

COMPANY REGISTRATION NUMBER: NI071940
CHARITY REGISTRATION NUMBER: 104640

AGE NI

Company Limited by Guarantee

Report and Financial Statements

31 March 2020

Finegan Gibson Ltd
Chartered accountants & statutory auditor
Causeway Tower
9 James Street South
Belfast
BT2 8DN

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Report and Financial Statements

Year ended 31 March 2020

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Trustees' Annual Report (Incorporating the Directors' Report)

Year ended 31 March 2020



3 Lower Crescent
Belfast
BT7 1NR

t: 028 9024 5729
e: info@ageni.org
www.ageni.org

A Foreword from our Chair and Chief Executive

It is with pleasure that we are presenting the Trustees' Annual Report for 2019/20.

This report highlights how Age NI has continued to help thousands of older people, their families and carers through its areas of service delivery and engagement activities, including during the pandemic, which affected everyone towards the end of this financial year. We are delighted to confirm despite the challenges encountered, this was another successful year for Age NI.

We had over **87,000** engagements with older people through our services, support networks, policy and influencing engagements and reached over **645,000** readers through our social media channels, which has enabled us to make a positive impact on the lives of thousands of our beneficiaries.

We have provided case studies, details of projects and services within the body of the report which demonstrate how we have made an impact on the individual lives of older people and their families throughout Northern Ireland, how we have engaged with our stakeholders as we consider and contribute to achieving our vision '**a world where everyone can love later life**'.

The following are a few examples, which give a flavour of how different areas of the charity have delivered for our beneficiaries:

- **Direct Care and Wellbeing Services** carried out over **74,000** engagements across residential, domiciliary day care and wellbeing services. In our Care Services **100%** of family members said their relatives are treated with dignity.
- Our **Advice team** identified **£1.3m** in unclaimed benefits for older people in Northern Ireland and within this financial year have over **9,500** advice client contacts. Through this area of service delivery, 100% of our Advice Service users reported they are less stressed or worried.
- **The Memory Link Service** provides information and support for older people who require a memory assessment. Following the assessment and diagnosis of dementia, the Memory Link Worker contacts the older person again to develop a support plan and signpost the person to appropriate services. Feedback from service users confirmed 100% are **more socially active** and 100% reported **improved safety**. The service is delivered in partnership with the Northern Health and Social Care Trust.

We wish to thank all our colleagues in the voluntary, public and private sectors as well as our funders, volunteers and donors for your collaboration and support. We look forward to continuing our working partnership with you in the coming years.

Yours sincerely

Dr Raymond Mullan OBE
Age NI Chair

Linda Robinson
Age NI Chief Executive



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Company number NI071940, HMRC Charity Reference number XT14600, registered with The Charity Commission for Northern Ireland NIC104640

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The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2020.

Reference and administrative details

Registered charity name AGE NI

Charity registration number 104640

Company registration number NI071940

Principal office and registered office
3 Lower Crescent
Belfast
BT7 1NR

Tel: (028) 9024 5729

Website: www.ageni.org

The Trustees

Dr Raymond Mullan OBE	Chair
Mrs Patricia Davey	Vice-Chair
Mr Trevor Dillion	Treasurer
Mr Ken Simpson	Trustee
Dr Roisin McLaughlin	Trustee
Dr David W.S Law	Trustee
Ms Kathy Graham	Trustee
Mrs Teresa Dunlop	(Co-opted Trustee Appointed 1 September 2019)
Mr David Trelford	(Consultative Forum Trustee Appointed 23 June 2019)
Mrs Aislinn McBride	Trustee (Appointed 1 October 2020)
Mr Paul Moorhead	Trustee (Appointed 1 October 2020)
Mr Patrick Mullan	Trustee (Appointed 1 October 2020)
Mr Colin Flinn	(Consultative Forum Trustee Resigned 22 June 2019)
Dr Gary Mitchell	(Trustee Resigned 16 August 2019)
Mr Edward Smyth	(Trustee Resigned 4 October 2019)
Mrs Una Macauley	(Trustee Resigned 13 August 2020)
Mr Edward Smyth	(Co-opted Trustee Appointed 6 October 2020)
Ms Siobhan McIntyre	(Co-opted Trustee Appointed 30 October 2020)

Auditor
Finegan Gibson Ltd
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Investment Bankers	Smith & Williamson 32–38 Linenhall Street Belfast BT2 8BG	
Solicitors	Cleaver Fulton Rankin 50 Bedford Street Belfast BT2 7FW	Edwards & Co Solicitors 28 Hill Street Belfast BT1 2LA
Bankers	Danske Bank Donegall Square West Belfast BT1 6JS	

BACKGROUND TO AGE NI

Purpose of Age NI

Age NI is the voice of older people in Northern Ireland. Our charity's purposes, as set out in the objects contained in the charity's Articles of Association, are to promote the following purposes for the benefit of the public and/or older people:

- Preventing or relieving the poverty of older people;
- Advancing Education;
- Preventing or relieving sickness, disease or suffering in older people (whether emotional, mental or physical);
- Promoting equality and diversity;
- Promoting the human rights of older people;
- Assisting older people in need by reason of ill-health, disability, financial hardship, social exclusion, or other disadvantage; and
- Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

The outcome of this being the promotion of the well-being of older people.

Our vision is a world where everyone can love later life and our mission is to help people enjoy a better later life by ensuring that their voice is heard and their rights are upheld.

We are at the forefront of change, enabling older people to have a voice and to remain independent, supporting those who need help in our society and inspiring people to love later life.

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Context of Ageing in Northern Ireland

Longer lives represent many opportunities and challenges for us as individuals as well as for our families, communities, employers, welfare, housing and health and social care systems. Lots of older people lead fulfilling lives, actively contributing to the economy and society, supporting their families, neighbours and communities through volunteering, caring for others, providing childcare and working beyond the traditional retirement age. For many older people, however, the picture of later life is stark.

Like the rest of the UK, Northern Ireland is experiencing demographic shifts in terms of ageing and life expectancy. Mid-year estimates (mid-2019) indicated that 1 in 6 people were aged 65+.

Evidence suggests that although life expectancy is increasing, healthy life expectancy is not increasing at the same rate. People are spending longer living with conditions which reduce their quality of life. There are 14,728 people with a diagnosis of dementia in Northern Ireland and the numbers of people with dementia are expected to rise to around 60,000 people by 2051. We also know that disability and ill-health also increase with age.

Our priorities are clear - elimination of pensioner poverty; a modern and responsive health and social care system with a focus on prevention, rights, entitlements and fairness; and the fair and equal treatment of older citizens.

Age NI's Business Continuity approach to COVID-19

In March 2020, when the realisation that the pandemic was spreading globally, Age NI's Senior Management Team considered the services we currently deliver and how each service could be affected. As older people were highlighted as a vulnerable group in terms of infection and impact, it was crucial that our planning was diligent to seek to protect our beneficiaries and to be there for them when they need us the most, and that our staff and volunteers carried out their roles in a safe way.

Two of our purposes were directly linked to our approach in the pandemic:

- ***The Prevention and Relief of Poverty and Relief of Those in Need by Reason of Age***
- ***The Advancement of Health or the Saving of Lives***

The Senior Management Team evaluated the structure of the organisation, considering the services which could continue as normal, those which could no longer be delivered in the same way and identified what we could do to respond to the increased levels of need and demand for our support arising from COVID-19.

Age NI staff were communicated daily by the CEO at the beginning of the lockdown phase to keep everyone informed. This moved to weekly when staff were settled in their working patterns. We were aware that this period had the potential to be difficult for staff with reduced social interaction, as the timescale was unknown and each person had different circumstances. The Senior Management Team provided support to their teams, which

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included informal team meetings with the CEO and an additional layer of support for staff - a confidential telephone service provided by Age NI Head of Wellbeing Services, a trained mental health nurse.

To respond to the increased number of calls to the organisation Age NI developed a new enhanced service involving a triage approach, which encompassed the following 3 levels:

Freephone number for check-in & chat:

- ❖ **Level 1: Helpline, providing information on COVID-19 and to provide initial assurance.**
 - Signposting to community groups and other key services, organisations which could help with providing local practical support including dog walking, shopping and collecting prescriptions from the chemist.
 - Referred complex needs queries to the Age NI Advice & Advocacy service e.g. community care, benefits, etc.

 - ❖ **Level 2: 'Check-in and Chat' telephone service was launched in March 2020, with the support of the Commissioner for Older People for Northern Ireland.**
 - At the start of lockdown, people were advised to remain at home and only leave if their trip was essential or to exercise. This was particularly important for people over 70 and those who were living with underlying health conditions because they were at a higher risk of developing more severe symptoms if they became infected. Those at greatest risk of complications arising from the virus were asked to shield and self-isolate at home for 12 weeks to protect themselves. We were aware that many older people would be separated from their family and friends and not have anyone to share concerns with or simply to have a chat.
 - We were delighted with the response from the public during this time, as we received new offers of support from people who hadn't previously volunteered for Age NI.
 - The Volunteer Co-ordinator had written to existing volunteers advising them of the 'Check-in and Chat' service, they were then carefully matched with a service user.
 - The new volunteers were invited to apply through the volunteer process, as they were required to be Access NI and reference checked and were later matched with service users within this service.

 - ❖ **Level 3: Enhanced Advice and Advocacy telephone service.**
 - Age NI staff were redeployed (in teams of 4) to the enhanced telephone service on a rota-basis, due to a high demand in calls to the Advice line and in preparation they received call-handling training.
 - The Advice & Advocacy service responded to complex queries on community, social care, residential care and benefits.
 - When required the caller was referred to other specialist services i.e. Law Centre, Consumer Advice.
 - The Senior Management Team also assisted with this service, as and when required.
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The services Age NI directly delivered for most of the year were business as usual (before COVID-19) and the following table also includes an explanation of how services were impacted by COVID-19 and any new services related to COVID-19 which were established in March 2020:

Service	Description
Advice & Advocacy	<p>The Age NI Advice & Advocacy specialist advisors provide free and confidential advice, information or practical support on a wide range of issues including welfare benefits, community care, housing and health. Our advisors can provide a free benefit check to ensure that older people are accessing the benefits they are entitled to. Every year our Advice Service deals with thousands of calls from older people in need.</p>
Care Services	<p>Age NI Care Services includes:</p> <ul style="list-style-type: none">• Day Centre Care: Age NI day centres provide an opportunity for activity and friendship for older people. Day Centres for older people (without dementia) include:<ul style="list-style-type: none">➤ Ballynahinch Day Centre,➤ Skainos Day Centre, Belfast,➤ Dungannon Day Centre,➤ Anna House Day Centre, Dunmurry➤ Portaferry Day Centre <p>Some of our centres which specialise in supporting older people with dementia are:</p> <ul style="list-style-type: none">➤ Ballyclare Day Centre➤ Castlewellan Day Centre➤ Dungannon Day Centre➤ Laurelhill Day Centre, Lisburn➤ Anna House Day Centre, Dunmurry <p>During lockdown Day Care services were not able to operate in the same way but delivered support through regular phone conversations with service users and families, collecting shopping and prescriptions, reducing isolation and loneliness and caring in a different way.</p> <ul style="list-style-type: none">• Domiciliary and Home Care: Age NI provides vital Home Care services to support hundreds of individuals in Northern Ireland who wish to stay in their own home. Services may involve routine

household tasks within or outside the home, personal care of the client and other associated domestic services necessary to maintain an individual in an acceptable level of health, hygiene, dignity, safety and ease in their home.

