



Accountants **+more**

REGISTERED COMPANY NUMBER: 08224619 (England and Wales)
REGISTERED CHARITY NUMBER: 1149975

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020
FOR
AGE UK BARROW AND DISTRICT LIMITED**

Bellevue, Prince's Street, Ulverston, Cumbria LA12 7NB **Tel** 01229 582149
117 Duke Street, Barrow in Furness, Cumbria LA14 1XA **Tel** 01229 820003
email ulverston@rfm-more.co.uk | barrow@rfm-more.co.uk **rfm-more.co.uk**

Partners: Paul Newsham ACA, Alan Meikle BA (Hons) FCA

AGE UK BARROW AND DISTRICT LIMITED

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

	Page
Report of the Trustees	1 to 39
Independent Examiner's Report	40
Statement of Financial Activities	41
Balance Sheet	42 to 43
Cash Flow Statement	44
Notes to the Cash Flow Statement	45
Notes to the Financial Statements	46 to 54
Detailed Statement of Financial Activities	55 to 56

ANNUAL REPORT AND FINANCIAL STATEMENT

**FOR THE YEAR ENDING 31ST MARCH
2020**

A message from our Chairman

Age UK Barrow & District have again had a busy year supporting vulnerable people in the Barrow & District area, but not necessarily in ways we would have normally delivered.

I am writing this message for our Annual Report for 2019-20, during one of the most difficult periods in our history, namely the COVID-19 pandemic. The impact this has had, and will continue to have throughout 2020 and beyond, is probably uncharted waters for all organisations.



Once again, I need to report another very challenging 12 months. The reductions in available grant funding being available to organisations such as ourselves, along with all other areas of the 3rd sector, continues to take its toll on our ability to provide free services and activities to our clients.

I noted in our last annual report that we had introduced a small service charge to clients for the activities we deliver, in order to offset some of the funding issues we faced. Our desire to continue to deliver high levels of services and activities remains undiminished in this very challenging time. We will continue to seek funding to provide a continuation of the services we provide, and look for new ways to engage even more clients.

Again, I feel it is worth noting that the need for our services is becoming ever more important in an area of financial and social deprivation, where the average age of the population we serve is rising. If there was ever a need for 3rd Sector organisations to find ways of working closer together, that time is now. The provision of opportunities to work in partnership with other organisations locally and the wider area, is something we will continue to progress.

Information and Advice continues to be a vital service Age UK Barrow & District provide, particularly around income maximisation and welfare benefits advice.

With all the ongoing changes in government policy on the benefits system, we continue to underwrite this service to our clients; supporting the cost of the service from our own reserves. If we are not there to provide this support, our clients would struggle to access services and the financial support they are entitled to.

Following the refit of our retail premises and its reopening in November 2019, we continue to see great support from the local community in terms of donations and customers into the shop. Although the shop does not generate significant income it provides an opportunity for us to identify those we might be able to assist. Gift aid continues to be promoted, generating much needed additional funds.

We have continued to keep in sight over this last year the recognition that loneliness, isolation and social exclusion, have a significant impact on the health and wellbeing (both physical and mental) on the population, and try to deliver support in this area via befriending and social activities. Our focus remains on providing a friendly welcoming experience to clients, many of whom move on to becoming our much-valued volunteers.

Finally, may I thank all members of staff, volunteers and my fellow board members for the support and dedication to the work of Age UK Barrow & District. We should never underestimate the difference their contribution makes to a significant number of people in our area. This has been greatly appreciated by me personally during this last difficult year.

As I said last year without your commitment, the lives of many people would be poorer, but the team we have continues to rise above the challenges we face.

Part of our focus into 2019-20 was on re-evaluating the service provision in light of the continuing funding shortfalls. This re-focus will play a major part in our planning in the forthcoming year 2020-21, and I continue to look forward to the coming year with confidence.

Stephen M Harris M.C.M.I. A.P.M.P.

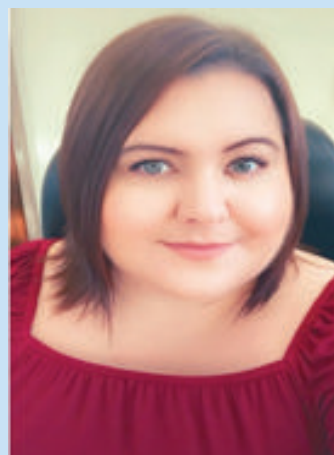
S Harris

Chairman

A message from our Operations Manager

I joined the Age UK Barrow & District team in August 2019 as Operations Manager. It's been a fantastic year for me, adapting from my previous roles in a primary care setting to working in the third sector.

I have met so many new people, including our wonderful service users, volunteers and staff, as well as local authority staff, fellow third sector managers and CEOs and I have been made to feel very welcome by everyone. I am pleased to report on Age UK Barrow & Districts achievements and service provision for 2019 - 2020.



Whilst the year started out much like any other, it finished on a very different note and sadly, everyone has been greatly affected by the current Covid-19 pandemic.

I am proud to be to say that Age UK Barrow have been on the front line since the beginning of this crisis and we were able to offer immediate support and essential services to those most vulnerable and our local elderly community. We have worked tirelessly over the past months to make sure people received food, advice, support and comfort during a very worrying time. None of which, would have been possible without the dedication and selflessness of the staff and volunteers who have been the heart of the charity and my special thanks goes to a great team who work extremely hard to ensure we are able to continue to deliver a great service to our clients.

I feel very fortunate to be in a job role that is so fulfilling, enjoyable and gives me the opportunity to work for such a wonderful organisation that is such an integral part of the local community.

Age UK Barrow & District - The Future

The aftermath of the previous months will be long lasting and we face uncertain times wondering when life as we knew it, will return to normal, if at all.

The way in which Age UK Barrow has responded during the Covid-19 pandemic has given us the opportunity to review our services and adapt them to meet the needs of our service users, now and in the future. We have recently undergone a transformation project to help us look at ways we can improve and increase our services, what we do and where we offer them from. We feel it's crucial to be able to reach and interact with the local community and be able to deliver our services in community-based locations rather than have just once central location that may not be suitable for everyone to access.

Vickie Martin

V Martin

Operations Manager



Age UK Barrow & Districts' purpose remains to improve the lives of older people residing in the Borough of Barrow in Furness. We will work with older people to help them retain their independence and exercise real choice in their lives.

Our services and activities are available to all older people in our Borough and our charitable services are provided either free of charge or charged by us at the most reasonable cost viable.



Age UK Barrow and District will work with and for older people to provide a wide range of quality services and activities. It is dedicated to improving and maintaining this aim.

Age UK Barrow and District aims to be an effective organisation that listens to and is influenced by, its users and the wider community, it will work towards the removal of age as a barrier to opportunity and choice for all.



Age UK Barrow & District works to improve the quality of life for all older people living in the Borough of Barrow-in-Furness. Our vision is for local older people to have respect, choice and opportunities to ensure that life in later years is both meaningful and suited to individual needs and desires.

