Age UK Torbay
(formerly Age Concern Torbay)
Report of the Trustees for the year ended 31st March 2013

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31st March 2013.

Reference and Administrative Details of the Charity, its Trustees and Advisors

Age UK Torbay

Registered Charity number: 1084684
Company Number: 04046684

Principal and Registered Office: 12, Dendy Road, Paignton, Devon TQ4 5DB

Trustees:

The trustees during the year are:
Chairman: Marie Woodall
Trustees/Directors: Phillip Bradford
Peter Pike
Luisa Nicholson
Michael Sara
Steve Woodall

Company Secretary: Richard Brett FCA

Philip Bradford, Peter Pike and Steve Woodall retire by rotation in 2013.

Auditors:
Bishop Fleming, 2nd Floor Stratus House, Emperor Way, Exeter Business Park, Exeter, Devon EX1 3QS

Bankers:
Charities Aid Foundation, Kings Hill, West Malling, Kent ME19 4TA
Lloyds TSB plc, 2 Palace Avenue, Paignton, Devon TQ3 3HA
Bank of Scotland, Pentland House, 8 Lochside Avenue, Edinburgh EH2 9DJ
Barclaycard Commercial, Teesdale Business Park, Stockton on Tees TS17 6YG
Structure, Governance and Management

Age UK Torbay is a company limited by guarantee. Incorporated on 3rd August 2000, it has no share capital and is a registered charity. The organisation is governed by its Memorandum and Articles of Association which establish its objects and powers. The principal object of Age UK Torbay is 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 Torbay.

Recruitment and Appointment of Trustees

The body responsible for the management of Age UK Torbay is the Board of Trustees. The Board meets monthly.

The full complement of Trustees is nine and the Articles of association require that there shall never be less than three. Trustees serve for a term of three years and there are no restrictions on the number of terms that a Trustee may serve. Appointment of Trustees is by election at the Annual General Meeting. All Trustees must be members of Age UK Torbay and members are invited to nominate people to serve. The Chair and Officers are appointed by the Trustees from among their number. The Chair serves for a term of three years and is restricted to a maximum of six consecutive years in that capacity.

The General Manager, Mr Richard Brett attends all meetings of the Board.

Prior to inviting nominations the Trustees review the skills profile of the board, and then try to attract candidates with relevant and appropriate experience and skills. Prospective Trustees are interviewed by the Trustees and General Manager, and invited to attend Board meetings on a trial basis before being nominated and elected as Trustees.

New Trustees are presented with a Welcome Pack which includes:

- Responsibilities of and Code of Practice for Trustees;
- Legal Documentation of the Organisation, including the Memorandum and Articles of Association;
- Details of the Age UK Brand and Age England Association;
- Job Descriptions of Trustees, Officers and key staff;
- Policies and Procedures of the Organisation;
- Financing of the Organisation and explanation of the accounts;
- Business Plan, including future plans and objectives.

New Trustees meet with the General Manager and key staff, and are invited to take part in the induction process of Age UK Torbay. Our trustees have also attended training courses and conferences relevant to the requirements and responsibilities of their respective roles as Trustees.
The Trustees have delegated management of Age UK Torbay to the General Manager who, along with the senior management team, is responsible for ensuring that the charity delivers the services required and for reporting on the performance and financial position of the organisation.

Related Parties and Networks

Age UK Torbay is a Brand Partner of Age UK, and a member of the Age England Association. All Age UK Brand Partners sign a Brand Partner Agreement.

Age UK Torbay is a member of the Age England Association. The Association is a corporate body that acts as the representative body for Brand Partners and Friends of Age UK. Members of the Association agree to observe and be bound by the Articles of Association and to support the objects of the Age England Association.

Risk Management

The Board of Trustees has undertaken an assessment of the risks to which the charity is exposed, including operational, financial, and external risks, and are introducing procedures and reporting regimes to manage and reduce the risks. In particular the Trustees have instructed management to prepare and maintain contingency plans to cover all identified areas of risk, and to maintain a risk register to formalise the risk management process.

Internal controls and policies and procedures are in place to manage risk, and these are reviewed and amended regularly to ensure that they meet current requirements.

Trustees’ Responsibilities

The trustees (who are also directors of Age UK Torbay for the purposes of company law) are responsible for preparing the Trustees’ Annual Report 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 financial 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 these financial statements, the trustees are required to:

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

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

Our Aims and Objectives

The mission of the charity is to promote the well being of all older people in Torbay, and to help make later life a fulfilling and enjoyable experience.

