u>	<u>2,107</u>	<u>-</u>	<u>-</u>
 Other recognised gains/(losses)					
Actuarial gains/losses on defined benefit schemes		<u>8,000</u>	<u>-</u>	<u>8,000</u>	<u>(4,000)</u>
Net movement in funds		42,454	19,489	61,943	(58,533)
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>433,227</u>	<u>173,738</u>	<u>606,965</u>	<u>665,498</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>475,681</u></u>	<u><u>193,227</u></u>	<u><u>668,908</u></u>	<u><u>606,965</u></u>

The notes form part of these financial statements

Age UK Wiltshire
Registered company number: 02121174 (England and Wales)
Balance Sheet
At 31 March 2019

	Notes	2019 £	2018 £
FIXED ASSETS			
Investments	15	1	1
CURRENT ASSETS			
Stocks	16	-	93
Debtors	17	117,925	113,647
Cash at bank and in hand		<u>682,250</u>	<u>557,197</u>
		800,175	670,937
CREDITORS			
Amounts falling due within one year	18	(116,268)	(22,533)
NET CURRENT ASSETS		<u>683,907</u>	<u>648,404</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		683,908	648,405
PROVISIONS FOR LIABILITIES	20	-	(10,440)
PENSION LIABILITY	23	(15,000)	(31,000)
NET ASSETS		<u>668,908</u>	<u>606,965</u>
FUNDS	22		
Unrestricted funds:			
General fund		284,223	257,769
Designated funds		206,458	206,458
Pension reserve		<u>(15,000)</u>	<u>(31,000)</u>
Total unrestricted funds		475,681	433,227
Restricted funds		<u>193,227</u>	<u>173,738</u>
TOTAL FUNDS		<u>668,908</u>	<u>606,965</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

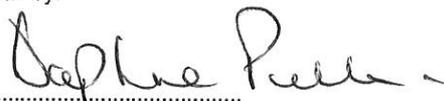
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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 on 13th December 2019 and were signed on its behalf by:


.....
Mrs D Pullen - Trustee

The notes form part of these financial statements

Aqe UK Wiltshire

Cash Flow Statement
for the Year Ended 31 March 2019

	Notes	2019 £	2018 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>123,873</u>	<u>(84,627)</u>
Net cash provided by (used in) operating activities		<u>123,873</u>	<u>(84,627)</u>
Cash flows from Investing activities:			
Interest received		<u>1,180</u>	<u>1,009</u>
Net cash provided by (used in) investing activities		<u>1,180</u>	<u>1,009</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		125,053	(83,618)
Cash and cash equivalents at the beginning of the reporting period		<u>557,197</u>	<u>640,815</u>
Cash and cash equivalents at the end of the reporting period		<u>682,250</u>	<u>557,197</u>

The notes form part of these financial statements

Age UK Wiltshire

Notes to the Cash Flow Statement
for the Year Ended 31 March 2019

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2019	2018
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	53,943	(54,533)
Adjustments for:		
Depreciation charges	-	1,391
Interest received	(1,180)	(1,009)
Decrease in provision	(10,440)	-
Decrease in stocks	93	21
(Increase)/decrease in debtors	(4,278)	1,140
Increase/(decrease) in creditors	93,735	(17,637)
Difference between pension charge and cash contributions	<u>(8,000)</u>	<u>(14,000)</u>
Net cash provided by (used in) operating activities	<u>123,873</u>	<u>(84,627)</u>

Notes to the Financial Statements
for the Year Ended 31 March 2019

1. **ACCOUNTING POLICIES**

Basis of preparing the financial statements

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 (as updated through Update Bulletin 1 published on 2 February 2016), the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

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.

There are no significant areas of judgements or key sources of estimation uncertainty.

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

Legal status of the charity

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

General information

Age UK Wiltshire is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. The registered office address can be found in the Trustees' Report.

Preparation of consolidated financial statements

The financial statements contain information about Age UK Wiltshire as an individual charity 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 charities 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 22, 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 2016 has been used by the actuary in valuing the pensions liability at 31 March 2019. 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 2019

1. **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. Income represents commissions receivable, excluding value added tax.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred. Expenditure is, where possible, allocated directly to expenditure headings. Otherwise they are allocated according to an estimate based on staff time attributed.

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.

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.

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

1. **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.

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.