Dementia Care Home Support Staff deliver a range of services which include:

- Respite/short breaks for families and carers
- Personal Care
- Support with activities of daily living
- Social inclusion
- Administration of medications
- Night sitting

The flexibility of this service allows the changing needs of a person to be met within the care plan. This person-centred approach enables the individual to enjoy the comfort and reassurance that as their needs change, so will the level of care provided. During the COVID period measures were in place to ensure staff and service users were kept safe.

My Life My Choice: My Life My Choice is a new Age NI care service providing tailored person-centred support to people who have been diagnosed with dementia, their families and carers in Belfast. This service provides 1:1 or group support (which temporarily ceased during COVID-19 and will resume when it's a safe environment), in line with individual needs and preferences. As part of the care service, the service-user can:

- Continue to do the things they enjoy, take part in social activities or learn something new.
- Meet new people and chat about things that are important to them.
- Be signposted to other sources of support and activities within their area.
- Be connected to Age NI's Advice & Advocacy Service, get a free benefits check and find out what financial support, or other support, they may be entitled to.

We also provide a range of tailored support to carers and family members, to help them support the service-user to live as they choose.

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	<p>Referrals to this service are through the Belfast Health and Social Care Trust.</p> <ul style="list-style-type: none">• Residential Home: Age NI's residential care service is recognised as a model of best practice for people with dementia. Meadowbank Residential Home, Omagh is a registered care home for 25 older people with dementia. The home was opened in 1998 and was built based on the principles of good design for people with dementia. The home is built with 2 houses of 8 residents and 1 house with 9 residents. Each house has its own social space fostering an intimate and friendly environment for its residents.
'Check in and Chat' telephone service (during COVID-19)	<p>In March 2020, Age NI with the support of the Commissioner for Older People for Northern Ireland reached out to everyone over 60 in Northern Ireland with the 'Check in and chat' telephone service, who felt isolated or lonely during the COVID outbreak.</p> <p>The service was free of charge and provided a friendly voice to reassure older people, answer basic queries and link them into local services and support.</p>
First Connect	<p>The First Connect Service provides emotional and practical support at difficult times to older people by supporting them to be independent, to improve their quality of life, to reduce social isolation, to increase confidence; to improve access to local services and to help them feel safer and more secure in their home. Building trust and confidence with older people, through a number of interactions is key to the success of First Connect, allowing more complex or hidden issues to be identified. This approach enables older people to take more control of their own lives and enjoy better emotional and physical well-being. Volunteers have been recruited to the First Connect service, further enhancing the emotional and practical support provided to older people at a difficult time in their lives.</p> <p>A First Connect Wellbeing Group has been established involving people who have been supported by First Connect and want to stay in touch. This became even more important during the COVID period.</p>

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Living Well Moyle	<p>Living Well Moyle is a partnership between Age NI, GP's, the local council and health and social care organisations (HSCB, NHSCT, PHA), the local Community and is about connecting people in a way that will promote wellbeing. The partnership supports people with chronic conditions to lead happier and healthier lives, by reconnecting people with activities in their community to help them pursue things that are important to them. During the pandemic we changed support from face-to-face to telephone service and virtual platforms. We increased our cohort of volunteers during that time, we were able to provide more telephone calls to those who needed it.</p>
Locality Community Navigators	<p>The Locality Community Navigator's role is to represent and support community/voluntary sector organisations in the respective locality to work effectively with the Trust, and other statutory bodies in a partnership approach. The objective is to work alongside the existing organisations to identify and respond to local needs, build capacity and sustainability through community development approaches. They also keep the NHSCT older people's directories updated. The only change during COVID was the navigators' referral workload increased by over 120% during the month of March, due to the extra support required.</p>
Memory Link	<p>The Memory Link Service provides information and support for older people who require a memory assessment. The service is run in partnership with the Northern Health and Social Care Trust. Older people attending a memory assessment are supported by a Memory Link Worker ahead of their assessment to discuss the upcoming assessment and to ensure they have all the information they need. Following the assessment and diagnosis of dementia, the Memory Link Worker contacts the older person again to develop a support plan and signpost the person to appropriate services.</p> <p>During COVID-19, the Memory Link Worker continued to provide information and post diagnosis support by telephone.</p>

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My Life My Way

'My Life My Way' was a partnership project funded which supported older people with dementia and their carers. Funded by the Big Lottery Fund until February 2020 it was delivered in partnership with the Belfast and Northern Health and Social Care Trusts which supported older people with dementia and their carers.

My Life My Way volunteers offered signposting and provided relevant information about care options and entitlements which allowed the individual with dementia or their carer to make better informed decisions. My Life My Way empowered older people who were diagnosed with dementia to enjoy improved personal choice, control and influence over decisions about their care and to be treated with dignity to live life their way less lonely and isolated.

Within the South Eastern Health and Social Care Trust, we have developed the My Life My Way model to deliver a bespoke respite care sitting service involving volunteers, which focuses on the carer. Within this model, to date we have 17 volunteers who are carefully matched with service users. The funding helps provide for the transition from hospital to home. This service was put on hold during the COVID-19 outbreak, as the service users were placed in the shielded category.

Staying Sharp

Staying Sharp is a 3 year service, which commenced in March 2020 to support people living with mild cognitive impairment in face-to-face and group settings.

Staying Sharp is a bespoke service where our Head of Wellbeing Services identified a gap in the current support provided for people with mild cognitive impairment symptoms. This led to Age NI setting up this service in the Ballymena and the surrounding area. It is led by 12 volunteers who inform and support service users on nutrition, exercise and community engagement to improve healthy life choices.

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OUR OBJECTIVES AND ACTIVITIES

Our aims and objectives are informed by feedback from our stakeholders including the Consultative Forum, Age Sector Networks and our Age NI team.

We have developed four goals which determine what we do. These goals are driven by the priorities which older people in later life tell us matter to them and ensures we focus our resources on delivering these goals:

- **Enough Money.** People in later life have enough income to live comfortably and are able to participate in society.
- **Staying Well, Feeling Good.** People in later life experience the best possible health, well-being and independence.
- **Equal and Engaged Citizens.** People in later life are valued as equal citizens and have opportunities to actively engage in society.
- **Progressive Organisation.** Age NI is a professional, sustainable, well-governed organisation driven by the voice of older people.

How We Assess and Measure our Success

Age NI has a comprehensive set of criteria and measures to assess successes of our work. The top 8 KPIs are listed below.

Indicator	Target 19/20	Actual 19/20
1. Benefit Maximisation	£1,000,000	£1,353,582
2. No of Advice Client Contacts	10,000	9,573
3. Composite Service Volume (Number of engagements across all Age NI Services)	110,000	87,429
4. Legacy Income	£200,000	£221,634
5. Older People's voices were heard by decision makers (through policy and engagement activities)	500	2,899
6. Income Unrestricted funds	£3,526,731	£3,620,333
7. Expenditure Unrestricted funds	£3,520,596	£3,601,632
8. Reserves	£1,403,258 4 months 15 days	£1,323,267 4 months 13 days

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Age NI Volunteers

Age NI provided 375 volunteer opportunities (31 March 2020). Age NI's volunteers help to engage with and support older people across Northern Ireland, particularly those who are disadvantaged, isolated or whose voices are more difficult to hear. They carry out many roles, including supporting people with dementia in our day care centres, helping people who are isolated or lonely to connect to local community activities through wellbeing services, peer consultations, fundraising and volunteering in the shops.

The following table is a breakdown of the areas our dedicated pool of individuals volunteer in:

Age NI Service	No of volunteer roles
Fundraising	62
Policy & Engagement - includes Consultative Forum, Peer Facilitators & Information Ambassadors <i>(Details provided on page 35)</i>	65
My Life My Way	46
Day Centres	49
First Connect	47
Living Well Moyle	18
Drivers	12
Staying Sharp	2
My Life My Way (South Eastern Trust)	7
Age NI Enterprises Ltd retail shops <i>(Details provided on page 30)</i>	67
Total number of volunteer roles	375

Main Volunteer activities/events from this financial year included:

- 85 new volunteers were recruited, trained and matched to a role.
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- Corporate volunteering days were attended by staff from Santander, A&L Goodbody, Ingeus and Seasalt Cornwall. We also welcomed Assumption Grammar School students into our Ballynahinch Day Centre and they will be volunteering with us again later this year.
- Creative reminiscence workshops were externally facilitated in 3 nursing homes across Northern Ireland, which concluded with a showcasing event.
- At our first Supporter event in Stormont, 6 of our volunteers spoke of their volunteering journeys.
- Safeguarding training sessions were delivered by our Head of Care Services to Day Centre volunteers, which resulted in 24 volunteers receiving their Adult Safeguarding certificates.
- 'The Leadership Exchange on Innovation in Dementia Community Support' - heard from volunteers, families and leading experts on dementia. The event also launched the independent evaluation of My Life My Way.

Feedback from our Volunteers, which were evaluated via bespoke, retrospective evaluations included:

- **100%** enjoy their volunteering role
- **80%** feel volunteering gives them a sense of purpose
- **60%** feel they give back to the community

- **Strategy for Delivery**

In order to deliver these goals, Age NI works with older people directly, and within local communities across Northern Ireland through Age Sector Networks. We advocate for positive change by engaging with policy makers to influence and shape the development of improved policies that practically deliver for older people. We influence public policy and society to improve attitudes towards ageing and older people by supporting the development of a strong, rights-based and sustainable age sector. We develop and maintain a sustainable resource platform. We engage with and listen to the voice of older people and we provide direct high quality services to older people, such as care, wellbeing and advice and advocacy services. In addition:

- We encourage an effective and motivated staff and volunteer base who are committed to our culture and values – they are passionate and determined about making later life better; act with integrity and show pride in everything they do; work together as one team, believing in the potential of people; and set the standard of success to follow.
 - We are outcome focused, enabling us to tell older people, our supporters, funders and our partners the story and impact of our work.
 - We have a rights-based approach, empowering older people to know and to claim their rights, and ensure that those who are responsible for upholding people's rights are held to account.
 - We build stronger age sector partnerships, improving relationships with our Age Sector Networks and the local groups they support. Working together in partnership, we can achieve even more for older people throughout Northern Ireland.
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How our Activities Deliver Public Benefit

Our charitable purposes are listed below, which confirm that the beneficiaries for each purpose are those older people who are supported by our services and participate through our engagement activities, their families and the wider society.

All of our charitable activities focus on promoting our purposes for the benefit of the public and/or older people.

1. The Prevention and Relief of Poverty and the Relief of Those in Need by Reason of Age

- We provide support to older people in NI by working directly with them and within local communities. We seek to eliminate pensioner poverty, to campaign for a modern and responsive health system and promote the fair and equal treatment of older people. To deliver these goals, we provide direct services to older people, such as care, dementia support, advice and advocacy.
- The direct benefits which flow from this purpose include an improved quality of life for older people, improved attitudes towards them and increased awareness of their needs. This has a direct benefit to older people, their families, local communities and wider society.
- The direct benefits are demonstrated through regular evaluation of services, feedback from older people, their families and Age Sector Networks.