To achieve this, the key objectives and strategies in 2012-13 were:
• Promoting positive attitudes to older people and ageing
• Influencing and developing public policies that affect older people
• Encouraging choice and opportunity for older people
• Working with all appropriate agencies and partners to secure the widest range of services that best matches the needs of the client population
• Providing support to older people through direct service provision
• Providing and promoting accessible information to older people to enable them to make informed choices
• Supporting and encouraging training and development of Age UK Torbay staff, volunteers and trustees
• Maintaining the independence and autonomy of the organisation
• Treating all older people, staff and volunteers as equal with equal respect
• Generating independent income through services and other activities, and maintaining financial controls

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. This report looks at what we achieved and the outcomes of our work in the last 12 months. The report review looks at the success of each key activity and the benefits they have brought to those groups of people we are set up to help.

The report also helps us ensure our aims and objectives remained focused on our stated purposes. We have referred to the Charity Commissions general
guidance on public benefit when reviewing our aims and objectives; in particular the trustees consider how planned activities will contribute to our aims and objectives.

**How our aims deliver public benefit**

Our main activities and the numbers of older people we have helped are described below.

Our charitable activities focus on encouraging, promoting, and operating direct services appropriate to the needs of individual older people or groups of older people.

**How many people used and benefited from our services?**

**Information and Advice**

Almost 4800 people contacted our Information and Advice service and we assisted older people to claim more than £668,000 of benefits they were entitled to. Our Information and Advice service plays a vital role in tackling poverty and promoting dignity and older peoples’ rights.

The provision of this service also gives health and social service professionals the option of signposting older people to an independent service designed especially for them. The timely Information and Advice that we provide often reduces the need for other services.

**Advocacy**

Our Advocacy service assisted more than 500 clients with a diverse range of problems and issues, some of them complex and requiring the intervention of a third-party. The hospital advice and advocacy service assisted a further 3,637 patients and 691 carers of patients.

Advocacy services take action to help people say what they want, secure their rights, and represent their interests and obtain services they need. Our advocates work in partnership with the older people they support and “take their side”. An effective Advocacy service will promote social inclusion, equality and social justice.

**Handyperson Service**

We undertook 430 jobs for older people this year. The service offers a quick and effective solution to a wide range of home maintenance problems. Small jobs are carried out by appropriately skilled staff, at charges significantly less than commercial rates.
This work is preventative in nature and enables older people to continue living independent lives in their own homes for longer. Our service reaches some of the most vulnerable in our communities who might be reluctant to accept more intensive help.

**Befriending and Careline**

These services supported 30 lonely and isolated older people in a number of ways:

- providing emotional support, which can lead to improvements in mood and confidence;
- improving communication skills – talking to someone else who has time to listen, respond and share;
- offering a different type of support to that provided by relatives or health and social care staff – ‘chatting man to man or woman to woman’;
- giving our clients something to look forward to.

**Days Out Service**

We provided over 3,100 days of service for more than 100 vulnerable older people. Friendship and peer support are the key element of the Days Out groups, and the risk of service users being socially excluded is greatly reduced.

This service is helping reduce the number older people prematurely or inappropriately admitted to hospital or into residential care. It also achieves the important aim of providing breaks for carers from their caring duties, helping the carer to improve their quality of life and to maintain their own health.

**Home Care Service**

We provided 13,097 hours of service to over 200 older people this year. This service helps older people retain their independence by assisting them with tasks such as cleaning, shopping, ironing, cooking, and collecting prescriptions and pensions.

The older people we help through this service value the continuity of their relationships with Home Carers who ‘look out for them’, and often benefit from being introduced to our other services where the Carer thinks this is appropriate.

**Lunch Club**

Our Lunch Clubs improve the quality of life for its members by enabling them to exercise greater self-determination. Members also benefit from feeling less
isolated, whilst their health and well-being improves through interacting with others and through participating in activities which would otherwise be unavailable to them.

The clubs, based at the Half Moon in Preston and Old Coach House in Babbacombe, provide an excellent quality nutritious and well balanced meal in a friendly, attractive, and sociable environment. Activities arranged for and by members include coach trips and activities clubs. The lunch clubs also provide an opportunity for members to learn about and access other Age UK services.

Average number of lunches provided each week at the Lunch Clubs is 120.