Redundancy / Termination payments

Termination benefits are measured at the best estimate of the expenditure required to settle the obligation at the reporting date. If the expected settlement date of the termination payments is 12 months or more after making the provision and the effect would be material, the present value of the obligation is calculated using an appropriate discount rate.

Age UK Wiltshire

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

2. DONATIONS AND LEGACIES

	2019	2018
	£	£
Donations	21,420	59,005
Legacies	52,389	15,858
Grants	<u>202,000</u>	<u>185,168</u>
	<u>275,809</u>	<u>260,031</u>

Grants received, included in the above, are as follows:

	2019	2018
	£	£
Wiltshire Council - investment grant	101,000	92,584
Wiltshire NHS CCG - investment grant	<u>101,000</u>	<u>92,584</u>
	<u>202,000</u>	<u>185,168</u>

3. INVESTMENT INCOME

	2019	2018
	£	£
Deposit account interest	<u>1,180</u>	<u>1,009</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		2019	2018
	Activity	£	£
Grants	Provision of services	598,348	322,785
Income from charged for services to beneficiaries of the charity	Provision of services	<u>26,974</u>	<u>66,328</u>
		<u>625,322</u>	<u>389,113</u>

Grants received, included in the above, are as follows:

	2019	2018
	£	£
Age UK England	102,567	83,529
Swindon Borough Council	-	18,750
Wiltshire Council	144,790	97,955
Salisbury Medical Practice	7,500	15,000
Bradford on Avon & Melksham Health Partnership	6,000	5,000
Hathaway Medical Partnership	15,013	25,021
First City Nursing	11,250	3,750
Market Lavington Surgery	12,000	5,000
MOD Armed Forces Covenant	-	20,000
St James Trust	-	300
Sports England	-	9,980
Morris Beneficent Fund	-	38,000
Melksham Health & Well Being Group	-	500
Wiltshire Council NHS CCG	269,332	-
Public Health England	9,790	-
Wiltshire & Swindon Sport WASP	9,980	-
Sarum West Locality	6,876	-
Wiltshire Centre for Independent Living	750	-
Wiltshire Community Foundation	<u>2,500</u>	<u>-</u>
	<u>598,348</u>	<u>322,785</u>

Age UK Wiltshire

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

5. RAISING FUNDS

Raising donations and legacies

	2019 £	2018 £
Staff costs	14,443	5,118
Sundries	449	78
Advertising	-	712
Subscriptions	200	195
Club 100	-	115
Support costs	<u>7,969</u>	<u>8,628</u>
	<u>23,061</u>	<u>14,846</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct costs (see note 7)	Support costs (See note 9)	2019 £	2018 £
Provision of services	<u>496,125</u>	<u>329,128</u>	<u>825,343</u>	<u>735,749</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

Activity				2019 £	2018 £
	Direct staff costs	Other direct costs	Support costs	Total	
Swindon Services	-	-	-	-	49,658
Nailcare	5,971	1,499	6,858	14,328	63,729
Information & Advice	91,095	7,702	104,628	203,425	222,591
Befriending	-	-	-	-	114,026
Community Day Services	-	-	-	-	20,529
Talk Teams	-	-	-	-	4,082
Wiltshire trading and retail Activities	-	-	-	-	3,511
Friends & Forums Activities	-	-	-	-	53,263
Fitness & Friendship	26,252	13,996	30,153	70,401	855
Living Well	84,748	1,592	97,338	183,678	179,543
Gardening	6,667	525	7,657	14,849	18,858
Downton Digital Project	-	-	-	-	403
Home from Hospital	22,516	898	25,861	49,275	-
Wellbeing	37,067	5,397	42,574	85,038	-
Toothill	1,246	3,901	1,431	6,578	-
Mental Health Project	7,074	157,458	8,126	172,658	-
HIV Project	3,920	13,050	4,502	21,472	-
Other	-	3,641	-	3,641	-
Total	<u>286,556</u>	<u>209,659</u>	<u>329,128</u>	<u>825,343</u>	<u>735,749</u>

Basis of allocation of support costs: Percentage of staff time

8. GRANTS PAYABLE

	2019 £	2018 £
Provision of services	<u>-</u>	<u>555</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

9. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Raising donations and legacies	7,865	104	7,969
Provision of services	<u>324,007</u>	<u>5,121</u>	<u>329,128</u>
	<u>331,872</u>	<u>5,225</u>	<u>337,097</u>

Analysis of support costs

	2019	2018
	£	£
Staff costs	173,739	223,023
Premises	76,424	128,381
Office costs and sundries	81,709	67,678
Governance costs	<u>5,225</u>	<u>8,623</u>
	<u>337,097</u>	<u>427,705</u>

10. NET INCOME/(EXPENDITURE)

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

	2019	2018
	£	£
Depreciation - owned assets	-	1,391
Surplus on disposal of fixed asset	-	(2,157)
Accountancy and independent examination	1,797	5,778
Operating leases - land and buildings	50,201	51,977
Operating leases – other	<u>900</u>	<u>1,656</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2019 nor for the year ended 31 March 2018.