Within this financial year, we can confirm the impact made on our beneficiaries in relation to 'The Prevention and Relief of Poverty and the Relief of Those in Need by Reason of Age'.
(Feedback evaluated via bespoke, retrospective evaluations).

- **Advice & Advocacy:** 91% of respondents said they feel better off financially, 97% said they are less isolated and 90% said they have more home comfort.
- **Memory Link:** 98% of respondents said they were supported to access entitlements (benefits etc.)

The following Case Study confirms the direct impact the [Age NI Advice & Advocacy Service](#) has had on a married couple; two of its beneficiaries to further this purpose for the public benefit.

By way of background, Mr and Mrs A contacted Age NI Advice & Advocacy service, following an Age NI article in the Irish News about changes to Pension Credit legislation relating to Mixed Aged couples. In the article we asked people over pension age to contact us for a benefit check to establish if they were eligible for Pension Credit.

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Mr & Mrs A contacted us to check if they would be eligible for Pension Credit.

Mr & Mrs A

A member of the Age NI Advice & Advocacy Team took the following actions:

- A full benefit check was completed for Mr & Mrs A and it was identified that they would be eligible for Pension Credit.
- Identified that the couple needed to apply for Carers Allowance for one another to get the 2x Carers Premiums.
- Printed off two Carers Allowance forms (DS700 (SP) NI) for the couple and helped them to complete each form.
- Requested a 3 month backdate on the Carers Allowance forms (as far as we could go back as Attendance Allowance was in payment two years prior).
- Advised couple to contact Pension Credit application line and make a claim for Pension Credit informing them that the two Carers Allowance forms had already been submitted.

Outcomes for clients, following Age NI actions:

- Clients were successful in their Pension Credit application
- Clients entitled to and received **£194.08 per week of Guaranteed Pension Credit**
- Clients entitled to and received **£14.99 per week of Savings Pension Credit**
- Clients entitled to and received a backdated amount of **£2,926.98 (lump sum)**
- Clients yearly income has increased by **£10,871.64 per year**
- Including the yearly income increase and the lump sum – Mr & Mrs A are better off by **£13,798.62**

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Examples of how Age NI's services provide 'prevention and relief of poverty and relief of those in need by age' for our beneficiaries are included below:

- **97% of Advice & Advocacy clients** reported they are better off financially and **93% have more home comfort**. (Feedback evaluated via bespoke, retrospective evaluations).
- **86% of Memory Link beneficiaries** reported they are supported to access entitlements (benefits etc). (Feedback evaluated via bespoke, retrospective evaluations).
- **143% increase in level of attendees' awareness as an outcome of the Age at Work Mid-Career reviews** reported an increase in access to information to increase financial awareness/stability. (Evaluated via bespoke measurement scales at set intervals. The above is based on the increase between baseline and post measurements).

Quotations provided to our Advice & Advocacy team:

- *'I would just like to say a big thank you to [advisor], he was the person I saw. He was really helpful and put me at ease as I was nervous. He filled out my form and explained some of the questions I did not understand. I have received the attendance allowance extra disability pension credit and also blue badge. This has made a great change to my financial circumstances and when I am out in my car being able to get out and in of the parking bay. Without Age NI I would not have got this. Thank you, I am so grateful'. (Benefit advice, financial improvement)*
- *'Great help to buy heating oil in particular. Having a girl to clean house on a weekly basis and be constantly available to help me/us out. Made Blue Badge and bus pass available to me/us. The availability of the service has given me/us real boost to our life quality from day to day and given a good measure of confidence and is very much appreciated'. (Access to services)*
- *'I found the member of staff who dealt with my query exceedingly helpful, knowledgeable, very efficient and kept me informed every step of the way. I greatly appreciate the help I received with this matter'. (General service)*

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2. *The Advancement of Human Rights*

- We adopt a rights-based approach, empowering older people to know and claim their rights and ensuring that those responsible for upholding their rights are held to account. Age NI also seeks to work with policy makers to encourage the development of policies that deliver for older people.
- The direct benefits which flow from this purpose include the promotion of equality and diversity by eliminating discrimination on the grounds of age and the fairer treatment of older people due to an increased knowledge and understanding of their needs and rights.
- The direct benefits are demonstrated through regular evaluation of services, feedback from older people, their families and policy makers and through the changes in policy brought about through Age NI's intervention.

Within this financial year, we can confirm that:

- **97%** of **My Life My Way clients** reported they are supported to live life with more dignity. *(Feedback evaluated via bespoke, retrospective evaluations).*
- **100%** of family members feel their relatives are treated with dignity within Age NI **Care Services**. *(Feedback evaluated via bespoke, retrospective evaluations).*
- **118%** increase in level of awareness of attendees' retirement rights from **Age at Work Mid-Career Reviews**. *(Feedback evaluated via bespoke measurement scales at set intervals. The above is based on the increase between baseline and post measurements). A description of Age at Work is provided on Page 21.*

For much of the period, until January 2020, there was no NI Executive which made progress in this area more difficult. Age NI continued, however, to highlight issues of concern to older people with NI Assembly members through the All Party Group on Ageing and Older People and with key decision makers.

Age NI's Policy and Engagement team delivered two election campaigns this year during the local government election in May 2019, focused on Age Friendly and the Act4Age General Election campaign in December 2019.

In the run up to the local council election our campaign sought and secured commitment from all elected candidates to become Age Friendly Champions.

❖ **Our Act4Age campaign called for actions under four key themes:**

Staying well, feeling good

- Older people receiving high quality social care and support so that they can stay well and remain as independent as possible.
- Investment in and reform of the social care system so that it is sustainable, fair, person-centred and accessible to older people who need care and support.

Tackling pensioner poverty

- Commitment to tackling pensioner poverty so that every older person receives the financial help they are entitled to.
- Targeted measures to help older adults enter, return to or remain in work, and protection for those who are unable to work up to State Pension Age.

Equal and engaged citizens

- The introduction of legislation extending age discrimination to goods, facilities and services.
- The active involvement of older people and the age sector in the development of Age Friendly communities across Northern Ireland.

Tackling loneliness and building connections

- The development, implementation and resourcing of a loneliness strategy for Northern Ireland (as in England, Scotland and Wales) that delivers coordinated action at all levels of Government and across statutory organisations; and supports community-based services that address loneliness.
 - Government taking back responsibility for funding the BBC TV licence fee for people aged over 75.
-
- ◆ We continued as the secretariat for the Northern Ireland Assembly's **All Party Group on Ageing and Older People**. All Party Group members attended three meetings taking briefings on key topics including the reform of adult social care and innovative wellbeing services in the community.

 - ◆ We led the local support for the Age UK campaign on the review of the BBC TV licence fee taking the views of older people on the value of the free licence to older people over 75. Many older people told us how important TV is to them and how the having the fee waived means so much to them. Many linked the TV to the issue of loneliness telling us how much their favourite programmes help to keep them connected and prevent their social isolation. The outcome of the consultation is somewhat less than satisfactory but the decision was postponed within the financial year, due to the pandemic.

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3. *The Advancement of Education*

- We offer independent, confidential advice and support to older people, their families and carers on a range of issues including; welfare benefits, housing and health and social care. In so doing we help older people to negotiate the health and social care system, access appropriate levels of community care and help those who have experienced or are at risk of abuse.
- The direct benefits which flow from this purpose include the education of older people on what they may be entitled to in order that they might have an improved quality of life. We also play a role in educating wider society about older people; improving attitudes towards them, increasing awareness of their needs and eliminating discrimination on the grounds of age.
- The direct benefits are demonstrated through regular evaluation of services, feedback from older people, their families and policy makers and through changes in policy brought about through Age NI's intervention.

AGE AT WORK

One of the highlights for Age NI within this financial year was the delivery of the Age at Work project.

The aim of Age at Work is to support older workers to remain/return to work in order to help them have enough income, stay connected and lead a fuller working life and is an example of how Age NI has provided a bespoke project dedicated to the '**advancement of education**' for our beneficiaries now and in the future.

Age at Work is a project jointly led by Age NI and Business in the Community Northern Ireland (BITCNI), in partnership with their counterparts in Scotland and Wales, which has been operational since 1 May 2019 and the first year of the project was hugely successful.. Over a 7 month period, Age NI supported 143 older people to remain in or return to work through mid-career reviews.

The mid-career review workshops received positive feedback and covered the areas of:

- **Finance**
- **Health and Wellbeing**
- **Career**
- **Life & Work Balance**

The first workshop commenced in September 2019, and a total of 16 workshops have been delivered over 7 months. At year-end 145 older people attended workshops and 7 were supported individually by the Life and Work Coordinator to increase their confidence, skills and provide opportunities to allow them to remain in or return to work.

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Examples of how Age NI's services provide 'Advancement of Education' for our beneficiaries are included below, derived from feedback provided:

- **100%** of Memory Link clients reported they have more awareness - of useful information. *(Evaluated via bespoke, retrospective evaluations).*
- **48%** increase in awareness of carer employment rights as a result of attending an Age at Work mid-career reviews. *(Evaluated via bespoke measurement scales at set intervals. The above is based on the increase between baseline and post measurements).*
- **90%** of people who accessed the Local Community Navigator service reported more awareness of resources. *(Evaluated via bespoke, retrospective evaluations).*

Quotations provided from various services:

- Age at Work Mid-Career Reviews *'I am planning on partially retiring next year and was hoping for some information around this. I have caring responsibilities for my elderly mother and there was useful information provided eg National Carer's service, support available etc. There was also useful information and discussion around pensions, where to access information, importance of making a will. It was good to meet with people in similar situations and hear their experiences and viewpoints'.*
- Locality Community Navigator *'It's hard to know where to turn to for help when you're on your own and your family is living in England. There's no one to back your corner. I really appreciate you letting me know what help and support I can get'.*

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The following projects provide further evidence of how Age NI has delivered the '**Advancement of Education**' object in various settings, all of which are educating wider society about older people; improving attitudes towards them, increasing awareness of their needs and eliminating discrimination on the grounds of age.

❖ Enrich

Enrich is a two-hour training session offered to staff in residential and nursing homes across Northern Ireland. Training is supplemented with a series of three booklets on the themes of:

- **Age Awareness**
- **Communicating with Older People**
- **Dementia**

Age NI Peer Facilitators began delivering **Enrich** sessions to residential and nursing homes across Northern Ireland early in 2019 and rolled the sessions out throughout the year across every Health & Social Care Trust area. In total, 37 Enrich sessions had been completed before the COVID pandemic, which required us to stop visiting homes early in March 2020. Each session of the programme was reviewed and by March 2020 219 care home staff had completed and returned an evaluation form at the end of their training.

