

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2019
for
Age UK Barrow And District Limited**

R F Miller & Co
Chartered Accountants &
Statutory Auditors
Bellevue, Princes Street
Ulverston
Cumbria
LA12 7NB

Age UK Barrow And District Limited

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for the Year Ended 31 March 2019**

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Age UK Barrow & District Limited

Annual Report and Financial Statement for the year
ending 31st March 2019

REGISTERED CHARITY NUMBER: 1149975
REGISTERED COMPANY NUMBER: 08224619

A message from our Chairman

Age UK Barrow & District have again had a busy year supporting vulnerable people in the Barrow & District area.

It has been a very challenging 12 months as we continued to see significant changes in the grant funding being available to organisations such as ourselves. Along with other charities, austerity continues to impact all areas of the 3rd sector.

This reduced funding availability has required the Board to review how we deliver our operations to our customer base, and we are starting to introduce a small charge for activities, that would have been fully funded in previous years. 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. The need for our services is becoming ever more important in an area where we have a rising ageing population, and we will take every opportunity to work in partnership with other organisations locally and wider to progress those opportunities.

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

Our Lunch clubs provide an opportunity for our clients to enjoy meeting existing friends and new ones, providing some relief for those who may be socially isolated.

Our retail premises has received a much needed facelift, and from its reopening in November 2019, it is demonstrating just how much our local population supports our endeavours. We are very grateful for the level of donations and purchases made which supports our ongoing operations. Gift aid continues to be promoted, generating much needed additional funds.

It is heartening to see the level of focus nationally on loneliness and social exclusion, and the impact this has on the wellbeing of all citizens, and even more demonstrably in terms of the key users of our services. All of our focus is 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. I think it should not be underestimated the difference your contribution makes to a significant number of people in our area. This has been greatly appreciated by me personally during this last difficult 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, and I 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 Age UK Barrow & District in August 2019 as Operations Manager. Whilst I was not in post during the last financial year, I am pleased to report on Age UK Barrow & Districts achievements and service provision for 2018-2019.

Here at Age UK Barrow & District everyone is proud to provide a great range of services to the people aged 50 and over living in the borough of Barrow in Furness.

Each year we strive to improve the range of services we can offer. As everyone is aware and as Steve, our chairman has previously mentioned, 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 affected by this, we have continued to offer quality services to as many people as possible.

None of this would be possible without the volunteers, trustees and staff who are the heart of the charity and my special thanks goes to a great team who work extremely hard to ensure we deliver a great service to our clients.

My vision for Age UK Barrow & District

My priority for the coming financial year is to build relationships with other local charities and organisations and to work collaboratively to allow us to offer an even wider range of services for a variety of people within the local community including those aged 50 and over.

We have great facilities within our building and have the potential to run many new services, activities and social clubs and really focus on key groups such as people with Dementia, Physical and Mental health issues.

I live in Barrow and know the area well, this is my home town and community and I feel extremely fortunate that I'm in a position to be able to make positive changes within Age UK Barrow and District and I am looking forward to exciting times ahead.

Vickie Martin

V Martin

Operations Manager

PURPOSE OF THE CHARITY

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.



VISION STATEMENT

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 MISSION

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

- Barrow has the greatest proportion of 1 person households at 15.8%
- Barrow Island ward has more than half of all households (53.7%) being only 1 person



Cumbria has 29 communities that rank within the 10% most deprived of areas in England.

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



Cumbria's population is ageing rapidly, By 2037 the proportion of residents in Cumbria aged over 65 is projected to increase to 32.9% compared to 24% across the UK.

- In Barrow, almost 1 in 4 people have a long term health problem or disability

- 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 50 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.