Barrow in Furness & Cumbria

Our Community & Population... Statistics

There are more than 71,700 one person households in Cumbria

- **The life expectancy for males living in Barrow is 77.3 and 82 for females**
- **24.6% of people living in Barrow have limited activity due to long term health problems**



Income deprivation affecting older people living in Barrow is 0.147% which is higher than the national average of 0.107%

- **Hindpool, Barrow Island and Ormsgill in Barrow rank within the top 3% of the most deprived areas nationally.**



35% of pensioners in Barrow live alone, which is higher than the national average of 31.5%



- Social isolation has a negative impact on health and wellbeing and by tackling social isolation, the pressures on health and social care can be reduced
- Reducing social isolation is likely to have a positive outcome for wellbeing and mortality rates
- Loneliness isn't just physical isolation or lack of companionship but can be the lack of a useful role in society

By Age UK Barrow providing social groups, classes and clubs, we feel we are helping to combat the issues surrounded by social isolation and loneliness. We provide a lifeline to many people over the age of 60 who have very limited interaction with friends or family. Our volunteering opportunities also help people to feel part of something important without having the commitment of being in paid employment.

Here at Age UK, we pride ourselves in providing a holistic service. People often contact us for something small which can often lead to being referred in our other services or signposted to various local organisations in order for them to get the advice and help they need.

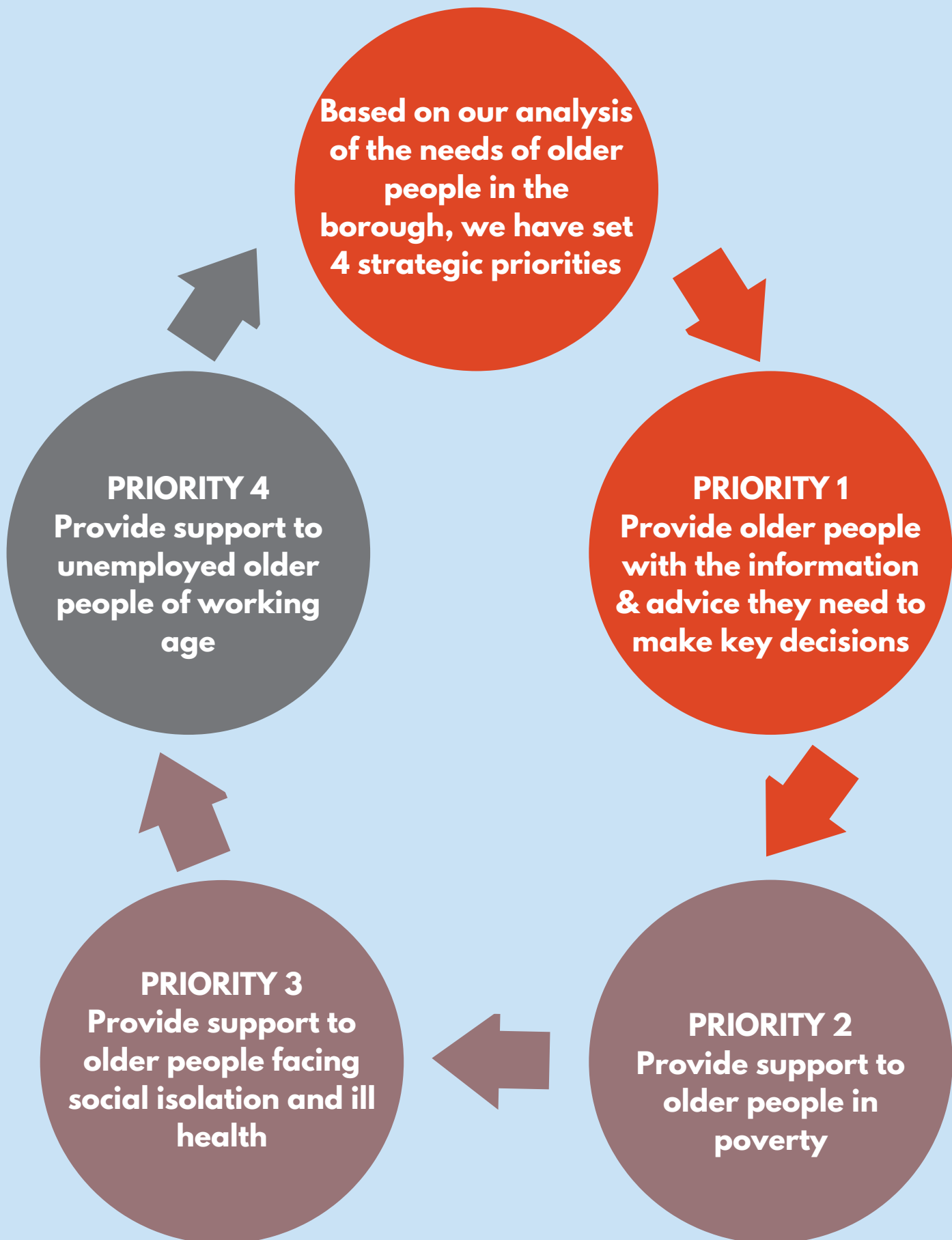
We provide an excellent Information and Advice service to our clients around a number of issues including:

- Benefit entitlements, money and financial issues
- Housing queries
- Mobility enquiries

Unfortunately, due to the Covid-19 pandemic, we had to suspend our regular social groups and activities at the end of March 2020. We did, however, provide an immediate response with our telephone befriending service. Our team of dedicated volunteers make weekly calls to over 80 older people.



Strategic Priorities

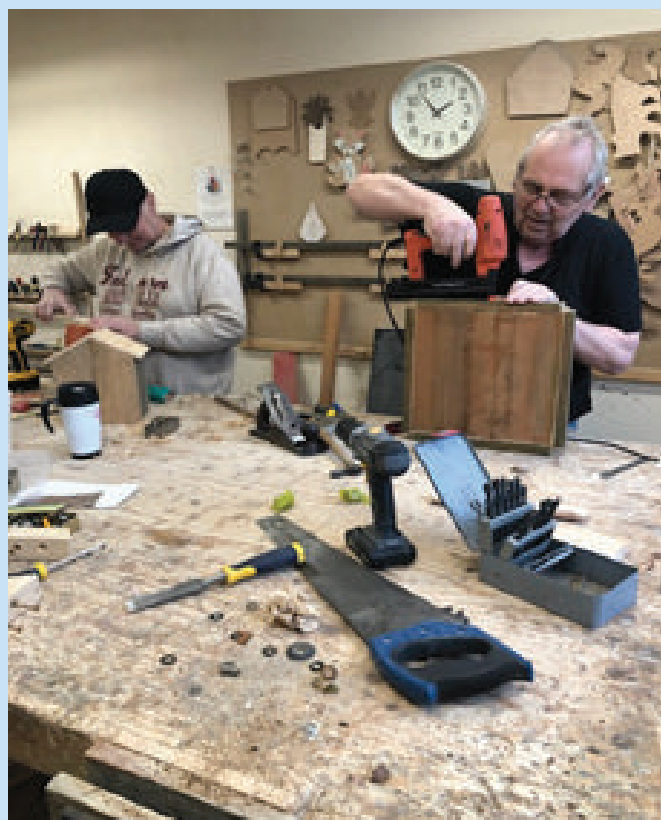


Our Year 2019 - 2020

Our social groups have been as busy as ever and there have been some amazing results from our craft and practical sessions. The groups were busy preparing for our spring fayre and made some wonderful items.