Our Peer Facilitators have been fully involved in the development, co-production and piloting of the Enrich programme which was commissioned by the Public Health Agency (PHA), following the successful RETAIN project.

enrich **What people say about Enrich - Mar 2020** **age NI**
Love later life

Understanding of older people's experience of later life	Opportunity to reflect on your practice of working with older people	Understanding of how older people would like to be treated in care	Involving older people in the design and delivery	Most useful element of the session
I feel like I have learned a lot more about life of older people	<i>It was very helpful. It made me realise that I might be very important for someone, more than I might think sometimes</i>	Remembering to include residents in decisions about their care	<i>A great insight on how they see us and how they want to be seen</i>	Using the quotes and poems was very insightful and enjoyable
<i>The training is helpful because we can understand better our patients on a daily basis</i>	Reminds us to stop and think how the ageing process affects us	<i>Treating them as them. Not them with an age, disability, just as them</i>	It helped us to understand their needs and wants as they get older	<i>To understand more - the mind of people with dementia</i>

An added element of the initiative is the **10,000 More Voices** – My Life in a Care Home survey designed to capture the views of older people in care homes and their families with the aim of helping to improve care services. Peer facilitators also coproduced the survey

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and its application and worked alongside PHA and health and social care staff to conduct interviews and gather surveys. This work has also been put on hold by the pandemic.

Enrich and the companion **10,000 More Voices** survey were officially launched in October 2019 in The Duncairn by Charlotte McArdle, the Chief Nursing Officer. The launch programme also featured peer facilitators and care workers and a specially commissioned promotional video.

❖ **NI Frailty Network**

Frailty is where someone is less able to cope and recover from accidents, physical illness or other stressful events. Frailty is everybody's business and everybody should know what to do next when presented with a person living with frailty.

The Northern Ireland Frailty Network was launched in March 2018. It was established using Transformation funding to bring together a wide range of people, organisations and sectors involved in preventing and providing care for people living with frailty.

NI Frailty Network is:

- ✓ A virtual Network
- ✓ Totally inclusive
- ✓ Opportunity to share Best Practice
- ✓ Opportunity to share expertise through consultations and task and finish groups
- ✓ Updates
- ✓ Run events

The PHA supported **NI Frailty Network** to continue its work with significant input from older people on its Expert Panel and Life Experience Group. Most are also members of the Consultative Forum and bring views from that wider group to their work and input to thematic sub-groups and conferences.

Age NI led a masterclass on the theme of **What Matters to Older People** at the Network's Autumn conference in October 2019. The masterclass was co-designed and facilitated by older people who had also given keynote speeches to the conference.

❖ **My Life My Way Service Event**

My Life My Way was funded by the National Community Lottery Fund. It demonstrated how the lives of people with dementia have been enhanced through personalised support, volunteer activation and community connections. My Life My Way was delivered in partnership with the Northern and Belfast Health and Social Care Trusts and helps people with dementia to stay well, remain at home and independent for as long as possible. In addition, the programme supported carers through information and advice, signposting and short breaks.

A Leadership Exchange on Innovation in Dementia Community Support; took place on 26 September 2019. Its purpose was to launch the independent evaluation of Age NI's My Life

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My Way service, carried out by Hammond Care, dementia specialist research and service pioneer and to encourage participants to share knowledge and expertise on developing personalised, cost effective solutions which improve the lives of people with dementia and their carers.

The speakers at the event included Mary Marshall, OBE, Emeritus Professor, a leading international expert on the design of environments for people living with dementia and social care and Richard Pengelly, Permanent Secretary Department of Health. Other contributors were from people who had benefited from the service: family carer, person with dementia, reps from Belfast and Northern Health & Social Care Trusts.

4. *The Advancement of Health or the Saving of Lives*

- We help older people to negotiate the health and social care system, access appropriate levels of community care, and help those who have experienced or are at risk of abuse. We provide direct care services to clients across residential, domiciliary and day care and also provide practical and emotional support to older people. Age NI actively works with the Government to tackle the barriers of poverty, discrimination and isolation and improve health and social care provision.
- The direct benefits which flow from this purpose include improved health outcomes and better patient care for older people in Northern Ireland through the provision of care, the education of older people on how to care for themselves and what support is available to them and through the influence on policy and provision of healthcare.
- The direct benefits are demonstrated through regular evaluation of services and feedback from older people, their families and policy makers and through changes in policy brought about through Age NI's intervention.

Within this financial year, we can confirm through our **Advice and Advocacy Service** that **100%** of service users reported they are less stressed or worried, **94%** reported improved mental wellbeing and **93%** reported improved physical health. Feedback received through the **First Connect Service** showed that **69%** of service users are able to do important things and through **Memory Link Service** **100%** of respondents said they are more socially active and **100%** reported improved safety. *(Evaluated via bespoke, retrospective evaluations)*. Within the **Living Well Moyle service** **57%** of service users reported improved mental wellbeing. *(Evaluated via validated measurement scales at set intervals)*.

The following case study confirms the impact that the 'Living Well Moyle' service has had on Lady B to further this purpose for the public benefit. It provides evidence of how the actions taken and continued support provided meet the purpose of 'The Advancement of Health or the Saving of Lives'.

This case study is primarily focused on Lady B, however it also shows the continued care and progress of the volunteer, who was once a service user and how the co-ordinator continues to support and encourage service users to return to and contribute to society, for the benefit of other service users.

By way of background Lady B was referred into the Living Well Moyle (LWM) service by her social worker in August 2019. Lady B has a number of health issues and reports that her mood is low in relation to her health and doesn't feel comfortable leaving her home as she has mobility issues. Lady B lives alone, with support from home care workers.

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Lady B

During the initial visit Lady B spoke about feeling lonely and not wanting to ever leave her home. She wanted company and friendship but the thought of leaving her home caused her great distress. Volunteer support was discussed and she was open to a volunteer calling for company.

Actions taken:

- A suitable volunteer was matched with Lady B. This volunteer was previously a LWM service user. As a service user she had also been lonely and afraid to leave her home. This volunteer continues to manage her health conditions, but feels she is in a place to now provide support and encouragement to others.
- LWM coordinator accompanied volunteer to service user visits initially to provide support and reassurance to Lady B, and also to the volunteer who was nervous about her new role in giving support rather than receiving.

Outcomes:

- Both Lady B and the volunteer have found they have lots in common. They both share a love for films and their dogs.
- The volunteer now visits Lady B at home; they both look forward to these visits.
- Lady B speaks very fondly of her volunteer and calls her a very lovely lady.
- LWM volunteer feels Lady B has taken to her and has become more engaged recently. They have talked about going a short distance in the car for an ice-cream.

5. Such other charitable purposes for the benefit of older people as the Trustees may from time to time decide.

This object is ancillary to the above objects and is required to allow Age NI to develop the above objects over time where it is determined that there is need and relevance.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

The details of the charity, its officers and advisers who served the charity during the year are outlined on pages 2 and 3 of this report.

Age NI was incorporated on 4 March 2009, was established under a Memorandum of Association which sets out the objects and powers of the company, and is governed under its Articles of Association. It commenced activities on 1 April 2009 and employs 132 competent staff (31 March 2020) who are fully committed to the mission and values of Age NI (this incorporates Age NI and Age NI Enterprises Ltd).

The Objects of Age NI are listed on Page 3 of this report.

The outcome of this being the promotion of the well-being of older people.

Board of Trustees

The business of Age NI is managed by the Board of Trustees, who meet four times a year. A Trustee is appointed for an initial period of four years, and may, subject to election, serve a further two periods of two years. The Age NI Chair is Dr Raymond Mullan and a list of Trustees is included within Page 2 of this report.

Recruitment of Trustees

Age NI conducts a skills and experience analysis of the existing Board, prior to advertising on the charity website. This ensures the desired skills and experience are incorporated into the Job Description with a view to attracting suitable candidates to apply who meet the requirements of the Board and ultimately to govern the charity.

Following the interview process, the Nominations & Remunerations committee makes recommendations for the appointment of Trustee(s) to the Board of Trustees.

Following acceptance of the recommendations, newly appointed Trustees are formally inducted. They meet with the Chair, Chief Executive and the Management team to familiarise themselves with the charity and to observe from an operational side.

Within this financial year, the Board of Trustees delivered a recruitment process to appoint three Trustees to Age NI Board and three Non-Executive Directors to Age NI Enterprises Ltd Board.

The Chair held 1:1 meetings with Trustees to discuss their term, contribution and performance on the Board and within the committee structure. The Chair presented a verbal report of the findings at the Board of Trustees Away Days.

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Within this financial year, changes to the Board/Committee structure included:

- ❖ David Trelford replaced Colin Flinn as the elected Consultative Forum Chair and was appointed the Consultative Forum Trustee for a period of 3 years.
- ❖ Teresa Dunlop was appointed as a Co-opted Trustee, following her term as Age NI's Boardroom Apprentice for 2018/2019. Her term is reviewed annually by the Nominations & Remunerations Committee and can serve for a period of up to 3 years.

Boardroom Apprentice

Within this financial year, Age NI was a Host Board within the Boardroom Apprentice programme and gave a Boardroom Apprentice the opportunity to attend Board and Committee meetings as an Observer. The Boardroom Apprentice was supported by the CEO and Governance Secretary, in a joint Board Buddy role to help prepare for the meetings. This programme was beneficial twofold, as the Apprentice was able to share their skills, knowledge and experience with the existing Board and the Apprentice gained knowledge, training and support to equip them with the experience, knowledge and skills to become a future board member in the public and/or third sector.

The programme is built on three core pillars:

1. Provision of a 12-month Board Apprentice placement to gain experience
2. The transfer of knowledge and learning to the Boardroom Apprentice through the delivery of a suite of training
3. Support for the Boardroom Apprentice through an assigned board buddy

The overarching vision is to move the Board Member role from aspiration to reality.

The aim of the programme is to:

- Create a diverse pool of capable board ready Board Members
- Provide a sustainable pool of capable board ready Board Members
- Enable practical boardroom experience for aspiring Board Members
- Provide the transfer of knowledge, skills and experience to aspiring Board Members
- Increase the knowledge and awareness of the role of Board Members

The Boardroom Apprentice provided the following Case Study, on her experience with the Boardroom Apprentice programme and with Age NI:

'I applied to be a 2019 Boardroom Apprentice because I thought I had skills from the public sector which might be of use to a board and I believe passionately in public value.

One of the highlights of my career has been leading on the policy and legislation to establish the Commissioner for Older People. As part of this I worked with various age sector organisations and many older people and I was very impressed with their passion and commitment. It is in part due to those individuals that NI ended up with one of the most powerful commissioner models in the world and I have always wanted to work with the older people's sector again. Based on my background I was delighted to be accepted as the apprentice with Age NI.

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My experience this year has been brilliant: Age NI ensured I had a board buddy and together the Chief Executive and the Governance Secretary have supported and guided me throughout.

The board were welcoming and gave me lots of their time. In particular, the Chair offered excellent guidance and I also met the impressive and enthusiastic senior management team, learning about their world-leading work.

The 'Learning Days' on the programme were invaluable offering first class training from experts across governance, law, finance and communication. Throughout the formal training the Age NI board was often used as an exemplar case study and through board and committee meetings I witnessed their commitment to transparency and good governance.

Throughout the COVID-19 crisis I have been able to see the really important role Age NI have played in protecting older people and highlighting such important issues as loneliness and keeping well while physically isolating.

Based on my experience to date, I believe that the Boardroom Apprentice scheme is succeeding in helping to diversify board membership, it has been a fantastic learning opportunity for me. I am very grateful for this opportunity and for the kindness of the board and all the Age NI team and hope that my experience and background will help broaden the board's perspective and potentially deepen its knowledge in some areas. The experience I have gained from Age NI has been extremely beneficial'.