Trustees' expenses

2 Trustees received travel expenses totalling £381 (2018, two trustees, £579).

Aqe UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

12. STAFF COSTS

	2019	2018
	£	£
Wages and salaries	425,016	463,860
Social security costs	26,087	28,877
Employer's contribution to defined contribution pension scheme	22,943	24,400
Operating costs of defined benefit pension scheme	<u>692</u>	<u>1,000</u>
	<u>474,738</u>	<u>518,137</u>

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

	2019	2018
Direct charitable	21	30
Fundraising and publicity	1	2
Management and administration	<u>1</u>	<u>1</u>
	<u>23</u>	<u>33</u>

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

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 3. The total employee benefits of the key management personnel of the charity were £164,916 (2018: £189,982).

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	343,646	385	344,031
Charitable activities			
Provision of services	72,205	232,908	305,113
Investment income	1,009	-	1,009
Other income	<u>42,589</u>	<u>3,875</u>	<u>46,464</u>
Total	459,449	237,168	696,617
EXPENDITURE ON			
Raising funds	14,846	-	14,846
Charitable activities			
Provision of services	<u>431,498</u>	<u>304,806</u>	<u>736,304</u>
Total	446,344	304,806	751,150
NET INCOME/(EXPENDITURE)	13,105	(67,638)	(54,533)
Transfers between funds	<u>(107,675)</u>	<u>107,675</u>	-
Other recognised gains/(losses)			
Actuarial gains/losses on defined benefit schemes	<u>(4,000)</u>	-	<u>(4,000)</u>
Net movement in funds	(98,570)	40,037	(58,533)

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

13.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
	RECONCILIATION OF FUNDS			
	Total funds brought forward	531,797	133,701	665,498
	TOTAL FUNDS CARRIED FORWARD	<u>433,227</u>	<u>173,738</u>	<u>606,965</u>

14.	TANGIBLE FIXED ASSETS	Freehold property £	Motor vehicles £	Computer equipment £	Totals £
	COST				
	At 1 April 2018 and 31 March 2019	<u>42,569</u>	<u>9,754</u>	<u>41,521</u>	<u>93,844</u>
	DEPRECIATION				
	At 1 April 2018 and 31 March 2019	<u>42,569</u>	<u>9,754</u>	<u>41,521</u>	<u>93,844</u>
	NET BOOK VALUE				
	At 31 March 2019	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	At 31 March 2018	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

15.	FIXED ASSET INVESTMENTS	Shares in group undertakings £
	MARKET VALUE	
	At 1 April 2018 and 31 March 2019	<u>1</u>
	NET BOOK VALUE	
	At 31 March 2019	<u>1</u>
	At 31 March 2018	<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
Nature of business: Dormant

Class of share:	%		
Ordinary	holding		
	100		
		2019	2018
		£	£
Aggregate capital and reserves		<u>1</u>	<u>1</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

16. **STOCKS**

	2019	2018
	£	£
Stocks	<u>-</u>	<u>93</u>

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

	2019	2018
	£	£
Trade debtors	63,696	44,739
Other debtors	45,937	45,937
Prepayments and accrued income	<u>8,292</u>	<u>22,971</u>
	<u>117,925</u>	<u>113,647</u>

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

	2019	2018
	£	£
Trade creditors	95,907	2,526
Social security and other taxes	5,637	-
Other creditors	7,366	3,114
Accrued expenses	<u>7,358</u>	<u>16,893</u>
	<u>116,268</u>	<u>22,533</u>

19. **LEASING AGREEMENTS**

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

	2019	2018
	£	£
Within one year	20,940	30,702
One to five years	<u>22,080</u>	<u>9,495</u>
	<u>43,020</u>	<u>40,197</u>

20. **PROVISIONS FOR LIABILITIES**

	2019	2018
	£	£
Provisions	<u>-</u>	<u>10,440</u>

The prior year provision related to dilapidation on the property. The provision has been released this year to the Statement of Financial Activities.