**Our Shed group
were hard at
work making
birdhouses and
garden planters
to sell in our shop.**





We showcased and sold some of the fantastic items made in our craft and cardmaking groups.





Our lovely RespectAbility shop was filled with fantastic home-made crafts that our service users had been busy making in our classes such as Knit and natter, Craft groups and The Shed.





In October, Our AgeWorks Team organised a sponsored Halloween charity dog walk around our local park as part of the Walking for Health Programme, led by Tracey our trained walking for health leader.





In October we attended the local Be WellFest and Silver Sunday event. This was a great opportunity to meet the local community and promote our services amongst other third sector organisations. We had a fantastic day, even our line dancing class came along and put on a great show!

**Our annual Christmas
Fayre was a great
success and we raised
£269.34 and £325.93
in our raffle!**



Each year, The rotary club of Furness peninsula organise a Christmas event in a local supermarket. Members of the public select a name from the Christmas tree and buy a present. The gifts are wrapped by the rotary club and passed to us to deliver to the local elderly community. We had some younger helpers this year who thoroughly enjoyed their honorary Santa role!



Age UK Annual Volunteer and Client Christmas Party

This year we held a joint Volunteer and Client Christmas party. It was our way of saying thank you from all of us at Age UK Barrow to our hardworking and dedicated volunteers. Everyone thoroughly enjoyed the afternoon and there were plenty of laughs, lots of dancing, great raffle prizes, lovely food and music.



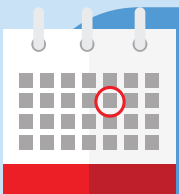
Age Works Project

In October 2019, Ageworks launched a partnership project with Inspira, aimed at providing targeted interventions to unemployed people over the age of 50, assisting those furthest from the labor market to develop new skills, with a package of accredited and non-accredited learning.

Since the beginning of October, Age Works obtained seven new referrals via our partnership programme with Inspira; 20 people underwent Digital Skills training, and 20 people completed Interview Skills training. A further 8 clients went on to take a Level 2 accredited cleaning course, and another completed the SIA-accredited door supervisor qualification.

In November 2019 Ageworks began to work in partnership with Age UK Lancashire's Age of Opportunity, which delivers a similar project to Ageworks in the Lancashire region; we looked at ways of how working together going forward into 2020, providing support for our respective projects and sharing best practice.

Ageworks clients have gone on to work in diverse fields of employment, such as cleaning, working as a green's keeper at a local golf course, school crossing patrol and working in retail.



Ageworks 2019...



We held 203 Job Club Sessions



25 Clients (average) attending job club sessions each week



32 new Ageworks clients joined the project



10 People achieved employment

Skills Improvements

In 2019, Ageworks engaged with 32 new clients, out of those, we worked with 23 as part of our 20-week programme to achieve both skills improvements and soft outcomes for our clients. Clients are measured against existing skills, targets, and the outcomes for skills achievements are as follows:

Clients reported an increase in physical activity, mostly due to clients walking to and from job club sessions, and to and from training sessions that have been arranged with partner organisations.



Clients reported an improvement in their confidence, which is an achievement for many of our clients as they initially report to the Ageworks project with self-esteem issues and low levels of optimism; they reported that their confidence increases due to attending Job Club and being part of a group which develops a peer-support mechanism as they continue to attend; clients also found that their confidence improves with regards to interview skills and job applications, following support in both Job Clubs and targeted job application and interview training with partner organisations.

Furthermore, due to our partnership working with Inspira in 2019, every Ageworks client was offered Digital Skills training which has not only improved clients' computer skills, this has also had a positive impact on their ability to work as part of a team (Group work), their communication skills and also their people skills. Clients are also encouraged to volunteer with either Age UK or another local third sector organisation.

The majority of clients who registered with Ageworks come to the project with a mixture of physical and mental health problems, and were not job ready; Ageworks clients are probably the furthest removed from the labour market; clients with the most barriers to work didn't achieve employment in a short space of time, and it is highly likely that for a significant proportion of Ageworks clients, achieving employment is unrealistic.

For some clients, improvements in their physical and mental health were slow and incremental, so whilst we succeeded in improving clients' overall mental and physical health, there was a need to adopt softer targets to measure these milestones, going forwards into 2020.

Employment

In 2019, a total of 6 people gained employment. This represents quite a significant achievement for our clients as many have struggled to find employment due to issues with mental health, self-esteem and confidence. In supporting our clients in their job applications and providing them with access to basic training courses such as interview skills and pre-employment training, clients were able to increase not only their employability but also benefit from improved self-confidence and self-esteem.



In 2019 we saw two of our long-term clients achieve seasonal work with local employer Haven Holidays, but as this work is seasonal, we have not counted this outcome as sustainable, long-term employment. One of these two clients have now gone onto secure a permanent position as a cleaner at a local school.

Clients went into a variety of sectors and as of December 2019, and all six clients were still in employment. Similarly, the increase in building work due to the expansion of BAE Systems supply chain has led to an increase in Construction sector employment. Ageworks has developed a partnership with Cumbria County Council's Community Development Centre's (CDC's) in order to offer clients a Level 1 Construction SCS Card qualification, which is a mandatory requirement for entry-level construction roles.

Training in 2019

Following on from our partnership project with Inspira in the second half of 2019, we assisted 21 people into training in 2019. Clients participated in digital skills training, interview skills and a pre-employment programme, delivered in partnership with Inspira. The development of our partnership working programme with Inspira meant that clients accessed training that was previously unavailable to them, and benefitted from the training being delivered at Age UKB&D premises, a familiar setting, with a trainer who is known and trusted by Ageworks clients.



In addition to the non-accredited training such as digital and interview skills, Ageworks clients were also able to access accredited training; 8 clients completed a Level 2 Cleaning course, and 1 client completed a SIA Door Security License qualification. In 2020, we are continuing to work in partnership with Inspira and offer more courses to our clients, including CIS Construction Health and Safety qualifications and Warehouse/Logistics qualifications.

By working in partnership with Inspira, we accessed Inspira's training and upskilling programmes, and whilst Ageworks clients are also Inspira clients, they had access to Inspira's Key funding, which offers interviews with local employers and the possibility of accessing further funding for higher-level qualifications where appropriate.

Following from a meeting with Big Lottery in November 2020, and in response to the outcomes of the project Audit in September 2020, the targets and outcomes of the project were refocused to reflect the reality of the situation in Barrow.

Information & Advice

This has been a year that has seen significant changes within the information and advice department. As Barrow has extremely high levels of deprivation, there is always a high demand for our information and advice service which we feel, at times, outweighs our capacity. We continually strive to keep our waiting lists manageable and our list is triaged on a daily basis, with those issues that are time limited receiving priority.

Our I&A Team

Nicky Brown moved on to pastures new as an Appeals Officer with Barrow Borough Council. Nicky was a valued member of the team and we all miss her but wish her every success in her new role. In July, we welcomed Helen Forrest, Information and Advice Officer who has a vast range of skills, experience and knowledge in the benefits and advice sector. Helen is also a qualified, Trusted Assessor and this area of expertise has become another fantastic service.