Constituted Committees

Within this financial year, the Chief Executive; Miss L Robinson was supported by a Senior Management Team (Director of Marketing & Business Development; Mrs S Casey, Charity Director; Dr P McKeown, Finance Director; Mr K McSherry, Commercial Director; Mr B Loughridge and Governance Secretary; Miss C Law) and all were assigned across the committee structures in relation to the Terms of Reference of each committee. They prepared papers to enable Trustees to make informed decisions at the Board meetings and they attended the Board meetings to present their items and provide clarity on any questions raised by the Board of Trustees.

Age NI Subsidiary

Age NI Enterprises Ltd is a subsidiary Board of Age NI. The principal activity of Age NI Enterprises Ltd within this financial period was the retailing of donated goods and giftware through its charity shops, which included Ballymena, Bangor, Carrickfergus, College Street Belfast, Newtownards and Coleraine; other activities were selling Age NI Personal Alarms, Independent Living Products and Insurance Products.

Board Structure of Age NI Enterprises Ltd

The Board of Age NI Enterprises Ltd (which is a subsidiary of Age NI) meets quarterly and currently encompasses six Non-Executive Directors, three of which are also Age NI Trustees and Directors. The Age NI Enterprises Ltd Chair is Mr Neil Hutcheson. The other Directors

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within this period were Mr Ken Simpson, Mr Trevor Dillon, Ms Kathy Graham, Mr Sam Curry and Mr Damian Mc ateer. In addition to the quarterly Board meetings, Age NI Enterprises Ltd Board and the Senior Management Team who attend these meetings also attended Blue Sky Thinking Strategy days, to assess and consider potential opportunities within the commercial arena.

Age NI Enterprises Ltd Board meetings were attended by the Commercial Director who gave an overview of the performance of the charity shops and insurance products, the Finance Director provided an overview of the financial performance of the commercial companies and the Chief Executive also attended, as the operational lead.

Reporting to the Board of Trustees

The Age NI Board of Trustees receive reports from formally constituted committees, namely the Audit & Risk committee, Finance & Resources committee, Nominations & Remunerations committee and Consultative Forum at each Board meeting to enable the Board to make informed decisions, when required. The Board of Trustees also received Minutes and updates from a Non-Executive Director, on behalf of the Age NI Enterprises Ltd Chair, on the quarterly Age NI Enterprises Ltd meetings. The Minutes of these Boards were provided for information as the Age NI Enterprises Ltd Board of Directors make their own decisions in accordance with its Articles, however as a subsidiary of the charity, this enables the Board of Trustees to keep abreast of decisions made.

Audit & Risk Committee

The Audit & Risk committee takes delegated responsibility on behalf of the Board of Trustees to oversee the systems of governance, risk management and internal control within the charity, ensuring the charity is complying with all aspects of the law, relevant regulations and good practice.

Specific responsibilities of the committee include, but are not limited to:

- **Risk Management.** We can confirm that any major risks which may arise are firstly highlighted within the Corporate Risk Register, are reviewed by the Audit & Risk committee and recommendation of systems/procedures are established and utilized through the Senior Management Team. The committee:
 - Ensures Risk Management is embedded across the whole charity.
 - Monitors the Corporate Risk Register and ensure it is kept up to date.
 - Encourages consistency across the charity, as the committee reviews the Risk Register of the Age NI Enterprises Ltd Board on a regular basis.
 - Reviews the risk management process to ensure it is adequate and operating effectively.
 - Reviews Inspection Reports from RQIA for the delivery of care services and other relevant bodies.
 - Receives updates on any safeguarding issues.
 - Encourages a culture within the charity whereby each individual feels that he or she has a part to play in guarding the probity of the charity, and is able to take any concerns or worries to an appropriate member of the management
-

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team or in exceptional circumstances directly to the chair of the Audit & Risk committee.

- **Audit.** The committee:
 - Advises the Board of Trustees on the minimum and optimum level of external and internal audit arrangements.
 - Ensures the annual financial statements are true and fair, conform to accounting standards and accounting policies are appropriate and applied consistently.
 - Reviews the performance reported in the Trustee's Annual Report and ensures it is a true reflection of the charity's performance.
 - Scrutinises and advises the Board on the contents of the draft audit report.
 - Is responsible for reviewing the management letter and management responses to the auditor's findings and recommendations (post audit report).
 - Discusses with the external auditors any problems or reservations arising from the draft external audit report and draft management letter, reporting relevant issues back to the board, and advising the board accordingly.
 - Reviews the performance of the charity's auditors and advises the Board on any changes that ought to be made to their terms of engagement.
 - Manages the selection of auditors, reviewing their services to the charity and recommends their appointment to the Board and will ensure the auditor is providing an adequate level of advice to the charity.
 - Determines the frequency of tendering for external auditing services.
 - Reviews the Annual Quality Report and has access to a selection of Regulation 29 Monthly Monitoring Reports for each service.

- **Internal Controls.** The committee:
 - Considers all aspects of internal control, including the independent review of systems and controls, the nature and scope of any internal audit work and the monitoring of implementation of recommendations raised through this work.
 - Considers the appropriateness of executive action following internal control or audit reviews and advises senior management on any additional or alternative steps to be taken.
 - Monitors the compliance of the charity with applicable law and regulation as well as the charity's own policies and procedures.
 - Where appropriate, ensures there is co-ordination and good working relationships between internal audit, external audit and any other review bodies that have been set up.
 - Regularly reviews the charity's finance risk register and receives regular reports from management providing information on the major financial risks faced by the charity.

- **Receives updates** from the GDPR officer, Head of People & Development, the Finance Director in relation to Insurance and the Governance Group.

- **The Terms of Reference** is reviewed annually.

The committee is authorised to investigate on behalf of the Board of Trustees anything that threatens or adversely affects the accomplishment of the charity's aims and objectives, its assets, the reliability of records and information, and its compliance with all relevant laws,

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regulations, policies and its governing instruments. It is authorised to obtain appropriate external legal and other professional advice in order to fulfil its responsibility to the Board of Trustees and ensures the charity complies with the implementation of the Charity Commission and its guidelines where appropriate.

During this period, the committee was chaired by Mrs Una Macauley. The Trustees and Directors on this committee within this period were Mrs Una Macauley, Dr Roisin McLaughlin, Mrs Teresa Dunlop, Mr Edward Smyth and Dr Gary Mitchell. The committee meets quarterly in advance of the Board meetings; it submits Minutes to each Board meeting and an update of the meeting is presented by the committee Chair.

Governance Group

The Governance group was established to prepare and develop key governance documents, on behalf of the Board of Trustees, in alignment with the annual governance/legal requirements. During this period, the group consisted of two Trustees, Dr Roisin McLaughlin and Mr Edward Smyth and the Governance Secretary. The Group provided updates and documents to Audit & Risk committee, when required, to enable the committee to review and make the relevant recommendations to the Board of Trustees.

Finance & Resources Committee

The Finance & Resources committee takes delegated responsibility on behalf of the Board of Trustees to oversee the financial and resource management, planning and sustainability of the Charity, to ensure the charity objectives are met.

Specific responsibilities of the committee include, but are not limited to:

- **Financial Performance and Reporting.** The committee:
 - Considers the charity's financial plans.
 - Reviews the quarterly management accounts and performance of the charity against financial plans.
 - Reviews and monitors the cost effectiveness, efficiency and adequacy of the financial controls, financial risk management systems and operation of the charity.
 - Exercises general oversight of the conduct of financial transactions and the maintenance of financial records including any necessary review of the charity's financial policies and procedures, delegations and mandates.
 - Monitors and reviews the charity's budgets for approval by the Board.
 - Regularly reviews the charity's finance risk register quarterly and receives regular reports from management providing information on the financial risks faced by the charity.
 - Reviews the internal financial controls and financial management systems for all major or high-risk projects.
 - Investigates on behalf of the Board any matter that may put the charity at financial risk.
-

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- **Investments.** The committee:
 - Monitors and reviews the charity's arrangements in relation to investments including its Investment Policy, ensuring these arrangements are aligned with the charity's long-term strategic objectives.
 - Makes recommendations to the Board in relation to the appointment, re-appointment and removal of the charity's investment advisors and managers.
 - Reviews the charity's arrangements in relation to reserves, including its Reserves Policy. This is reviewed in line with reviewing accounts annually.
- **Business Cases.** The committee considers the business case for major new initiatives and how to meet the financing requirements of these initiatives.
- **Updates** were received from:
 - Age NI Enterprises Ltd, to monitor its financial performance and to ensure the arrangements are aligned with the charity's long-term objectives.
 - Director of Marketing and Business Development to monitor the income generation performance of the charity.
 - Head of People and Development, when required, to monitor the performance of People and Development activities which have financial implications for the charity, including pension and salary provisions for staff in line with legal requirements.
- **The Terms of Reference** is reviewed annually.

During this period, the committee was chaired by Mr Trevor Dillon, Treasurer. The Trustees and Directors on this committee within this financial period were Mr Trevor Dillon, Mrs Patricia Davey, Dr David Law and Mr Ken Simpson. The committee meets quarterly in advance of the Board meetings; it submits minutes to each Board meeting and an update of the meeting is presented by the committee Chair.

The Finance Director and Chief Executive attended the full meetings. The Director of Marketing & Business Development, Head of People & Development and the Commercial Director attended for their designated items.

Nominations and Remunerations Committee

The Nominations and Remunerations committee takes delegated responsibility on behalf of the Board of Trustees to ensure a formal, rigorous and transparent procedure for the appointment of new Trustees to the Board and Non-Executive Directors to Age NI Enterprises Ltd. It leads the recruitment of active and engaged people with the relevant knowledge, skills and experience to Age NI and Age NI Enterprises Ltd, which includes making recommendations on membership to the Board of Trustees.

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Specific responsibilities include, but are not limited to:

- **Age NI Trustees.** The committee:
 - Regularly reviews the structure, size and composition of the current position of the Board and makes recommendations of any changes to the Board.
 - Gives full consideration to succession planning for Trustees and senior executives in the course of its work and what future skills and expertise are required for the future.
 - Ensures Trustees receive a formal letter of appointment to the Board.

- **Age NI Staff members.** The committee:
 - Reports on the role of the Chief Executive, his/her subordinates and other key staff.
 - Considers and provides recommendations to the Board on the appropriate salary and pension banding of staff.
 - Monitors the leadership needs of the organisation, with a view to ensuring the continued ability of the organisation to compete effectively in the sector.

Age NI pay and remuneration for individual posts is determined by a recognised job evaluation scheme called the Greater London Provincial Scheme (GLPC). Age NI has a licence to operate this scheme and there is a panel of employees who are trained to use it. Inflationary pay increases are agreed annually by the Board of Trustees and are dependent on Age NI's financial position in each financial year. Living wage and minimum wage increases are set by the Government.

During this period, the committee was chaired by Mrs Patricia Davey. The Trustees and Directors on this committee within this financial period were Mrs Patricia Davey, Mr Colin Flinn, Mrs Una Macauley and Dr David Law. The committee meets twice a year or more frequently if required, in advance of the Board meetings. It submits minutes to each Board meeting and an update of the meeting is presented to the Board by the committee Chair.

Age NI Consultative Forum

Consultative Forum was formed in 2010. The purpose of the Consultative Forum is to identify the needs and concerns of older people (in relation to poverty, health, equality, social and other issues) and communicate these to Age NI. The Consultative Forum also engages with, advises and challenges Age NI on policy issues and on its strategic direction. The work of the Consultative Forum covers the whole of Northern Ireland and focuses on issues affecting people over the age of 50. It works collaboratively with, and in support of, Age NI.