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

	Unrestricted funds	Restricted funds	2019 Total funds	2018 Total funds
	£	£	£	£
Investments	1	-	1	1
Current assets	606,948	193,227	800,175	670,937
Current liabilities	(116,268)	-	(116,268)	(22,533)
Provision for liabilities	-	-	-	(10,440)
Pension liability	<u>(15,000)</u>	<u>-</u>	<u>(15,000)</u>	<u>(31,000)</u>
	<u>475,681</u>	<u>193,227</u>	<u>668,908</u>	<u>606,965</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

22. MOVEMENT IN FUNDS

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	257,769	28,561	(2,107)	284,223
Legacies & Special Purposes Fund	179,929	-	-	179,929
Development & Innovation Fund	14,500	-	-	14,500
Salisbury Dilapidations Fund	12,029	-	-	12,029
Age Concern Defined Benefit Pension Fund	<u>(31,000)</u>	<u>16,000</u>	<u>-</u>	<u>(15,000)</u>
	433,227	44,561	(2,107)	475,681
Restricted funds				
Legacies & Special Purposes	35,926	-	-	35,926
Wiltshire Involvement Network	1,097	-	-	1,097
ACE Emergency Grant - Swindon Development	972	(200)	-	772
Swindon Befriending	15,241	-	-	15,241
I&A Winter Warmth Fund	16,103	(16,103)	-	-
I&A Warm & Well	9,261	(1,657)	-	7,604
I&A Development Fund	5,349	(5,349)	-	-
Fundraising - Age UK Income Generation	16,851	(16,851)	-	-
Activities - Development Projects	15,262	-	-	15,262
Calne Fitness & Friendship	197	(197)	-	-
Chippenham Older Person Forum	60	(60)	-	-
Home from Hospital	13,303	-	-	13,303
IT Club	2,293	-	-	2,293
Salisbury Health Activities	1,700	-	-	1,700
John Lewis - "Man in the Moon" Campaign	571	-	-	571
Downton Project	1,552	-	-	1,552
Well Being	38,000	(40,107)	2,107	-
Zurich Toothill	-	2,005	-	2,005
Health Education England - Community Mental Health	-	73,257	-	73,257
Public Health England - HIV project	-	14,092	-	14,092
NHS - Calderdale Project	<u>-</u>	<u>8,552</u>	<u>-</u>	<u>8,552</u>
	173,738	17,382	2,107	193,227
TOTAL FUNDS	<u>606,965</u>	<u>61,943</u>	<u>-</u>	<u>668,908</u>

Age UK Wiltshire

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

22. 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 £
Unrestricted funds				
General fund	340,706	(312,145)	-	28,561
Age Concern Defined Benefit Pension Fund	-	8,000	8,000	16,000
	340,706	(304,145)	8,000	44,561
Restricted funds				
I&A Winter Warmth Fund	-	(16,103)	-	(16,103)
I&A - EON Benefits Take Up	14,880	(14,880)	-	-
I&A Ambitions for Later Life	17,500	(17,500)	-	-
I&A Warm & Well	18,250	(19,907)	-	(1,657)
Calne Fitness & Friendship	-	(197)	-	(197)
Home from Hospital	122,500	(122,500)	-	-
Living Well - Bradford on Avon	6,000	(6,000)	-	-
Living Well - Salisbury	7,500	(7,500)	-	-
Living Well - Market Lavington	12,000	(12,000)	-	-
The Morris Beneficent Fund – Well Being	-	(40,107)	-	(40,107)
Zurich Toothill	3,000	(995)	-	2,005
Bowerhill Fitness & Friendship	1,000	(1,000)	-	-
I&A Friends and forum	2,250	(2,250)	-	-
I&A Active and feel great	2,500	(2,500)	-	-
Health Education England - Community Mental Health	247,660	(174,403)	-	73,257
Public Health England - HIV project	32,080	(17,988)	-	14,092
WASP - LACE up grant	9,980	(9,980)	-	-
Wiltshire CCG - Fitness and friendship	13,120	(13,120)	-	-
First City Nursing	11,250	(11,250)	-	-
Living Well - Hathaway	15,013	(15,013)	-	-
Living Well - Sarum West	6,876	(6,876)	-	-
NHS - Calderdale Project	8,552	-	-	8,552
Wiltshire Centre for Independent Living - Make someone welcome	7,230	(7,230)	-	-
Wiltshire Community Foundation Research project	2,500	(2,500)	-	-
ACE Emergency Grant - Swindon Development	-	(200)	-	(200)
I&A Development Fund	-	(5,349)	-	(5,349)
Fundraising - Age UK Income Generation	-	(16,851)	-	(16,851)
Chippenham Older Person Forum	-	(60)	-	(60)
	561,641	(544,259)	-	17,382
TOTAL FUNDS	902,347	(848,404)	8,000	61,943