Other Activities

- Continued actively to promote and develop our image, profile and reputation as an Age UK brand partner, establishing the organization as a key provider of Information and Services and as a voice for older people in Torbay.
- Played an active part in the Age UK Handyperson Development Project that led to changes in the operation of the service both locally and nationally and introduced Quality Standards and Accreditation for the service.
- Successfully applied for funding from various new sources to compensate for reductions in Local Authority funding from Torbay Care Trust.
- Participated actively in consortia and collaboration and cooperation initiatives with other organizations and agencies to meet service requirements, develop new services and obtain funding, and satisfy funder aspirations.
- Created a new advice drop in facility at our main office to replace that at the Paignton Library following the loss of suitable facilities there. The sudden and unexpected move inevitably caused some short term confusion and reduction in client visits, but the new facility quickly became established, providing a comfortable and accessible centre for older people seeking information and advice.
- On behalf of Torbay Council managed a “Warm Homes - Healthy People” grants programme that distributed more than £125,000 between January and June 2013 to help older people with a variety of heating problems.

Representation and Campaigning

Age UK Torbay took an active part in most of the national campaigns organised by Age UK, and campaigned locally on a number of issues including:

- Cost of Cold
Financial Review

The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities" published in March 2005, applicable accounting standards and the Companies Act 2006.

The Statement of Financial Activities (SOFA) shows the gross income from all sources and the split of activity between restricted and unrestricted funds.

Review of the financial position

Fortunately, following the Local Authority budget cuts in 2011-12 there were no further cuts this year, and grants from Torbay Care Trust continued at the same level as last year. Grants from Age UK however were significantly lower, a reduction only partly made up for by Advice Services support from the Cabinet Office. Gifts and donations however were also lower reflecting the continuing difficult economic conditions, and legacy income was insignificant again this year.

The Home Care service maintained its position with some very small growth, but the Days Out service suffered a decrease in revenue of 20% as the number of client referrals from the Care Trust reduced dramatically and financial support for some existing clients was withdrawn. Fortunately the impact of these factors on the service was mitigated by a very significant increase in the number of private clients, many of whom had previously been funded by social services. This trend brings the added benefit that the service is reducing dependency on Local Authority funding.

The Handyperson Service was restructured during the year to replace volunteer handymen with paid staff, and a small charge was introduced for jobs carried out to achieve a degree of financial sustainability and ensure that the popular and valuable service would continue in the future. The changes were implemented late in the year and had little impact on the results for the year.

Resources expended in the year reduced in line with the reductions in service income with other costs, particularly in Overheads, Central Office and Fundraising costs being controlled by careful management.
Overall for 2012-13 reductions in total income for the year has been offset by to some extent by reductions in costs resulting in a financial surplus of £19,722 which, albeit less than in 2011-12, enabled Age UK Torbay to maintain services to older people without using funds from general reserves.

The outlook remains uncertain with unprecedented levels of change taking place in the health and care landscape both nationally and locally. Age UK Torbay will adapt as necessary and seek to take advantage of any benefits of the changes on behalf of older people. It is clear however that efforts to find new sources of income, raise unrestricted funds and make services self sustaining must continue.

**Reserves Policy**

Age UK Torbay needs reserves to provide funds for the on-going costs of the organisation and to act as a contingency against future reductions in income from other sources.

Age UK Torbay will invest its reserves appropriately in order to maintain current or future levels of income and protection of capital.

The Trustees aim to maintain free reserves to cover a minimum of six months running costs, together with a contingency fund to cover statutory and legal commitments. The current level of reserves required is therefore approximately £225,000. Free reserves at 31st March 2012 amount to approximately £208,000.

The Reserves policy is reviewed annually by the Board of Trustees at the financial year end.

**Investment Policy**

All funds surplus to short term working capital needs are placed on deposit with the Charity’s bankers.

**Plans for future periods**

- Achieve new funding arrangements for key services by responding effectively to invitations to tender for contracts with relevant statutory agencies.
- Take positive and pro-active steps to ensure involvement with and recognition by agencies forming the new social care landscape, including the Torbay and South Devon NHS Care Tust, Clinical Commissioning Group, Health and Wellbeing Board and Healthwatch.
• Be actively involved with Age UK national initiatives, campaigning and service development.
• Develop business models to ensure that all appropriate services are financially self sustaining.
• Continue to initiate and participate in appropriate consortia and collaboration and cooperation arrangements with other organizations and agencies to meet service requirements and satisfy funder aspirations, and to develop new services and opportunities for older people.
• Seek actively to identify and to maximize sources of funding to achieve a higher degree of diversity and security of funding.
• Continue to promote and develop membership, fundraising and volunteering as an integrated access pathway to the organization, providing enhanced benefits for Age UK Torbay and users alike.

In so far as the trustees are aware:

• there is no relevant audit information of which the charitable company’s auditor is 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 auditor is aware of that information.

Signed on behalf of the Trustees

Marie Woodall

Chairman of Trustees

10th September 2013
FINANCES

Where does the money come from?