The Consultative Forum comprises 30 individual older people from across Northern Ireland. The Consultative Forum Chair is a Consultative Forum Trustee on the Age NI Board. The Consultative Forum meets quarterly in advance of each Age NI Board meeting and the Consultative Forum Chair presents to the Board of Trustees a report on achievements within the quarter and an update of the last meeting.

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The **Consultative Forum** meet every quarter to discuss a full agenda of standing issues and current, topical concerns. In addition to these four meetings, members volunteered their input and expertise to a number of requested engagements and public consultations including:

- Department of Health, reform of adult social care
- Department of Health Review of Stroke Services
- Department of Justice, Review of Hate Crime Legislation
- South Eastern Health & Social Care Trust review and restructure of assessment
- NIHE Housing Needs of Older People
- Frailty Network NI Expert Panel and Life Experience Group
- Campaign to End Loneliness *Be More Connected* event

In May 2019, 20 members of the Consultative Forum including four new members, participated in a two-day development programme where members focused on the Forum's purpose and strategic priorities for Age NI and explored key themes such as communication.

Risk Management

Risk Management is primarily considered by the Audit & Risk committee on behalf of the Board and the Corporate Risk Register is presented to the Board bi-annually, providing there haven't been any potential risks which have arisen between the Board meetings. In addition to the Audit & Risk committee reviewing risks, the financial risk area is discussed at each quarterly Finance & Resources committee and findings conveyed to the quarterly Board meeting. As Age NI Enterprises Ltd is a subsidiary of Age NI, the Age NI Enterprises Board reviews its own Corporate Risk Register; however the Audit & Risk committee has oversight of both Corporate Risk Registers. An Age NI Enterprises Ltd Non-Executive Director provides an update at the quarterly Board of Trustees meeting within the Chair's update, on behalf of the Chair. Both Corporate Risk Registers are provided to the Board twice annually, for information.

The process for maintaining, reviewing and presenting the respective Corporate Risk Registers is that the Charity Director and Chief Executive produce the Corporate Risk Register for the charity and it is regularly reviewed and updated by the Senior Management Team, prior to presentation to the Audit & Risk committee. Each potential risk is entered into one of the four identified key risk areas: Sustainability of Age NI; Breach of Corporate Governance; Damage to Reputation of Age NI and Failure to Protect. Each risk includes a residual risk assessment and inherent risk assessment and details the controls in place and actions to be pursued.

The Age NI Enterprises Ltd Corporate Risk Register is prepared by the Commercial Director and Chief Executive. Each potential risk is entered into one of the four identified key risk areas, which are Sustainability of Age NI Enterprises Ltd; Breach of Corporate Governance; Damage to Reputation of Age NI and Failure to Protect. Each risk includes a residual risk assessment and inherent risk assessment and details the controls in place and actions to be pursued.

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Business Continuity Plans are in place to support risk management, which is a standard item at each Audit & Risk committee meeting.

Decision Making within Age NI

The Senior Management Team provides and presents papers to the Board and relevant sub-committees, working closely with the Chair of Age NI, in advance of each Board meeting.

The Operational Leadership Team, comprising the Chief Executive, Charity Director, Director of Marketing & Business Development, Finance Director, Commercial Director and Heads of Departments, delivers the activities set out in the operational plan. They meet monthly to discuss and agree operational issues.

The Board of Trustees comprises a Chair, Vice-Chair, Treasurer and Trustees who bring a diverse range of skills and experience appropriate to the requirements of the Board. They provide strategic leadership to the Senior Management Team and its purpose is to contribute to the effective governance of Age NI in promoting the vision, mission, aims and objectives of the organisation. The Board has an effective framework in place to authorise delegation. The Scheme of Delegation documents are reviewed annually by the Board of Trustees.

Within this financial year, Age NI Board had three sub-committees and a commercial subsidiary company. Each committee/Board considers particular issues in greater detail and advises the Board. Prior to each Board meeting, each committee provides Minutes and relevant papers, for information. The committee Chair will provide a verbal update of its previous meeting including recommendations, if appropriate and an Age NI Enterprises Ltd Non-Executive Director provides, on behalf of the Chair (as the Chair isn't a Trustee of the charity) an update at the quarterly Board of Trustees meeting, to ensure that all Trustees are fully briefed on the work, discussions and recommendations from each meeting.

The Chief Executive provides a Chief Executive's Report to the Board of Trustees at each quarterly meeting, with updates from various departments. This includes highlights of the previous quarter and priorities for the quarter ahead. This ensures that the Board of Trustees is fully informed of the activities, performance and achievements of the charity for each quarter on an operational level.

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ACHIEVEMENTS AND PERFORMANCE 2019/2020

In 2019/2020 with support from our partners and stakeholders, we had **87,429** engagements with older people through our services, support networks, policy and influencing activities.

Through our social media channels we reached 645,540 people this includes Facebook, Twitter, LinkedIn and Instagram. We also reached 136,000 people via our website which provides our beneficiaries with help and guidance in areas which matter to older people.

We have made a positive impact on the lives of thousands of older people through the dedication of our staff and Trustees, the generosity of our volunteers and supporters, and the significant contribution of our partners.

The key achievements against Age NI's four strategic objectives for 2019/2020 include:

Enough Money

9,573 Advice Client Contacts to the Age NI Advice Service.

£1.3m in unclaimed benefits identified for older people in NI.

A quote from a service user of the First Connect Service said '**[Coordinator] helped me to get Attendance Allowance. It is so useful as I have to attend the nurse 3x weekly so it helps pay for my taxi**'.

A quote from an attendee at the Age at Work Mid-Career Review '**It allowed me to sit and evaluate my strengths and weaknesses. It also gave me a lot of financial information regarding accessing my NI Contributions and pension advice and we were a small group which enabled us to be able to speak candidly regarding our issues**'.

Staying Well Feeling Good

Direct care and wellbeing services carried out **74,810** engagements.

All Care services reached agreed RQIA standards.

Through the delivery of our **Memory Link Service** 100% of service users reported they are more socially active, 80% of volunteers involved with Age NI feel **Volunteering** puts them in a good mood and 80% of **My Life My Way** service users reported being less isolated and lonely. *(Feedback evaluated via bespoke, retrospective evaluations).*

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Staying Well Feeling Good

The issues of **loneliness and connections** featured across much of **Age NI's Policy and Engagement** work. Our partnership with the Campaign to End Loneliness (CEL) continued this year with one key event highlighting the significance of the issue for many groups and organisations. In June 2019, **Be More Connected** brought older people from across Northern Ireland to a number of venues in Belfast from the City Hall to the QFT. Age NI launched its own survey on **Loneliness, Social Interaction and Contact with Others** at the event and supported a pop-up choir and a **Connected Conversations** corner among other programme features.

We also joined the **Action Group on Loneliness Policy** – a new cross sector group initiated by the CEL and British Red Cross. Key voluntary organisations in the action group are calling for a strategy on loneliness for Northern Ireland and, by January 2020, had secured support for an All Party Group (APG) at the Northern Ireland Assembly on Preventing Loneliness.

During the summer in 2019 we held **Reward & Recognition events for long service**. Staff with 10 years or more service were invited to afternoon tea. These events gave staff an opportunity to catch up and revisit old memories. In total we had 795 years of long service between the staff attending, demonstrating a clear commitment to the charity.

Age NI introduced new software, called Ex2 on a trial basis to **promote employee engagement in the charity**. We are using this software for annual engagement surveys. In addition the survey promotes engagement by providing workplace challenges for employees in a number of areas which enables the employee to gain points and rewards. There is also a facility for engaging employees in decision-making and for recognising individual and team achievements.

Equal and Engaged Citizens

4 new volunteer members were recruited to Age NI's Consultative Forum.

2,899 older people's voices were heard through the activities of Age NI's Policy & Engagement team.

An **Age Friendly Northern Ireland** is the NI Executive's key vision on ageing and is reflected in the Active Ageing Strategy, 2016 - 21. Age NI continued our partnership with the PHA and the Department for Communities to support the Age Friendly Network for Northern Ireland promoting Age Friendly practice and planning across the 11 Council areas in order to help make Northern Ireland a great place to grow older. The first Age Friendly Together event took place in Belfast City Hall in November 2019 bringing over 250 older people to share views about the new network's planning and priorities.

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Equal and Engaged Citizens

Age NI continues to work with local **Age Sector Networks (ASN)**, taking forward our shared strategic framework and the development of a strong, connected age sector where older people feel included, supported, engaged and valued in an age friendly society.

Every quarter, the team facilitated an ASN Exchange meeting bringing together staff and volunteer members of local networks for updates on Age NI's work and their shared initiatives. In addition, we offered community development support to groups of older people to develop their local connections and networks ensuring engagement across all council areas in Northern Ireland including:

- Armagh, Banbridge and Craigavon Seniors Network
- Lisburn and Castlereagh
- North West
- Mid Ulster Seniors Network

Progressive Organisation

Age NI commissioned a **leadership development programme to enhance and build the skills and competencies of its Operational Leadership Team**. This programme was delivered during this period, but was put on hold, due to the impact of COVID.

Part of this work was to revisit **Age NI's values** and the whole staff team has been involved in this process. This work is at an advanced stage, but also could not be completed due to COVID.

A successful application was submitted to the **Dementia Analytics Research User Group (DARUG)** fund, with a view to delivering a dementia data analytics project. The project was delivered in partnership with Hammond Care and the NHSCT. The DARUG project aims to enable Age NI to build a more robust data analytics capacity leading to service improvement for people with dementia and their family carers. The key objectives of the project are to analyse Age NI's qualitative and quantitative data sets to gain a greater understanding of the demographics, interventions, wider outcomes such as, social inclusion, personal choice and community activation and finally efficacy and value for money.

During the COVID period, office-based staff were enabled to work from home, we utilised Microsoft Forms within Microsoft 365 to collect data, meetings were held on Microsoft Teams and Zoom and older people were upskilled to connect.

Age NI delivered a recruitment process and appointed three Trustees to Age NI Board and three Non-Executive Directors to Age NI Enterprises Ltd Board.

Age NI set up a new service in the midst of the pandemic '**Check in and Chat**' to respond to the everchanging situation and provide a much needed service to our beneficiaries who were struggling with loneliness and isolation.

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Plans for Future Periods

With the support of our teams, we have developed a robust strategy for 2015-2020, *Making Later Life Better*, with continued focus on our four strategic goals as outlined below:

Our strategy group is actively working towards refreshing our strategy for 2020 – 2025. The strategy group is led by the Director of Marketing and Business Development and includes various members of staff, Trustees, Consultative Forum and external stakeholders.