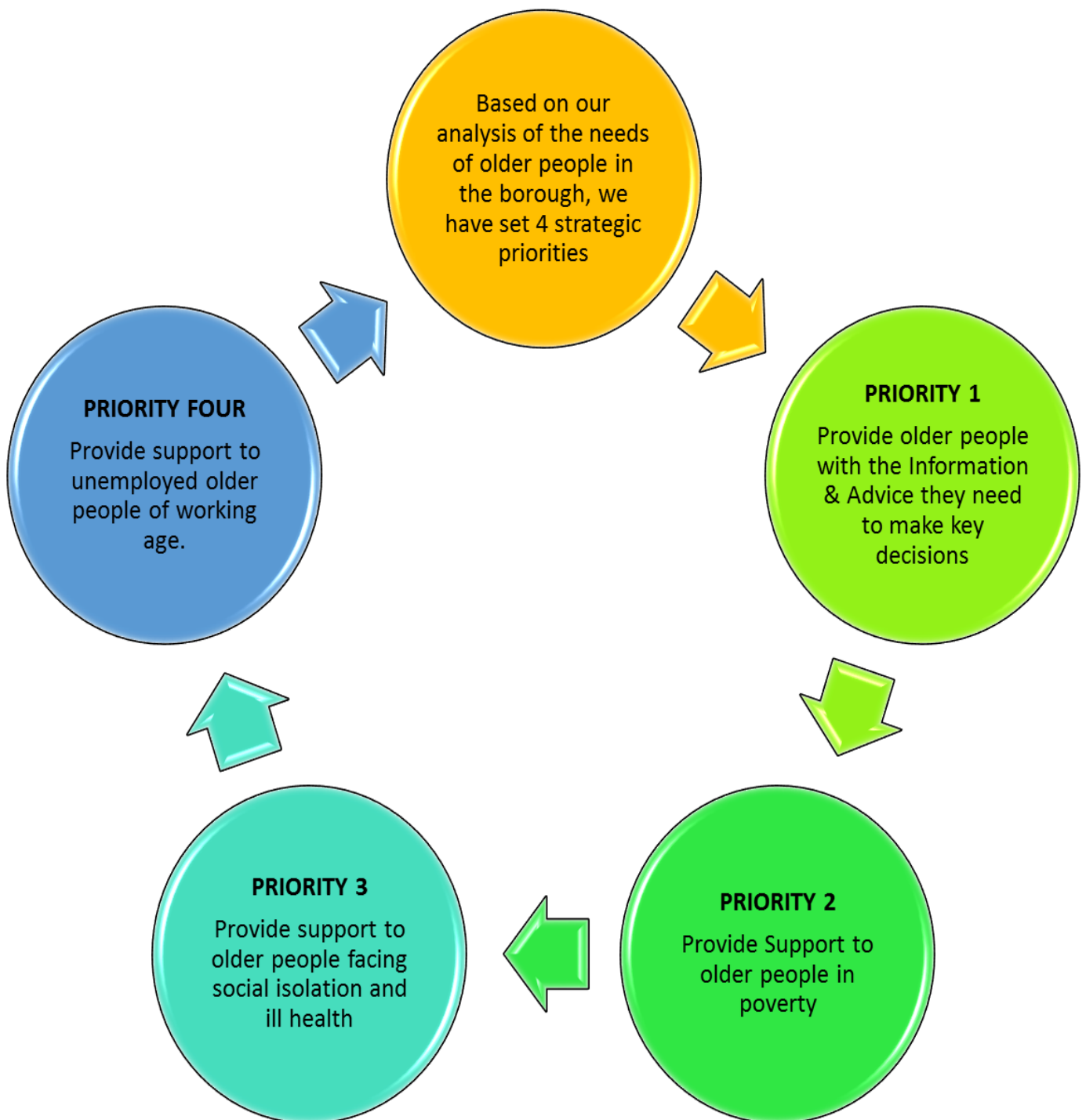
Here at Age UK we pride ourselves in being a great hub for information and we signpost many people to various local organisations in order for them to get the advice and help they need.

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



STRATEGIC PRIORITIES



Our Year... 2018 – 2019

Here are just a few pictures from some of the great events we have held throughout the year

March

Our clients and volunteers in The Shed, working hard building bird boxes from donated wood to sell in our RespectAbility shop



April

A typical day in our Age works Job Club with clients updating their CVs and being supported by our project workers in their weekly search for new employment.



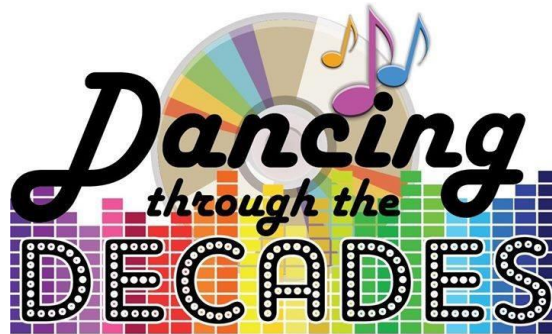
May

One of our Tap to Music sessions which can be also be done whilst seated so anyone can join in.