Helen and Steve, our handyperson, have now been able to provide advice and arrange installation of low-level aids to ensure clients safety around the home. Clients are now receiving appropriate and up to date advice on the suitability of home safety aids. This service has been invaluable to many clients, and we are confident that the quick supply and fitting of these aids have prevented many frail and vulnerable people experiencing falls in their homes.

We still remain a small team, consisting of two full time advisers, supported by a newly appointed and competent receptionist/administrator who is able to triage and direct enquiries.

Eon Benefit Sessions

This year we have again, successfully received funding via E-on to enable us to deliver benefit sessions. Due to the increase in demand, we were very quickly ahead of our scheduled targets which enabled us to be awarded additional sessions resulting in additional income.

"You have all been so kind and helpful, I received a letter confirming my attendance allowance today, this money will make such a huge difference".

Home energy checks

Eon have also provided funding to enable us to deliver Home Energy Checks which consist of giving energy saving advice to clients to help them to reduce their home energy costs. We also supply energy-saving equipment such as radiator foils, lightbulbs and draught excluders.

Winter Warmth Grant

Once again, we have worked with Cumbria Community Foundation who again, have allowed us to distribute The Winter Warmth Fund. We successfully provided grants to 131 clients that were considered most at risk of struggling to maintain a warm home in the winter of 2019/2020. These grants were either £150 - £250.

"I cannot thank you enough on behalf of my parents. The help you have given to them has been invaluable".

Pennywise Project

This year we successfully secured funding from Cumbria Community Foundation for the Pennywise Project. This project is aimed at assisting clients through financial literacy. We are able to advise clients on issues such as doorstep, internet and telephone scams and fraud and raising awareness of identity theft. In addition, we offer clients a full financial MOT and can offer clients price comparisons for fuel, insurance, telephone and internet providers. This funding has been gratefully received, as it now enables us to spend more time with clients and adds further depth to the advice we were previously able to offer.



"I would have been stuck without your help".

Local Authorities and our community

There continues to be a reduction in service provided by Statutory Services and increasingly clients turn to us for our help, as other services limit access and availability.

Barrow Borough Council need to save £2.37 million between 2016-2020. In addition, Cumbria County Council has saved £272 million in the last seven years. Given that in 2019/2020 Cumbria County Councils budget for Adult Social Care was the largest expense standing at £144 million, therefore there is an inevitability that cuts will have a major impact on the older people within our community.

This is where our services at Age UK Barrow are invaluable. Clients require advice on many areas related to social care. Common enquiries often relate to suitable care home facilities, domiciliary care, concerns during and after hospital discharge, and the provision of aids and adaptations.

Many statistics highlight that there will be an ever-increasing ageing population in this area. This issue combined with a reduction in other services will create an even higher demand for our services as we predict these will increase.

Information & Advice Service

Mr F's story...



Mr F initially attended with his daughter and wife. He had been self-employed but needed to end his employment due to ill health. Mr F had sold his property, but unfortunately, the sale of his business premises did not provide the capital he expected.

Mr F Client received a low income, suffered from poor health and was feeling very low. We were able to quickly identify that Mr F was possibly eligible to receive Attendance Allowance. The claim forms were completed and submitted which resulted in a successful outcome and Mr F was awarded the higher rate of £89.15 per week.

Attendance Allowance is a passport benefit so therefore, Mr F's Pension Credit was increased by £37.50 per week.

Throughout the process, we identified other issues Mr F was currently experiencing and we were able to offer further advice. We advised he may be eligible for assistance with his water charges and we contacted United Utilities on his behalf which resulted in his water charges being capped at £250.00 per year.

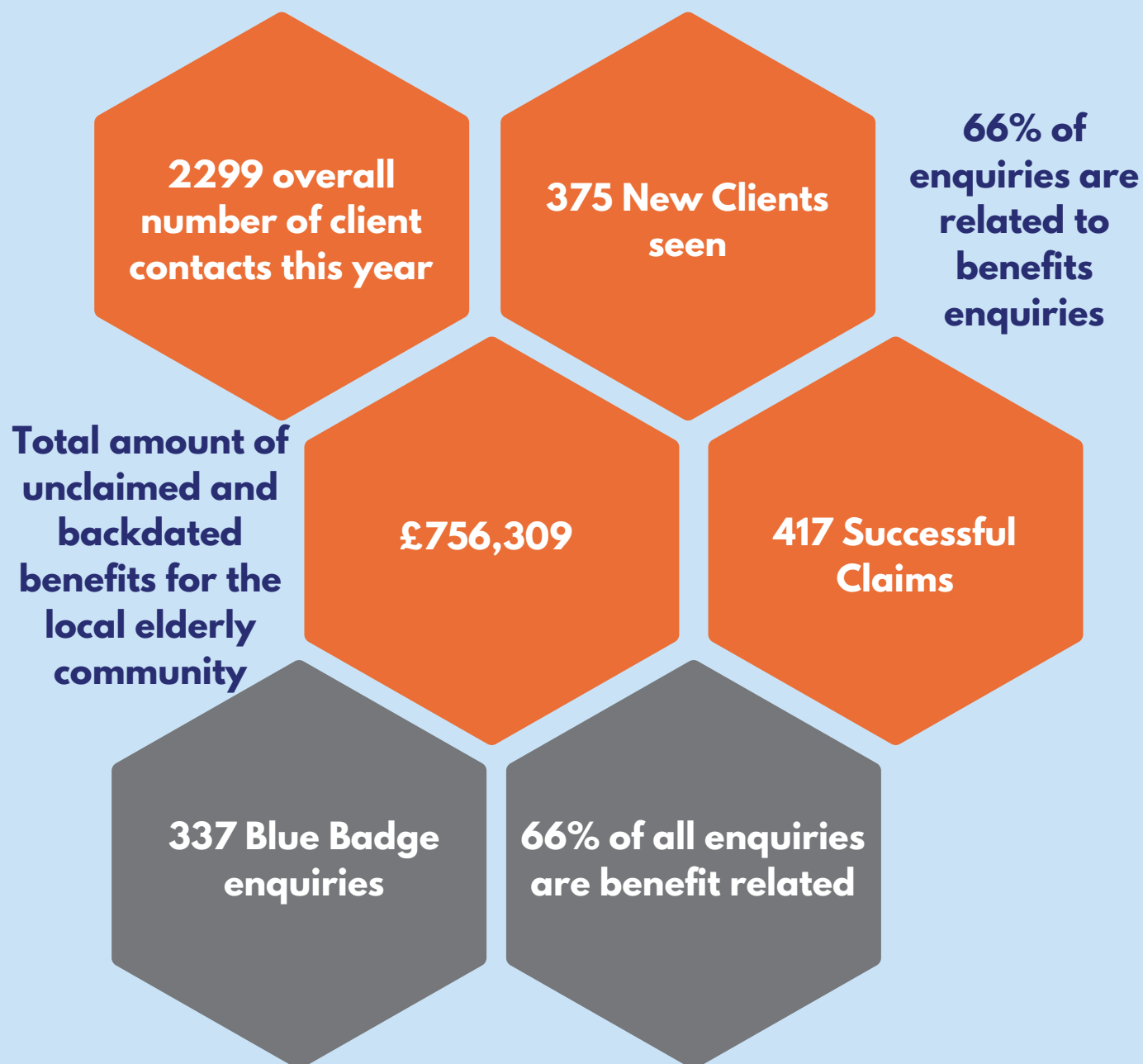
We assessed Mr F's fuel costs and provided a wide range of advice to help to reduce his household bills. We were able to highlight that his current fuel provider did not offer a Warm Home Discount and by changing energy suppliers would create an estimated annual saving of £258.