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

22. **MOVEMENT IN FUNDS - continued**

Comparatives for movement in funds

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
Unrestricted Funds				
General fund	382,162	(2,718)	(107,675)	271,769
Legacies & Special Purposes Fund	164,106	15,823	-	179,929
Development & Innovation Fund	14,500	-	-	14,500
Salisbury Dilapidations Fund	12,029	-	-	12,029
Age Concern Defined Benefit Pension Fund	<u>(41,000)</u>	<u>(4,000)</u>	<u>-</u>	<u>(45,000)</u>
	531,797	9,105	(107,675)	433,227
Restricted Funds				
Legacies & Special Purposes	47,189	(11,263)	-	35,926
Wiltshire Involvement Network	1,097	-	-	1,097
ACE Emergency Grant - Swindon				
Development	972	-	-	972
Swindon Befriending	15,001	240	-	15,241
I&A Winter Warmth Fund	13,666	2,437	-	16,103
I&A Ambitions for Later Life	6,005	(6,005)	-	-
I&A Warm & Well	-	9,261	-	9,261
I&A Development Fund	7,504	(2,155)	-	5,349
Befriending - Bridge House Community Trust	567	(567)	-	-
Befriending - Calne Lions	316	(316)	-	-
Fundraising - Age UK Income Generation	16,851	-	-	16,851
Activities - Development Projects	117	15,145	-	15,262
Calne Fitness & Friendship	429	(232)	-	197
Chippenham Older Person Forum	120	(60)	-	60
Home from Hospital	13,303	-	-	13,303
IT Club	2,293	-	-	2,293
Living Well - Bradford on Avon	6,000	(34,547)	28,547	-
Living Well - Salisbury	-	(43,460)	43,462	2
Living Well - Chippenham	-	(32,025)	32,023	(2)
Living Well - Market Lavington	-	(7,490)	7,490	-
Salisbury Health Activities	1,700	-	-	1,700
John Lewis - "Man in the Moon" Campaign	571	-	-	571
Downton Project	-	1,552	-	1,552
Pension Contribution	-	3,847	(3,847)	-
Well Being	<u>-</u>	<u>38,000</u>	<u>-</u>	<u>38,000</u>
	133,701	(67,638)	107,675	173,738
TOTAL FUNDS	<u>665,498</u>	<u>(58,533)</u>	<u>-</u>	<u>606,965</u>

Age UK Wiltshire

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

22. 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 £
Unrestricted funds				
General fund	443,591	(446,309)	-	(2,718)
Legacies & Special Purposes Fund	15,858	(35)	-	15,823
Age Concern Defined Benefit Pension Fund	-	-	(4,000)	(4,000)
	459,449	(446,344)	(4,000)	9,105
Restricted funds				
Swindon Befriending	18,785	(18,545)	-	240
I&A Winter Warmth Fund	5,866	(3,429)	-	2,437
I&A - EON Benefits Take Up	33,524	(33,524)	-	-
I&A Ambitions for Later Life	17,500	(23,505)	-	(6,005)
I&A Warm & Well	24,767	(15,506)	-	9,261
Activities - Development Projects	30,280	(15,135)	-	15,145
Calne Fitness & Friendship	623	(855)	-	(232)
Living Well - Bradford on Avon	17,000	(51,547)	-	(34,547)
Living Well - Salisbury	15,000	(58,460)	-	(43,460)
Living Well - Chippenham	25,021	(57,046)	-	(32,025)
Living Well - Market Lavington	5,000	(12,490)	-	(7,490)
Downton Project	1,955	(403)	-	1,552
Pension Contribution	3,847	-	-	3,847
The Morris Beneficient Fund – Well Being	38,000	-	-	38,000
Legacies & Special Purposes	-	(11,263)	-	(11,263)
I&A Development Fund	-	(2,155)	-	(2,155)
Befriending - Bridge House Community Trust	-	(567)	-	(567)
Befriending - Calne Lions	-	(316)	-	(316)
Chippenham Older Person Forum	-	(60)	-	(60)
	237,168	(304,806)	-	(67,638)
TOTAL FUNDS	696,617	(751,150)	(4,000)	(58,533)

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

22. MOVEMENT IN FUNDS - continued

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

Wiltshire Involvement Network: Link funding provided for a joint project to enable local people to be involved in health and social care provision.