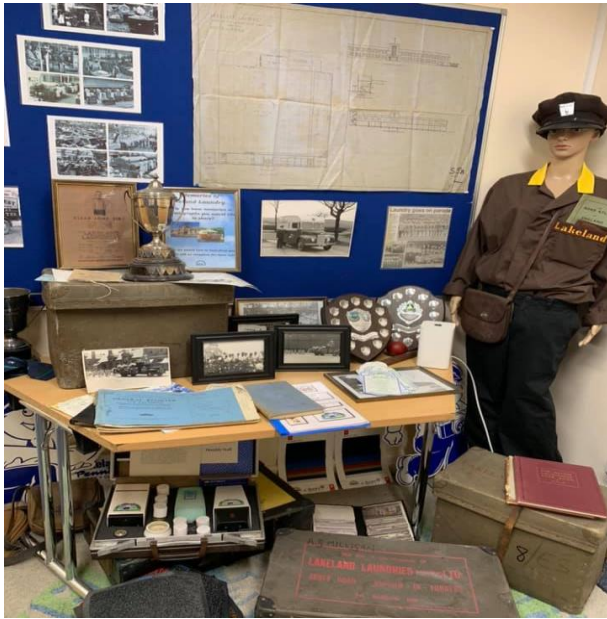
June

We hosted a dancing through the decades afternoon where people came and danced the afternoon away.



July

Our Age UK office is the old Lakeland Laundry site and we held a reunion for ex laundry employees to attend and look around the office to see all of the memorabilia we have on display, swap stories and catch up with old colleagues.



August

One of our popular Bingo & Social groups which are always well attended.



September

Our extremely popular Indoor Bowling sessions which are held 3 times a week



October

In October we held a Halloween party for our clients and invited the grandchildren to come along too!



December

In December we held our annual Christmas Fair and Raffle and raised



February

Our Age Works Project Workers ran local roadshows to recruit new members



March

We introduced some new craft groups, including card making and diamonding and sold the end products in our Age UK office shop.



Age Works Project



Age Works secured £500k from the Big Lottery to continue this important 5-year Project which aims to support older people in their search for work. The overall aim of the Project remains the same although the emphasis is now on supporting people with higher levels of ill-health and disability, longer periods of unemployment and lower levels of skills and confidence.

The Project can offer an individually tailored support package for anyone over the age of 50 in their search for work which includes volunteering experiences in a number of different areas to support work experience and build confidence.

Potential clients are invited along for an initial interview with one of the Age Works team and an action plan is then drawn up which identifies barriers to employment and how those barriers can be broken down by a number of agreed interventions. Job clubs offer one-to-one support on updating CV's, completing on-line applications and covering letters, job search and updating Find A Job, the DWP website.

2019 has been a demanding year for the Age Works project, with the loss of the previous project manager Jo Smith in December 2018. Thomasina McNaughton took over as project manager in January 2019, previously working as Age Works project worker since August 2016. Referrals from Job Centre Plus, Age Works main referral stream have slowed down significantly in 2019, meaning that Age Works has refocused its' aims and targets, concentrating on improving the physical and mental health of our clients, the majority of whom present with complex issues, in addition to long-term unemployment.

Due to the changes at both management and operational level at Age UK Barrow and District, it was decided in July to undertake an independent audit of the project, in order to see where Age Works was and to inform our annual report to our funders, Big Lottery. Age Works met with Big Lottery in November 2019 and presented our findings to Big Lottery, who were happy with the progress of the project and outcomes thus far.