We are passionate and determined about making later life better

We set the standard of success for ourselves and others to follow	Vision	A world where everyone can enjoy later life			
	Mission	To help people enjoy a better later life by ensuring that their voice is heard and their rights are upheld			
	Strategic Goal	Enough Money People in later life have enough income to live comfortably and are able to participate in society.	Staying Well & Feeling Good People in later life experience the best possible health, well-being and independence.	Equal and Engaged Citizens People in later life are valued as equal citizens and have opportunities to actively engage in society	Progressive Organisation Age NI is a professional, sustainable, well-governed organisation driven by the voice of older people
	Outcomes	Older people participate meaningfully in society.	People enjoy better health for longer.	Ageism is reduced	The voice of older people influences what Age NI does
		Older people have an improved quality of life.	Older people can exercise choice and control over their lives.	Older people's rights are upheld.	Age NI is a great place to work and volunteer.
		Poverty in later life is reduced.	People access the best quality care in later life.	The contribution of people in later life is valued.	Age NI demonstrates how it has changed people's lives.
		Loneliness and isolation among older people is reduced	Older people's independence is maximised	Society values the diversity of older people.	Age NI operates as an integrated charity. Age NI is properly resourced to deliver its plans and activities Age NI is effectively led and governed
We Will	In order to achieve our goals, Age NI will do the following: <ul style="list-style-type: none"> - Provide high quality services - Be an advocate for positive change influencing policy and practice - Support the development of a strong, rights based and sustainable age sector - Engage with and listen to the voice of older people - Develop and maintain a strong and sustainable resource platform - Work in a way that promotes intergenerational solidarity 				

We work together as one team, believing in the potential of people

We act with integrity and show pride in everything we do

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FINANCIAL REVIEW

Incoming Resources

Total incoming resources for the year ended 31 March 2020 were £4,608,234 (2019: £3,915,254). This includes donations and legacies of £221,634 (2019: £91,685) and income from charitable activities of £4,001,435 (2019: £3,434,632).

Charitable Activities

The financial statements comply with the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The breakdown of expenditure on charitable activities is arrived at by analysing the cost of objectives delivered in accordance with the organisation's annual and strategic plans. Expenditure continues to be subject to tight budgetary disciplines across the organisation and focuses on the priorities of the annual business plan.

Total resources expended for the year ended 31 March 2020 were £4,549,309 (2019: £3,939,043). This includes expenditure on raising funds of £415,508 (2019: £371,918) and expenditure on charitable activities of £4,133,801 (2019: £3,567,125).

Our total net incomings for the period, before other recognised gains and losses, was £58,925 (2019: Outgoing £23,789). After losses from investment assets, the incomings moved to an outgoing resource of £33,632 (2019: Incoming £8,418).

The balances on restricted funds and unrestricted funds at the year end were £345,709 (2019: £305,485) and £1,323,267 (2019: £1,397,123) respectively.

Investments

Under our Memorandum and Articles of Association, the Trustees have the powers to invest in a way that further the charities objectives.

Our portfolio of shareholdings, held as a long term core investment and managed by Cunningham Coates, had a decrease in valuation at 31 March 2020 to £563,549 (2019: £656,106).

The Board of Trustees, having regard to the liquidity requirements of the organisation and to the reserves policy, continue to operate a policy of keeping available funds in interest bearing deposit accounts and seek to achieve a rate of deposit which matches or exceeds inflation as measured against the retail prices index.

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Investment Performance

The core objectives for Age NI investment portfolio is for these funds to achieve a balance between income generation and longer term growth, taking minimal risk.

This is achieved by placing a considerable proportion of the cash reserves on longer term deposits while maintaining enough liquidity to meet the working capital needs of the charity.

At the year end 31 March 2020, the Charity held cash reserves of £1,046,264. The cash was invested on a mix of a longer term fixed deposit of one year, a shorter fixed term deposit term of 4 months, and current accounts.

The balance sheet also includes an investment portfolio of £563,549. The total cash and portfolio income investment returns included £24,796. There was also an unrealised capital loss in the investment portfolio of £92,557.

Impact of COVID-19

COVID - 19 came across society in a very fast way. It has been an unnatural event, that has had an unnatural negative impact on human kind. This unnatural event has required an unnatural response, and unnatural interventions.

In Age NI we planned our finances, to respond to the increased need and demand for our services, with the aim of sustaining as strong a financial platform as we could envisage for the organisation in the longer term.

In that context we availed of one of the government interventions in terms of the furlough scheme, by placing just over 30% of the workforce on furlough. Throughout this difficult time, that helped to secure employment, and importantly also it brought in additional income that helped to offset the financial downsides that were increasingly evident as the lockdown came into effect.

Income suddenly dropped from all our retail outlets closing, fundraising events being cancelled, and normal corporate fundraising was negatively impacted.

Along with the help from the government furlough scheme, Age NI's strength of culture and flexibility in dealing with such adverse times came to the fore. There were a number of business applications successes, included the securing of additional funding for existing projects and funding for significant new projects.

In summary, at the end of the June 2020, being the first quarter in 20/21, and the height of the pandemic, Age NI unrestricted reserves balance showed five and a half months reserves. This had risen by just over one month, from the year end figure, when the reserves had dropped to just under four and a half months.

This was a very heartening sign of financial strength during such a difficult period. There is no room for complacency, however, as these reserves will likely have to help protect the organisation against further short and medium term COVID economic downside.

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Reserves Policy

The Trustees aspiration is to continue to build a general level of reserves (excluding tangible fixed assets) that has six months of unrestricted expenditure in reserve so that they will be able to continue the current activities of the charity.

For 2019/20 these general reserves amounted to £1,323,267 (2019: £1,397,123). Excluding tangible fixed assets these general reserves amounted to £1,243,193. This represents 69% of the six month target based on 2019/20 annual pro-rata expenditure.

Funds held within designated funds are £16,145. This balance of these funds are held to fund accruing redundancy projects costs from restricted fund projects with the balance held if needed to offer support in raising more charitable funds through increased retail donations.

Principal Funding Sources

The principal funding sources of Age NI include:

Trust Income that helps fund:

- Care:
 - Domiciliary Care Services.
 - Day Care Services.
 - Residential Care Services.
- Project Income that helps funds one off projects.
- Fundraising Income from Corporate and Individual Donors.
- Fundraising income from events.
- Legacy Income.
- Age UK funding.
- Gift Aid Income.
- Core Grant Funding.

Trustees' responsibilities in relation to the financial statements

The Trustees, who are also Directors for the purposes of company law, are responsible for preparing the Trustees' 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 charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
-

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- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Statement as to disclosure to our auditors

Each of the persons who is a Trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a Trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The Trustees' annual report was approved on 16 December 2020 and signed on behalf of the board of Trustees by:



Dr Raymond Mullan OBE
Trustee

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Independent Auditor's Report to the Members of AGE NI

Year ended 31 March 2020

Opinion

We have audited the financial statements of AGE NI (the 'charity') for the year ended 31 March 2020 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Conclusions relating to going concern

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
 - the financial statements are not in agreement with the accounting records and returns; or
 - certain disclosures of trustees' remuneration specified by law are not made; or
 - we have not received all the information and explanations we require for our audit; or
-

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Independent Auditor's Report to the Members of AGE NI

Year ended 31 March 2020

- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
 - Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty
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Year ended 31 March 2020

exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

· Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

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



Conor Dolan FCA (Senior Statutory Auditor)

For and on behalf of
Finegan Gibson Ltd
Chartered accountants & statutory auditor
Causeway Tower
9 James Street South
Belfast
BT2 8DN

16 December 2020

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Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2020

		2020	2019		
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	221,634	–	221,634	91,865
Charitable activities	6	3,013,534	987,901	4,001,435	3,434,632
Other trading activities	7	353,852	–	353,852	360,051
Investment income	8	31,313	–	31,313	28,706
Total income		<u>3,620,333</u>	<u>987,901</u>	<u>4,608,234</u>	<u>3,915,254</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	9	(415,508)	–	(415,508)	(371,918)
Expenditure on charitable activities	10,11	(3,186,124)	(947,677)	(4,133,801)	(3,567,125)
Total expenditure		<u>(3,601,632)</u>	<u>(947,677)</u>	<u>(4,549,309)</u>	<u>(3,939,043)</u>
Net (losses)/gains on investments	12	(92,557)	–	(92,557)	32,207
Net (expenditure)/income and net movement in funds		<u>(73,856)</u>	<u>40,224</u>	<u>(33,632)</u>	<u>8,418</u>
Reconciliation of funds					
Total funds brought forward		1,397,123	305,485	1,702,608	1,694,190
Total funds carried forward		<u>1,323,267</u>	<u>345,709</u>	<u>1,668,976</u>	<u>1,702,608</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

AGE NI

Company Limited by Guarantee

Statement of Financial Position

31 March 2020

	Note	2020 £	2019 £
Fixed assets			
Tangible fixed assets	16	80,074	103,920
Investments	17	563,549	656,106
		<u>643,623</u>	<u>760,026</u>
Current assets			
Stocks	18	2,531	3,457
Debtors	19	594,543	537,059
Investments	20	3	3
Cash at bank and in hand		1,046,264	1,089,653
		<u>1,643,341</u>	<u>1,630,172</u>
Creditors: amounts falling due within one year	21	617,988	687,590
Net current assets		<u>1,025,353</u>	<u>942,582</u>
Total assets less current liabilities		<u>1,668,976</u>	<u>1,702,608</u>
Net assets		<u>1,668,976</u>	<u>1,702,608</u>
Funds of the charity			
Restricted funds		345,709	305,485
Unrestricted funds		1,323,267	1,397,123
Total charity funds	25	<u>1,668,976</u>	<u>1,702,608</u>

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

These financial statements were approved by the board of trustees and authorised for issue on 16 December 2020, and are signed on behalf of the board by:



Dr Raymond Mullan OBE
Trustee

AGE NI

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2020

	2020	2019
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(33,632)	8,418
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	29,736	27,123
Net (losses)/gains on investments	92,557	(32,207)
Other interest receivable and similar income	(31,313)	(28,706)
<i>Changes in:</i>		
Stocks	926	–
Trade and other debtors	(57,484)	(25,344)
Trade and other creditors	(69,602)	19,169
Cash generated from operations	(68,812)	(31,547)
Interest received	31,313	28,706
Net cash used in operating activities	<u>(37,499)</u>	<u>(2,841)</u>
Cash flows from investing activities		
Purchase of tangible assets	(5,890)	(41,255)
Purchases of other investments	(18,766)	(27,208)
Proceeds from sale of other investments	18,766	27,178
Net cash used in investing activities	<u>(5,890)</u>	<u>(41,285)</u>
Net decrease in cash and cash equivalents	(43,389)	(44,126)
Cash and cash equivalents at beginning of year	1,089,653	1,133,779
Cash and cash equivalents at end of year	<u>1,046,264</u>	<u>1,089,653</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2020

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Northern Ireland and a registered charity in Northern Ireland. The address of the registered office is 3 Lower Crescent, Belfast, BT7 1NR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The Trustees have considered the impact Covid-19 has had on the Charity. There are no material uncertainties about the charity's ability to continue. Please refer to note 24.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Long leasehold property	-	2% straight line
Fixtures and fittings	-	20% straight line
Motor vehicles	-	25% straight line
Computer Equipment	-	33% straight line
Leasehold Improvements	-	10% straight line