ACE Emergency Grant: Funding to support re-establishment of services in the Swindon area.

Swindon Befriending: A grant received to support adult care services in Swindon.

I&A - Winter Warmth Fund. Created from the kind donation of supporters winter fuel payments and the income from the Innocent:Smoothie Big Knit, this fund enables Age UK Wiltshire to support vulnerable older people during the colder winter months. Salisbury Winter Warmth Fund has been consolidated into here also.

I&A - E.ON Benefits Take Up: Project to promote benefit take up in region. Completed in year.

I&A - Ambitions for Later Life: Project to support older people experiencing significant life events. i.e. Retirement transition.

I&A - Warm & Well: Project to provide advice on income maximisation and benefit checks in the homes of vulnerable older people and providing information on staying warm in the home.

I&A - Development Fund: Grant to enable development of client database systems and for the integration of the I&A services provided by Age UK Wiltshire and Age UK Salisbury.

Fundraising - Age UK Income Generation: Funding to support development of income generation plan and staffing and cost efficiency work.

Activities - Development Projects: Grants received to support development and expansion of the Active Ageing department and to purchase new equipment. Received from Warminster Town Council, Sport England and Armed Forces Covenant.

Calne Fitness & Friendship: Funding from Calne Area Board provided to support set up of independent Activities group in Calne.

Chippenham Older Persons Forum: Collaboration project to develop forum in Chippenham.

Home from Hospital: Grant to administer a home from hospital service. Ended March 2016, Trustees are exploring future uses for this funding to support similar services.

IT Club: Funding for the IT club. Project currently on hold.

Living Well - Bradford on Avon: Collaborative funding from Bradford on Avon Town Council, Bradford on Avon Health and Well Being Group and Bradford on Avon and Melksham Health Partnership. Working within the town to identify and support clients with social care needs.

Living Well - Salisbury: Funding provided by Salisbury Medical Practice, to work with GP's surgery in order to identify and support clients with social care needs.

Living Well - Hathaway: Funding provided by Hathaway Medical Centre to work with GP's surgery in order to identify and support clients with social care needs.

Market Lavington Living Well: Funding provided by Market Lavington Surgery to work with GP's surgery in order to identify and support clients with social care needs.

Salisbury Older Peoples Forum: Salisbury City Almshouse and Welfare Charities part fund us to provide a consultation forum of older people's views.

Salisbury Healthy Activities: Salisbury Area Board funded project for health and well being activities in the Salisbury area.

John Lewis - "Man in the Moon" Campaign: Income from instore fundraising used to fund Bereavement Training for staff and volunteers

Downton project: Digital skills project working with older people in the Downton area of Salisbury.

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

22. MOVEMENT IN FUNDS - continued

The Morris Beneficent Fund – 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.

Zurich Toothill: A grant to support the setting up of a community coffee shop within Toothill Community Centre. Specifically for purchasing essential equipment and furniture.

Bowerhill Fitness and Friendship: A donation towards the set up costs of a Fitness & Friendship club in Bowerhill.

I&A Friends and forum: Grant from Age UK to facilitate engagement with Age Concern and other forums.

I&A Active and feel great: Grant from Age UK national to fund the training of volunteers and setting up new activity sessions.

Health Education England - Community mental health: A comprehensive programme of FREE training on various aspects of mental health available to people working across Bath & North East Somerset, Wiltshire and Swindon. The programme aims to raise awareness of mental health issues and to help people deal more effectively with those who are experiencing poor mental health.

Public Health England - HIV project: A campaign aimed at the over 50s of BANES, Swindon & Wiltshire to make them aware of the risks of HIV and encourage them to be proactive in maintaining their sexual health.

WASP - LACE up grant: Setting up three new Fitness and Friendships clubs in rural areas of Wiltshire. Providing access to low impact exercise in a social setting.