We identified that Mr F had multiple direct debits leaving his account each month to a number of different charities. He told us he was regularly contacted via telephone and post, encouraging him to increase his monthly donations. We were able to give Mr F important information on both The Telephone Preference Service and The Mailing Preference Service and as a result, he advised us he would review payments and only donate to those he felt most relevant. Finally, Mr F was eligible for The Winter Warmth Fund and he was awarded £150.00.

Mr F was extremely grateful for all of our help and advice, in particular with his successful benefit claims.

Each year we achieve great results for the local elderly community. They come to us for financial help and support and we are able to carry out full benefit checks to ensure they are receiving the maximum benefit entitlements.

Information & Advice Statistics 2019/2020



RespectAbility



Our RespectAbility groups continue to be popular and well attended. People come along to meet friends and they thoroughly enjoy the social groups and activities.

We offer exercise groups to promote overall wellbeing and feel it's important to support older people's needs in a welcoming and friendly environment.

This year we introduced a singing group tailored to those people with early-onset Dementia, run in conjunction with the team from Dignity in Dementia. This gives people the opportunity to come along with their carers to meet socially and have a good sing-song whilst being run and supported by trained dementia support workers.

Case Review.. Mr P..

Mr P is an 83-year-old gentleman who initially came along to RespectAbility groups when it commenced in the pilot scheme phase.

Here he learned kitchen and food preparation skills which enable him to take food and recipes home for himself and his wife whom he was the main carer for after she suffered a severe stroke. This was his "me" time and Furness carers arranged for a support worker to sit with his wife whilst he attended his cooking and sessions in The Shed.

Mr P enjoyed all of the events we held such as the Dance through the decades and fancy dress where he attended with his wife and various annual events such as Christmas parties.

Following the end of the pilot scheme, he became very frustrated that he could no longer attend and soon after he lost his wife.

Mr P spent a lot of time in a local pub following the loss of his wife and he became a concern to friends and family as his memory deteriorated and eventually, he was diagnosed as having Dementia.

One of the previous RespectAbility staff (now working for the council) referred him to us and asked if we could attempt to encourage him back into our social groups. His family were genuinely worried about him and it would help his family, in the knowledge that he would be safe somewhere, doing things he enjoyed. Mr P started back in the shed and kitchen groups in February 2016, and once again mixed with people he regarded as friends.

One group he also enjoyed was the Memory lane group with quizzes, reminiscence and singing via the karaoke or in groups. Following the end of the respectability main phase, we continued some groups and Mr P attended The Singing Group run by the Dignity in Dementia team.

Mr P remains a valued member of the Age UK organisation and utilises the Dignity group and Age UK partnership with the iPad project, he has mastered how this works all by himself, and tunes in each week with a 1-1 singing session with the trained support worker.



Age UK Barrow's Charity Shop

Our Charity shop on Rawlinson Street closed in May 2019 to undergo some essential repairs and refurbishment. We subsequently appointed a new retail manager who has completely transformed the look and feel of the shop.

The money raised in our charity shop is kept locally and goes directly back into Age UK Barrow to support the essential services we deliver to the local elderly community.

Since reopening the shop in November 2019, Sue Gibbons, Retail Manager and her dedicated team of volunteers have strived to create a positive, productive and welcoming place to work and shop.



The Charity Shop was officially reopened by Barrow Mayor, Councillor Kevin Hamilton on 5th November 2020. He's Pictured here with Vickie Martin, Operations Manager.



Together, Sue and her team have looked at ways to improve the look of the shop, and felt by enhancing the environment would impact sales in a positive way. The warehouse was repainted and furniture was arranged and displayed to show how it could look in someone's home.

Staff have enhanced the look of the shop with product placement and eye-catching displays to entice new customers. We have received lots of wonderful comments about how lovely and welcoming the shop now looks which has certainly contributed to increased sales.

Our Customers

Excellent customer service is paramount and we have worked very hard to create a warm and welcoming environment, getting to know people who shop with us and making them feel important has generated sales and encouraged them to return.

We now have a lot of regular customers and each week and see many new customers coming through the door. Sue says "it's lovely to see the new customers return and become another regular".



Our customers come from all walks of life, from the savvy shopper, bargain hunter to the wheeler-dealer, Sue feels we are able to cater for all. We have a wide range of vintage, collectables and just every day, lovely things. Our clothing is a mixture of high street, designer, new and pre-loved but always great value for money.



Staff and Volunteers

Since November we have worked hard and have developed as a team. By allowing everyone to feel they have ownership and responsibility has created a more open, caring and friendlier place to work.

Knowing the volunteer's opinions and ideas are valid has allowed the shop to evolve into a lovely place to work and shop. The staff positivity has impacted on how the shop is today, welcoming, productive and viable. Sue says "I have enjoyed my time in the shop and although I see every day as work in progress I feel we are moving in the right direction very quickly".

"It's better because we talk more about how things are going and what we should do."

Ken

"I am learning skills; meeting people and I always look forward to coming. The staff and customers are great."

Ken



"It feels like a different shop, in a positive way."

Shona



“I love coming to work, the customers are lovely, I’m getting to know them and we chat as they shop, we have lots of regular customers and it’s nice to point out things they may like.” Sheila

“I feel appreciated and I can offer ideas that I know will be discussed and acted on, I now have more involvement and feel trusted.”

Brian

Administrative Information

Trustees

Steve Harris, Chairman

Oliver Pearson

Richard Cupid

Chief Executive

Teri Stephenson (Interim consultant from May 2019)

Management Team

Vickie Martin, Operations Manager

Marie Connor, Information & Advice Manager

Thomasina McNaughton, Age Works Manager

Sue Gibbons, Retail Manager

Staff Team

Helen Forrest, Information & Advice Officer

Alan Peter, Management Accountant

Donna Brown, Admin Assistant

Jackie Hyles, RespectAbility Coordinator

Sharon Tucker, RespectAbility Coordinator

Tracey Schofield, Age Works Project Worker

Lisa Cooke, Age Works Project Worker

Staci Fish, Receptionist

Selwyn Wright, Outreach Worker

Jill Thompson, Domestic Assistant

Jackie Gower, Deputy Retail Manager

Principal Charity Office

Lakeland House, Abbey Road
Barrow in Furness, Cumbria, LA14 1XL

Registered Company number

08224619 (England and Wales)

Registered Charity number

1149975

Bank - CAF Bank

AGE UK BARROW AND DISTRICT LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in January 2015.

The Trustees are pleased to present their report together with the financial statements of the Charity for the 12 months ending 31st March 2020.