### 2012-13

<table>
<thead>
<tr>
<th>Source</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts &amp; Grants</td>
<td>252,894</td>
</tr>
<tr>
<td>Charges for Services</td>
<td>323,276</td>
</tr>
<tr>
<td>Donations &amp; Legacies</td>
<td>15,163</td>
</tr>
<tr>
<td>Trading Income</td>
<td>12,137</td>
</tr>
<tr>
<td>Fundraising events</td>
<td>1,887</td>
</tr>
<tr>
<td>Investment Income</td>
<td>1,090</td>
</tr>
<tr>
<td>Other Income</td>
<td>11,987</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>618,434</strong></td>
</tr>
</tbody>
</table>

A significant proportion of our income comes from contracts for services and from grants which support our charitable activities. A substantial contribution comes from the direct charges we make to clients in respect of our Care Services.

Trading activities generated £12,137 of gross income in the year. All of this came from the Age UK Charity shop as we discontinued the sale of insurance and other products in the previous year.

Income from events, donations and legacies makes a valuable contribution to our activities.

Where do we spend our money?

### 2012-13

<table>
<thead>
<tr>
<th>Category</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generating Funds</td>
<td>7,191</td>
</tr>
<tr>
<td>Information, Advice, &amp; Advocacy</td>
<td>126,053</td>
</tr>
<tr>
<td>Care Services</td>
<td>287,905</td>
</tr>
<tr>
<td>Preventative Care</td>
<td>150,552</td>
</tr>
<tr>
<td>Governance Costs</td>
<td>27,011</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>598,712</strong></td>
</tr>
</tbody>
</table>

Our income was greater than our expenditure in the year by £19,722. The surplus for the year will be added to reserves ensuring that we are able to continue to provide our services in the future.
What are our assets?

<table>
<thead>
<tr>
<th>2013</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fixed Assets</strong></td>
<td></td>
</tr>
<tr>
<td>Property</td>
<td>230,932</td>
</tr>
<tr>
<td>Other Tangible Assets</td>
<td>13,932</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>244,864</td>
</tr>
</tbody>
</table>

| **Current Assets** |         |
| Debtors | 104,639 |
| Cash | 186,577 |
| **Total** | 536,080 |

What are our Liabilities?

<table>
<thead>
<tr>
<th></th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Creditors due in less than one year</td>
<td>62,686</td>
</tr>
<tr>
<td>Creditors due in more than one year</td>
<td>63,062</td>
</tr>
<tr>
<td>- mortgage on 12 Dendy Road</td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>125,748</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>410,332</td>
<td></td>
</tr>
</tbody>
</table>

What do these represent?

<table>
<thead>
<tr>
<th></th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restricted Funds</td>
<td>31,339</td>
</tr>
<tr>
<td>Designated Funds</td>
<td>171,319</td>
</tr>
<tr>
<td>Other Unrestricted Funds</td>
<td>207,674</td>
</tr>
<tr>
<td></td>
<td>410,332</td>
</tr>
</tbody>
</table>
Financial Summary

Notes to the summarised financial statements.

The above summarised financial statements are not the statutory accounts but a summary of information relating to both the Statement of Financial Activities and the balance sheet;

The full accounts from which the summarised financial statements are derived have been externally scrutinised by the Charity’s auditors. The report of the auditors did not contain any concerns.

The full annual accounts, the report of the auditors, and the Trustees’ Annual Report can be obtained from the office of Age UK Torbay at 12 Dendy Road, Paignton.

The annual accounts were approved by the Trustees on 10th September 2013.

The Trustees’ Annual Report and accounts have not yet been submitted to the Charity Commission.

Age UK Torbay is a company limited by guarantee.

   The summarized financial statement does not contain additional information from the directors’ report.

   The auditor’s statement under section 496 of the Companies Act 2006 was unqualified.

   The audit report was not qualified in respect of the Companies Act 2006 sections 498(2)(a) or (b) and section 498(3).

Signed on behalf of the trustees

Marie Woodall
Independent Auditors' statement to the Trustees Age UK Torbay.

We have examined the summarised financial statements of Age UK Torbay for the year ended 31\textsuperscript{st} March 2013.

Respective responsibilities of trustees and auditors

The trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom law and the recommendations of the Charities SORP.

Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Trustees' Annual Report.

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board.

Opinion

In our opinion the summarised financial statements are consistent with the full financial statements and the Trustees’ Annual Report of Age UK Torbay for the year ended 31\textsuperscript{st} March 2013.

Bishop Fleming
Registered Auditors
Chartered Accountants
2nd Floor Stratus House
Emperor Way
Exeter Business Park
Exeter
Devon EX1 3QS