Wiltshire CCG Fitness and friendship: Investment in the continued growth and sustainability of the network of Fitness and Friendship Clubs across Wiltshire.

First City Nursing: A project that explored the potential added value created by Age UK Wiltshire working jointly with First City Nursing. Helping provide a more holistic approach to support planning.

Living Well - Sarum West: A partnership with a GP practices across the Sarum West Primary Care Network. Supporting patients with non-clinical interventions that improve their wellbeing and access to local community resources.

NHS Calderdale project: A project to support the local NHS workforce to access clinical redesign and change training, supporting the development of more integrated and personalised care.

Wiltshire Centre for independent living - make someone welcome: A community development partnership project that creates more inclusive and welcoming places for people with disabilities and health conditions to attend and participate.

Wiltshire community foundation research project: Market research to help identify personal experiences and the things that matter most to local people in later life.

23. 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.

The most recent comprehensive actuarial valuation of the Scheme was carried out as at 31 March 2016 and the results of this valuation have been updated to 31 March 2019 by an independent qualified actuary. The results of the latest funding valuation at 31 March 2016 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2016, changes in market conditions and difference in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projects Unit Method.

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2019

23. EMPLOYEE BENEFIT OBLIGATIONS
- continued

The amounts recognised in the balance sheet are as follows:

	Defined benefit pension plans	
	2019	2018
	£	£
Present value of funded obligations	(313,000)	(309,000)
Fair value of plan assets	<u>298,000</u>	<u>278,000</u>
	<u>(15,000)</u>	<u>(31,000)</u>
Deficit	<u>(15,000)</u>	<u>(31,000)</u>
Net liability	<u>(15,000)</u>	<u>(31,000)</u>

The amounts recognised in the statement of financial activities are as follows:

	Defined benefit pension plans	
	2019	2018
	£	£
Administration expenses	1,000	1,000
Past service cost	1,000	-
Interest on net defined benefit pension liability	<u>1,000</u>	<u>-</u>
	<u>3,000</u>	<u>1,000</u>

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

	Defined benefit pension plans	
	2019	2018
	£	£
Defined benefit obligation	309,000	301,000
Past service cost	1,000	-
Interest cost	8,000	7,000
Actuarial losses/(gains)	8,000	11,000
Benefits paid	<u>(13,000)</u>	<u>(10,000)</u>
	<u>313,000</u>	<u>309,000</u>

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

	Defined benefit pension plans	
	2019	2018
	£	£
Fair value of scheme assets	278,000	260,000
Contributions by employer	11,000	-
Contributions by scheme participants	-	15,000
Interest income on scheme assets	7,000	7,000
Actuarial gains/(losses)	16,000	7,000
Benefits paid	<u>(13,000)</u>	<u>(10,000)</u>
Administration costs incurred	<u>(1,000)</u>	<u>(1,000)</u>
	<u>298,000</u>	<u>278,000</u>

Age UK Wiltshire

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

**23. EMPLOYEE BENEFIT OBLIGATIONS
- continued**

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

	Defined benefit pension plans	
	2019	2018
	£	£
Actuarial gains/(losses)	<u>8,000</u>	<u>(4,000)</u>
	<u>8,000</u>	<u>(4,000)</u>

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

	Defined benefit pension plans	
	2019	2018
Equities	20.6%	22.7%
Diversified growth fund	18.3%	20.3%
Matching assets-bonds & gilts	53.6%	49.2%
Property	7.3%	7.4%
Cash	0.2%	0.4%

Principal actuarial assumptions at the balance sheet date (expressed as weighted averages)

	2019	2018
Discount rate	2.4%	2.6%
CPI inflation	2.4%	2.3%
Future pension increases - pre 2006	3.4%	3.3%
Future pension increases - post 2006	2.5%	2.5%
RPI inflation	3.4%	3.3%

Main demographic assumptions:

	2019	2018
Mortality		
Life expectancy for male currently aged 65	21.3 years (age 86.3)	21.8 years (age 86.8)
Life expectancy for female currently aged 65	23.2 years (age 88.2)	23.7 years (age 88.7)
Life expectancy for male currently aged 45	22.3 years (age 87.3)	23.8 years (age 87.8)
Life expectancy for female currently aged 45	24.4 years (age 89.4)	24.9 years (age 89.9)

Allowance has been made for members to exchange 80% 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 £22,943 (2018, £24,400). At 31 March 2019 £7,763 (2018: £3,536) of contributions were payable.

24. 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.