Legal and administrative information is incorporated within this report.

The Trustees confirm that they have referred to the guidance contained in the Charity Commissions general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities.

The financial statements comply with current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities 2015.

Introduction from the Chief Executive – Teri Stephenson

Everyone here at Age UK Barrow & District continues to be proud to provide services to the people over the age of 50 living in the area. Every year we strive to improve the range of services we can offer.

As everyone is aware, we continue to operate during a period of austerity which appears to mean fewer services that people can rely on. Whilst as an organisation that has been hit by this, we have continued to offer services to as many people as we can.

None of this would be possible without the volunteers, trustees and staff who are the mainstays of the organisation and once again my thanks goes to all of them.

AGE UK BARROW AND DISTRICT LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

OBJECTIVES AND ACTIVITIES

Objectives and aims

The organisation's purpose remains to improve the lives of older people residing in the Borough of Barrow and District.

We will work with older people to help them retain their independence and exercise real choice in their lives. Our services and activities are available to all older people in our Borough and our charitable services are provided either free of charge or charged by us at the most reasonable cost viable.

Our Vision Statement is:

Age UK Barrow and District will work with and for older people to provide a wide range of quality services and activities. It is dedicated to improving and maintaining this aim.

Age UK Barrow and District aims to be an effective organisation that listens to, and is influenced by, its users and the wider community, it will work towards the removal of age as a barrier to opportunity and choice for all.

Our main aims are to:-

Increase the range of our target market who use our services and products

Increase the range of services available to older people

Increase demonstrable quality in all areas of operation

Ensure stakeholder involvement in determining our direction

Increase relevant skills base and knowledge of personnel,
both staff and volunteers

Maintain adequate reserves and increase financial security

Develop partnership arrangements where feasible and desirable

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Although an independent local charity, Age UK Barrow & District is a brand partner with the national charity Age UK and a member of the Age England Association of Age UK brand partners.

The organisation was established in February 1979 with the constitutional aim to "support and improve the quality of life for all older people living in the Borough of Barrow-in-Furness".

AGE UK BARROW AND DISTRICT LIMITED

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Board of Trustees is the body responsible for the overall governance, management and direction of the charity. The trustees are responsible for ensuring that the organisation operates within the law and to a high standard.

They are led by the Chairman who works in partnership with the Chief Executive in identifying the vision of Age UK Barrow and District and the strategic direction it will take. Decisions on the day to day operation of the charity are delegated by the Board to the Chief Executive and subsequently the management team.

Nominations to the Board may be made by the Board itself or the organisation may also seek to recruit Trustees by word of mouth or through voluntary sector/specialist press.

All new Trustees, following NCVO Standards of Good Governance undertake an induction programme and are given a copy of "CC3 The Essential Trustee: What you need to know".

The Trustees are responsible for:

Ensuring that the Charity complies with its governing document, charity law and any other relevant legislation or regulations

Ensuring that the Charity pursues its charitable objects

Ensuring that the Charity does not spend money on activities not included in its own objects

Making an active contribution: giving firm strategic direction to the organisation, setting overall policy, defining goals, setting targets and evaluating performance against agreed targets

Safeguarding the good name and values of the Charity

Ensuring the financial stability of the Charity

Protecting and managing the property of the Charity and ensuring that the Charity's funds are properly invested

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and ensure that financial statements follow best practice.

The Charity is committed to the on-going development of quality assurance through all parts of our organisation, through continuous improvement and self-assessment and adherence to set standards. We continue to hold ISO 9001 quality standards.

Risk management

The Trustees have responsibility for implementing a managed approach to risk management.

The Trustees have conducted their own review of the major risks to which the organisation is exposed and systems have been established to mitigate those risks.

The organisation has a register which is regularly monitored and assessed to evaluate identified risks and identify new risks. They have considered the likelihood of occurrence, the potential impact of identified risks and the controls already in place to mitigate those risks together with the need for further action where necessary.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

08224619 (England and Wales)

Registered Charity number

1149975

AGE UK BARROW AND DISTRICT LIMITED

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

Registered office

Lakeland House
Abbey Road
Barrow-in-furness
Cumbria
LA14 1XL

Trustees

S Harris Project Engineer
O Pearson Independent Advocate
R Cupid

Approved by order of the board of trustees on 3 March 2021 and signed on its behalf by:

.....
S Harris - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
AGE UK BARROW AND DISTRICT LIMITED**

Independent examiner's report to the trustees of Age UK Barrow And District Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

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

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


Independent examiner's statement

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

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

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

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



Paul Charles Newsham
ACA

Date: 3 March 2021

AGE UK BARROW AND DISTRICT LIMITED

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	48,939	175,499	224,438	247,575
Other trading activities	3	64,946	5,619	70,565	107,220
Investment income	4	<u>(419)</u>	<u>-</u>	<u>(419)</u>	<u>3,370</u>
Total		113,466	181,118	294,584	358,165
EXPENDITURE ON					
Raising funds	5	70,679	2,844	73,523	67,991
Charitable activities	6				
Charitable activities		<u>214,998</u>	<u>120,584</u>	<u>335,582</u>	<u>348,587</u>
Total		285,677	123,428	409,105	416,578
Net gains/(losses) on investments		<u>(19,889)</u>	<u>-</u>	<u>(19,889)</u>	<u>-</u>
NET INCOME/(EXPENDITURE)		(192,100)	57,690	(134,410)	(58,413)
Transfers between funds	15	<u>63,278</u>	<u>(63,278)</u>	<u>-</u>	<u>-</u>
Net movement in funds		(128,822)	(5,588)	(134,410)	(58,413)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>367,574</u>	<u>393,993</u>	<u>761,567</u>	<u>819,980</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>238,752</u></u>	<u><u>388,405</u></u>	<u><u>627,157</u></u>	<u><u>761,567</u></u>

The notes form part of these financial statements

AGE UK BARROW AND DISTRICT LIMITED

**BALANCE SHEET
31 MARCH 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	11	4,550	362,874	367,424	364,418
Investment property	12	<u>50,111</u>	<u>-</u>	<u>50,111</u>	<u>70,000</u>
		54,661	362,874	417,535	434,418
CURRENT ASSETS					
Debtors	13	34,318	-	34,318	18,430
Cash at bank and in hand		<u>167,779</u>	<u>55,197</u>	<u>222,976</u>	<u>351,108</u>
		202,097	55,197	257,294	369,538
CREDITORS					
Amounts falling due within one year	14	(18,004)	(29,668)	(47,672)	(42,389)
		<u>184,093</u>	<u>25,529</u>	<u>209,622</u>	<u>327,149</u>
NET CURRENT ASSETS					
		<u>184,093</u>	<u>25,529</u>	<u>209,622</u>	<u>327,149</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>238,754</u>	<u>388,403</u>	<u>627,157</u>	<u>761,567</u>
NET ASSETS		<u>238,754</u>	<u>388,403</u>	<u>627,157</u>	<u>761,567</u>
FUNDS	15				
Unrestricted funds				238,754	367,574
Restricted funds				<u>388,403</u>	<u>393,993</u>
TOTAL FUNDS				<u>627,157</u>	<u>761,567</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