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

3. Accounting policies *(continued)*

Investments in joint ventures *(continued)*

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

Each of the members of the company has guaranteed to contribute to the assets of the company in the event of the same being wound up to the extent of £1.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Legacies				
Legacies	221,634	221,634	91,865	91,865
	<u>221,634</u>	<u>221,634</u>	<u>91,865</u>	<u>91,865</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
DHSSPS	165,660	–	165,660
Age UK (received organisational support grant)	437,057	–	437,057
Meadowbank	792,267	–	792,267
IDC	333,130	–	333,130
Day Care	970,700	–	970,700
DARUG	–	62,499	62,499
Big Lottery	–	513,746	513,746
Comic Relief	–	–	–
First Connect/Advice/Advocacy	–	330,401	330,401
Management charges	37,997	–	37,997
Service Income	7,714	–	7,714
Other Charitable Activities	269,009	81,255	350,264
	<u>3,013,534</u>	<u>987,901</u>	<u>4,001,435</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
DHSSPS	165,660	–	165,660
Age UK	459,689	–	459,689
Meadowbank	747,013	–	747,013
IDC	329,588	–	329,588
Day Care	1,025,512	–	1,025,512
DARUG	–	–	–
Big Lottery	–	122,449	122,449
Comic Relief	–	4,938	4,938
First Connect/Advice/Advocacy	–	337,119	337,119
Management charges	41,523	–	41,523
Service Income	6,242	–	6,242
Other Charitable Activities	143,369	51,530	194,899
	<u>2,918,596</u>	<u>516,036</u>	<u>3,434,632</u>

7. Other trading activities

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Fundraising	304,648	304,648	291,052	291,052
Commercial income	49,204	49,204	92,614	92,614
	<u>353,852</u>	<u>353,852</u>	<u>383,666</u>	<u>383,666</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

8. Investment income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Bank interest receivable	7,365	7,365	4,378	4,378
Dividend income	23,948	23,948	24,328	24,328
	<u>31,313</u>	<u>31,313</u>	<u>28,706</u>	<u>28,706</u>

9. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Wages & salaries	245,597	245,597	246,258	246,258
Retail	3,573	3,573	4,144	4,144
Operational expenses	59,696	59,696	65,324	65,324
Transport	188	188	132	132
Accommodation	7,880	7,880	18,014	18,014
Other	61,100	61,100	1,139	1,139
Depreciation	1,510	1,510	946	946
Other Support costs	35,964	35,964	35,961	35,961
	<u>415,508</u>	<u>415,508</u>	<u>371,918</u>	<u>371,918</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2020 £	Total fund 2019 £
Delivering flagship services	3,280,964	463,536	3,744,500	3,233,372
Landing authoritative expert on ageing	160,044	21,309	181,353	133,741
Mobilisation of a strong & vibrant age sector	74,310	33,840	108,150	113,792
Governance costs	–	99,798	99,798	86,220
	<u>3,515,318</u>	<u>618,483</u>	<u>4,133,801</u>	<u>3,567,125</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

11. Analysis of support costs *

	Analysis of support costs £	Total 2020 £	Total 2019 £
Staff costs	265,827	265,827	230,858
Governance costs	99,798	99,798	86,220
Operational	63,085	63,085	64,334
Transport	2,226	2,226	1,992
Accommodation	152,207	152,207	176,197
Other	9,106	9,106	(8,276)
Depreciation	10,717	10,717	13,884
Retail	15,517	15,517	—
	<u>618,483</u>	<u>618,483</u>	<u>565,209</u>

* Prior year comparatives have been re-allocated in line with current year allocations.

12. Net (losses)/gains on investments

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Gains/(losses) on listed investments	<u>(92,557)</u>	<u>(92,557)</u>	<u>32,207</u>	<u>32,207</u>

13. Net (expenditure)/income

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

	2020 £	2019 £
Depreciation of tangible fixed assets	<u>29,736</u>	<u>27,123</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020	2019
	£	£
Wages and salaries	2,653,628	2,541,403
Social Security Costs	205,177	189,451
Pension Costs	119,924	88,579
	<u>2,978,729</u>	<u>2,819,433</u>

The average head count of employees during the year was 145 (2019: 189).

The number of employees whose remuneration for the year fell within the following bands, were:

	2020	2019
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>1</u>

15. Trustee remuneration and expenses

The charity trustees were not paid or received any other benefits from employment with the Charity in the year (2019: £nil). They were reimbursed travel expenses during the year totalling £342 (2019: £1,042). No charity trustee received payment for professional or other services supplies to the charity (2019: £nil).

The total employee benefits of the key management personnel of the charity total £189,269 (2019: £187,427).

16. Tangible fixed assets

	Long leasehold property £	Fixtures and fittings £	Motor vehicles £	Equipment £	Leasehold Improvement £	Total £
Cost						
At 1 Apr 2019	89,995	235,399	139,974	457,169	51,000	973,537
Additions	–	499	–	5,391	–	5,890
Disposals	–	–	(28,603)	–	–	(28,603)
At 31 Mar 2020	<u>89,995</u>	<u>235,898</u>	<u>111,371</u>	<u>462,560</u>	<u>51,000</u>	<u>950,824</u>
Depreciation						
At 1 Apr 2019	43,384	221,913	139,974	414,915	49,431	869,617
Charge for the year	2,250	8,247	–	19,010	229	29,736
Disposals	–	–	(28,603)	–	–	(28,603)
At 31 Mar 2020	<u>45,634</u>	<u>230,160</u>	<u>111,371</u>	<u>433,925</u>	<u>49,660</u>	<u>870,750</u>
Carrying amount						
At 31 Mar 2020	<u>44,361</u>	<u>5,738</u>	<u>–</u>	<u>28,635</u>	<u>1,340</u>	<u>80,074</u>
At 31 Mar 2019	<u>46,611</u>	<u>13,486</u>	<u>–</u>	<u>42,254</u>	<u>1,569</u>	<u>103,920</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

17. Investments

	Listed investments £
Cost or valuation	
At 1 April 2019	656,106
Additions	18,766
Disposals	(43,562)
Fair value movements	(92,557)
Other movements	24,796
At 31 March 2020	<u>563,549</u>
Impairment	
At 1 April 2019 and 31 March 2020	
Carrying amount	
At 31 March 2020	<u>563,549</u>
At 31 March 2019	<u>656,106</u>

All investments shown above are held at valuation.

Financial assets held at fair value

Listed Investments were valued by Cunningham Coates, Belfast.

18. Stocks

	2020	2019
	£	£
Finished goods and goods for resale	<u>2,531</u>	<u>3,457</u>

19. Debtors

	2020	2019
	£	£
Trade debtors	193,787	88,126
Amounts owed by group undertakings	111,535	120,819
Other debtors	289,221	328,114
	<u>594,543</u>	<u>537,059</u>

20. Investments

	2020	2019
	£	£
Investments in group undertakings	<u>3</u>	<u>3</u>

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

21. Creditors: amounts falling due within one year

	2020	2019
	£	£
Trade creditors	47,819	69,132
Amounts owed to group undertakings	—	530
Accruals and deferred income	458,082	525,242
Social security and other taxes	45,479	51,662
Other creditors	66,608	41,024
	<u>617,988</u>	<u>687,590</u>

22. Deferred income

	2020	2019
	£	£
Amount deferred in year	<u>325,082</u>	<u>448,862</u>

23. Related party transactions

The Charity has a wholly owned subsidiary, Age NI Enterprises, a charitable company limited by guarantee. The balance due from Age NI Enterprises at the year end was £111,535 (2019: £120,819).

A loan of £45,000 was issued to Age NI Retail Ltd from Age NI on 30th January 2015, this loan was written off on 31st March 2020.

24. Non adjusting events after the financial period

In the first part of 2020, the global economy has been significantly affected by the Covid-19 pandemic. Restrictions put in place by world leaders & Governments as a result of this virus have significantly impacted many organisations and their ability to carry out their operations. The impact of this virus is being felt worldwide, by both social and financial economies.

The impact of Covid-19 and the measures taken by the UK government are likely to have significant ongoing financial consequences, however, as there continues to be significant uncertainty regarding the pandemic and the best way to manage it, these consequences cannot be reliably predicted.

The duration of the restrictions imposed is currently unknown, as is the Government's exit plan regarding these restrictions. Therefore, there are significant uncertainties in considering the impact of the restrictions on the charity's operations. This situation is being closely monitored by the trustees.

In preparing these financial statements, the going concern basis has been used. The trustees consider this to be an appropriate basis, despite the uncertainties resulting from the Covid-19 pandemic, based on the information available to them at the signing date.

The charity is not in a position at this stage to predict the full severity of the consequences of the Covid-19 pandemic on its future financial performance. However, they are of the opinion there is no material impact on the financial statements for the year ending 31 March 2020.

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

25. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 2019	Income	Expenditure	Transfers	Gains and losses	At 31 Mar 2020
	£	£	£	£	£	£
Revenue Fund	1,335,978	3,620,333	(3,601,632)	45,000	(92,557)	1,307,122
Designated Funds	61,145	–	–	(45,000)	–	16,145
	<u>1,397,123</u>	<u>3,620,333</u>	<u>(3,601,632)</u>	<u>–</u>	<u>(92,557)</u>	<u>1,323,267</u>

Restricted funds

	At 1 Apr 2019	Income	Expenditure	Transfers	Gains and losses	At 31 Mar 2020
	£	£	£	£	£	£
Community Hardship Fund	2,117	–	–	–	–	2,117
Minibus	2,239	–	–	–	–	2,239
Day Care Restricted	8,257	2,191	(835)	–	–	9,613
My Life My Way	47,326	74,998	(101,591)	–	–	20,733
D'Oyly Carte Trust	3,237	–	–	–	–	3,237
Day Care Wish List	4,250	–	–	–	–	4,250
Elder Abuse HTA	630	–	–	–	–	630
Ulster Garden Villages - My Home Life	4,000	3,000	–	–	–	7,000
Agencies BP	5,639	–	–	–	–	5,639
First Steps to Funding First	589	–	–	–	–	589
Connect/Advice/Advocacy	57,330	–	–	–	–	57,330
Luncheon Clubs	750	–	–	–	–	750
AES/ Age NI Outreach Project	24,622	–	–	–	–	24,622
Policy Expert	339	–	–	–	–	339
Step by Step	7,255	–	–	–	–	7,255
Reaching Communities	1,241	–	–	–	–	1,241
Health Policy Forum	13,325	–	–	–	–	13,325
Impact Project Evaluation	4,445	–	–	–	–	4,445
Residents Comfort	5,020	132	(69)	–	–	5,083
Reminiscence	29,452	–	(500)	–	–	28,952
Care Home Challenge 2	5,018	4,021	(8,357)	–	–	682
New JTI Final Phase	58,240	309,115	(335,536)	–	–	31,819
Age at Work	2,601	–	–	–	–	2,601
Friends of Living Well Moyle	200	25	–	–	–	225
Lisburn & Castlereagh Age Sector	3,351	–	(574)	–	–	2,777

AGE NI

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2020

25. Analysis of charitable funds *(continued)*

Enrich Database Administrator Lottery Age at Work MCI - Darug Clifton House Reminiscence MCI (Staying Sharp) Kabosh Art Attack Ulster Orchestra— Move to the Music	14,012 — — — — — — — — —	57,964 1,286 434,988 69,999 1,921 20,000 1,000 7,261	(44,231) (1,286) (390,468) (50,834) (1,007) (10,344) (295) (1,750)	— — — — — — — —	— — — — — — — —	27,745 — 44,520 19,165 914 9,656 705 5,511 305,485 987,901 (947,677) 345,709
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