AGE UK BARROW AND DISTRICT LIMITED

**BALANCE SHEET - continued
31 MARCH 2020**

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

The financial statements were approved by the Board of Trustees and authorised for issue on 3 March 2021 and were signed on its behalf by:

.....
S Harris - Trustee

AGE UK BARROW AND DISTRICT LIMITED

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(121,688)</u>	<u>(47,019)</u>
Net cash used in operating activities		<u>(121,688)</u>	<u>(47,019)</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		(7,325)	(1,131)
Interest received		<u>881</u>	<u>770</u>
Net cash used in investing activities		<u>(6,444)</u>	<u>(361)</u>
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		(128,132)	(47,380)
Cash and cash equivalents at the beginning of the reporting period		<u>351,108</u>	<u>398,488</u>
 Cash and cash equivalents at the end of the reporting period		<u><u>222,976</u></u>	<u><u>351,108</u></u>

The notes form part of these financial statements

AGE UK BARROW AND DISTRICT LIMITED

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2020

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

	2020 £	2019 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(134,410)	(58,413)
Adjustments for:		
Depreciation charges	4,319	2,836
Losses on investments	19,889	-
Interest received	(881)	(770)
(Increase)/decrease in debtors	(15,888)	8,835
Increase in creditors	<u>5,283</u>	<u>493</u>
Net cash used in operations	<u>(121,688)</u>	<u>(47,019)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/19 £	Cash flow £	At 31/3/20 £
Net cash			
Cash at bank and in hand	<u>351,108</u>	<u>(128,132)</u>	<u>222,976</u>
	<u>351,108</u>	<u>(128,132)</u>	<u>222,976</u>
Total	<u>351,108</u>	<u>(128,132)</u>	<u>222,976</u>

AGE UK BARROW AND DISTRICT LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

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

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

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

TANGIBLE FIXED ASSETS

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

Equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33.3% straight line
Freehold property	2% straight line

Where donations are received for specific equipment, the donation is included in income, the asset is capitalised and depreciation is charged on the full amount.

INVESTMENT PROPERTY

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

TAXATION

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

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	8,007	15,596
Gift aid	18,722	-
Grants	<u>197,709</u>	<u>231,979</u>
	<u><u>224,438</u></u>	<u><u>247,575</u></u>

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

	2020	2019
	£	£
Other grants	<u>197,709</u>	<u>231,979</u>

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	1,520	694
Shop income	48,684	88,854
Leisure activities	790	2,630
Support service charges	18,530	14,660
Alarm charges	875	-
Insurance commission	<u>166</u>	<u>382</u>
	<u><u>70,565</u></u>	<u><u>107,220</u></u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Rents received	(1,300)	2,600
Deposit account interest	<u>881</u>	<u>770</u>
	<u><u>(419)</u></u>	<u><u>3,370</u></u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

5. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

	2020	2019
	£	£
Furniture collection	<u>950</u>	<u>2,760</u>

OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Purchases	32	1,156
Cost of services provided	13,187	8,925
Support costs	<u>59,354</u>	<u>55,150</u>
	<u>72,573</u>	<u>65,231</u>
Aggregate amounts	<u>73,523</u>	<u>67,991</u>

6. CHARITABLE ACTIVITIES COSTS

	Support costs (see note 7)
	£
Charitable activities	<u>335,582</u>

7. SUPPORT COSTS

	Management	Finance	Information technology	Governance costs	Totals
	£	£	£	£	£
Other trading activities	58,291	354	276	433	59,354
Charitable activities	<u>264,547</u>	<u>9,772</u>	<u>1,798</u>	<u>59,465</u>	<u>335,582</u>
	<u>322,838</u>	<u>10,126</u>	<u>2,074</u>	<u>59,898</u>	<u>394,936</u>

8. NET INCOME/(EXPENDITURE)

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

	2020	2019
	£	£
Depreciation - owned assets	<u>4,319</u>	<u>2,836</u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2020 nor for the year ended 31 March 2019.

10. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	225,820	277,049
Social security costs	12,310	16,428
Other pension costs	<u>11,766</u>	<u>14,088</u>
	<u><u>249,896</u></u>	<u><u>307,565</u></u>

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

	2020	2019
Management and admin	3	3
Charitable activities	10	9
Cost of generating funds	<u>2</u>	<u>3</u>
	<u><u>15</u></u>	<u><u>15</u></u>

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

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
COST				
At 1 April 2019	360,000	33,515	2,685	396,200
Additions	<u>-</u>	<u>7,325</u>	<u>-</u>	<u>7,325</u>
At 31 March 2020	<u><u>360,000</u></u>	<u><u>40,840</u></u>	<u><u>2,685</u></u>	<u><u>403,525</u></u>
DEPRECIATION				
At 1 April 2019	-	29,944	1,838	31,782
Charge for year	<u>-</u>	<u>4,279</u>	<u>40</u>	<u>4,319</u>
At 31 March 2020	<u><u>-</u></u>	<u><u>34,223</u></u>	<u><u>1,878</u></u>	<u><u>36,101</u></u>
NET BOOK VALUE				
At 31 March 2020	<u><u>360,000</u></u>	<u><u>6,617</u></u>	<u><u>807</u></u>	<u><u>367,424</u></u>
At 31 March 2019	<u><u>360,000</u></u>	<u><u>3,571</u></u>	<u><u>847</u></u>	<u><u>364,418</u></u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

12. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 April 2019	70,000
Revaluation	<u>(19,889)</u>
At 31 March 2020	<u>50,111</u>
NET BOOK VALUE	
At 31 March 2020	<u>50,111</u>
At 31 March 2019	<u>70,000</u>

The investment property has been revalued in the year down to £50,111. This value represents the sale price of the property post year end but prior to the signature date of the accounts. This revaluation has been accounted for as an unrealised loss on investment property to be brought into account on sale of the property next year.

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	(995)	-
Other debtors	227	-
VAT	1,732	-
Prepayments	<u>33,354</u>	<u>18,430</u>
	<u>34,318</u>	<u>18,430</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	4,085	6,168
Social security and other taxes	3,916	-
VAT	-	192
Other creditors	20	-
Accrued expenses	<u>39,651</u>	<u>36,029</u>
	<u>47,672</u>	<u>42,389</u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

15. MOVEMENT IN FUNDS

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	187,918	(145,585)	8,834	51,167
Charitable Trading	-	(9,840)	9,840	-
Advice Services	29,915	(40,307)	48,139	37,747
Robin House Development Services	125,000	-	-	125,000
	<u>24,741</u>	<u>3,634</u>	<u>(3,535)</u>	<u>24,840</u>
	367,574	(192,098)	63,278	238,754
Restricted funds				
Lakeland	360,000	-	-	360,000
Age Works	31,362	75,302	(78,261)	28,403
Cancer Support	2,631	6,000	(8,631)	-
Respectability	-	(23,614)	23,614	-
	<u>393,993</u>	<u>57,688</u>	<u>(63,278)</u>	<u>388,403</u>
TOTAL FUNDS	<u>761,567</u>	<u>(134,410)</u>	<u>-</u>	<u>627,157</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	13,137	(138,833)	(19,889)	(145,585)
Charitable Trading	50,431	(60,271)	-	(9,840)
Advice Services	31,574	(71,881)	-	(40,307)
Services	<u>18,324</u>	<u>(14,690)</u>	<u>-</u>	<u>3,634</u>
	113,466	(285,675)	(19,889)	(192,098)
Restricted funds				
Age Works	148,380	(73,078)	-	75,302
Cancer Support	6,000	-	-	6,000
Respectability	<u>26,738</u>	<u>(50,352)</u>	<u>-</u>	<u>(23,614)</u>
	<u>181,118</u>	<u>(123,430)</u>	<u>-</u>	<u>57,688</u>
TOTAL FUNDS	<u>294,584</u>	<u>(409,105)</u>	<u>(19,889)</u>	<u>(134,410)</u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/19 £
Unrestricted funds				
General fund	254,267	(51,151)	(15,198)	187,918
Charitable Trading	-	28,147	(28,147)	-
Advice Services	16,179	(48,080)	61,816	29,915
Smart Meter Awareness	-	2,952	(2,952)	-
Robin House Development	125,000	-	-	125,000
Services	-	-	24,741	24,741
	395,446	(68,132)	40,260	367,574
Restricted funds				
Services	20,052	4,689	(24,741)	-
Lakeland	360,000	-	-	360,000
Age Works	14,567	26,275	(9,480)	31,362
Cancer Support	-	5,631	(3,000)	2,631
Respectability	-	(26,876)	26,876	-
EON	29,915	-	(29,915)	-
	424,534	9,719	(40,260)	393,993
TOTAL FUNDS	819,980	(58,413)	-	761,567

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	67,484	(118,635)	(51,151)
Charitable Trading	85,986	(57,839)	28,147
Advice Services	330	(48,410)	(48,080)
Smart Meter Awareness	2,952	-	2,952
	156,752	(224,884)	(68,132)
Restricted funds			
Services	14,064	(9,375)	4,689
Age Works	100,910	(74,635)	26,275
Cancer Support	9,000	(3,369)	5,631
Respectability	74,439	(101,315)	(26,876)
HSCVF	3,000	(3,000)	-
	201,413	(191,694)	9,719
TOTAL FUNDS	358,165	(416,578)	(58,413)

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/18 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	254,267	(196,736)	(6,364)	51,167
Charitable Trading	-	18,307	(18,307)	-
Advice Services	16,179	(88,387)	109,955	37,747
Smart Meter Awareness	-	2,952	(2,952)	-
Robin House Development	125,000	-	-	125,000
Services	-	3,634	21,206	24,840
	395,446	(260,230)	103,538	238,754
Restricted funds				
Services	20,052	4,689	(24,741)	-
Lakeland	360,000	-	-	360,000
Age Works	14,567	101,577	(87,741)	28,403
Cancer Support	-	11,631	(11,631)	-
Respectability	-	(50,490)	50,490	-
EON	29,915	-	(29,915)	-
	424,534	67,407	(103,538)	388,403
TOTAL FUNDS	<u>819,980</u>	<u>(192,823)</u>	<u>-</u>	<u>627,157</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	80,621	(257,468)	(19,889)	(196,736)
Charitable Trading	136,417	(118,110)	-	18,307
Advice Services	31,904	(120,291)	-	(88,387)
Smart Meter Awareness	2,952	-	-	2,952
Services	18,324	(14,690)	-	3,634
	270,218	(510,559)	(19,889)	(260,230)
Restricted funds				
Services	14,064	(9,375)	-	4,689
Age Works	249,290	(147,713)	-	101,577
Cancer Support	15,000	(3,369)	-	11,631
Respectability	101,177	(151,667)	-	(50,490)
HSCVF	3,000	(3,000)	-	-
	382,531	(315,124)	-	67,407
TOTAL FUNDS	<u>652,749</u>	<u>(825,683)</u>	<u>(19,889)</u>	<u>(192,823)</u>

AGE UK BARROW AND DISTRICT LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

15. MOVEMENT IN FUNDS - continued

DESIGNATED FUNDS

As can be seen from the fund analysis on page 13 there is a balance in the Robin House Development fund of £125,000 which has been designated by the trustees for future development of this property. Therefore, the amount of true free reserves held within the bank accounts is £42,779 and equates to approximately two months worth of expenditure of the charity.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2020.

17. COMPANY LIMITED BY GUARANTEE

The company is registered as a Company Limited By Guarantee and does not have any share capital.

As at 31 March 2020 there were 3 members. The liability of each member in the event of the company being wound up is £1.

AGE UK BARROW AND DISTRICT LIMITED

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	2020	2019
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	8,007	15,596
Gift aid	18,722	-
Grants	<u>197,709</u>	<u>231,979</u>
	224,438	247,575
Other trading activities		
Fundraising events	1,520	694
Shop income	48,684	88,854
Leisure activities	790	2,630
Support service charges	18,530	14,660
Alarm charges	875	-
Insurance commission	<u>166</u>	<u>382</u>
	70,565	107,220
Investment income		
Rents received	(1,300)	2,600
Deposit account interest	<u>881</u>	<u>770</u>
	<u>(419)</u>	<u>3,370</u>
Total incoming resources	294,584	358,165
EXPENDITURE		
Raising donations and legacies		
Furniture collection	950	2,760
Other trading activities		
Purchases	32	1,156
Cost of services provided	<u>13,187</u>	<u>8,925</u>
	13,219	10,081
Support costs		
Management		
Wages	225,820	277,049
Social security	12,310	16,428
Pensions	11,766	14,088
Rates and water	988	1,630
Insurance	7,353	4,950
Light and heat	11,776	1,807
Telephone	3,461	3,702
Postage and stationery	4,605	7,699
Carried forward	<u>278,079</u>	<u>327,353</u>

This page does not form part of the statutory financial statements

AGE UK BARROW AND DISTRICT LIMITED

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	2020	2019
	£	£
Management		
Brought forward	278,079	327,353
Advertising	1,203	1,273
Sundries	771	633
Rent	13,800	13,800
Repairs/Maintenance Buildings	12,593	832
Handyman Material	-	3,021
Travelling Costs	1,353	1,000
Cleaning Costs	2,219	2,191
Equipment Hire	1,965	833
Equipment Maintenance	3,003	5,441
Licenses	609	1,480
Training	1,183	1,088
Events	-	526
IT	552	-
Miscellaneous expenses	3,270	-
Class materials	2,182	-
Refreshments	16	1,212
Miscellaneous motor expenses	40	-
	<u>322,838</u>	<u>360,683</u>
Finance		
Rates and water	4,898	5,560
Bank charges	907	967
Short leasehold	-	1,660
Fixtures and fittings	1,568	340
Computer equipment	<u>2,753</u>	<u>835</u>
	10,126	9,362
Information technology		
Repairs and renewals	2,074	5,662
Governance costs		
Accountancy and legal fees	<u>59,898</u>	<u>28,030</u>
Total resources expended	<u>409,105</u>	<u>416,578</u>
Net expenditure	<u>(114,521)</u>	<u>(58,413)</u>

This page does not form part of the statutory financial statements