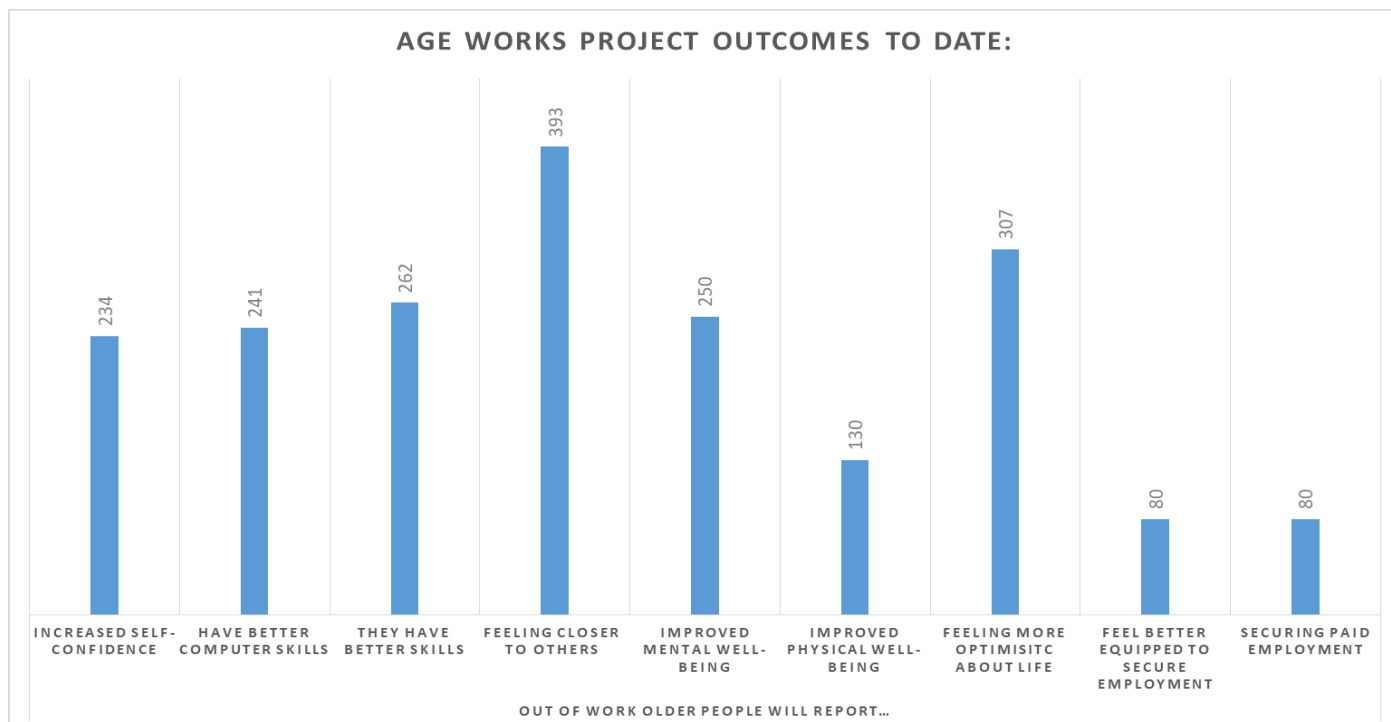
This year, Age Works has seen 32 new clients join the project and 33% have gone on to achieve employment, Age Works clients have gone on to work in diverse fields of employment, such as: cleaning, working as a greensman at a local golf course, school crossing patrol and working in retail.

Plans for 2019/20

From October 2019, Age Works will launch a partnership project with Inspira, aimed at providing targeted interventions to unemployed people over the age of 50, assisting those furthest from the labour market to develop new skills, with a package of accredited and non-accredited learning.

From November 2019 Age Works will begin to work in partnership with Age UK Lancashire's Age of Opportunity, which delivers a similar project to Age Works in the Lancashire region; we are looking at ways of how we can work together going forward in to 2020, provide support for our respective projects and share best practice.

Since the inception of the project in August 2015, Age Works has supported 346 clients and assisted 80 people in to employment.



ows the number of clients we have assisted for each of the project outcomes:

Case Studies

Simon joined Age Works in 2018 after being made redundant a few years previously; he wanted to look for work and found joining the Age Works job club made his job searching activities much easier. He found that the peer support and group activities in the Job Club beneficial, as job searching at home had been an isolating experience. In March 2019, Simon found employment working as a School Crossing Patrol at a local primary school.

Peter joined Age Works in January 2019 after retiring, he felt at a loose end and said that he “wanted to give something back.” After working with Peter on his CV, he was able to apply online for several jobs, and also use his CV to apply for a position that was going at the local golf club. Peter was taken on as a greensman, looking after the golf course, which he enjoys. Peter said “When I retired, I didn’t have a clue about how to write a CV, things have changed so much since I started work, everything is on line. If it wasn’t for Age Works, I wouldn’t have a clue about how to get a CV... I like working part time. I wasn’t ready to retire completely just yet.”

Simon said that attending job club “...had made it simpler to look for work, and the support I was given on the computer has made it easier for me to access different applications and be more confident using a PC. Age Works has improved my skills and made it easier for me to secure paid work.”

Information & Advice

Every year we think that the demand for Information and Advice Service cannot increase, our prediction is proved to be incorrect, year on year the demand for this service continues to grow. This year 2018/19 has certainly been one of those years.

We enjoy helping the older community of Barrow & District, and we know by our satisfaction questionnaire that the work of the team is hugely appreciated.

As our service is so popular, unfortunately, that does increase our waiting list.

Our aim would be to see urgent cases at first contact, for those less urgent cases we would hope that are seen within a week, we know that people worry about an issue that we can easily resolve. Given our waiting list and staff funding constraints, we cannot see people within the time scale we would like.

The demand for the service has increased for several reasons, including:

- Barrow and District area changed to Universal Credit full service.
- The rules regarding Mixed Age Couples and Pension Credits changed in May 2019, and there was a rush for couples to receive advice on this issue, prior to the May deadline.
- Many services are becoming digital, many older people have limited access to IT and lack the skills to master this so are often lost and in need of support.
- There is an ageing population, and our area is no different, statistics tells us that those over the age of 65 will increase by 27% over the next 25 years.
- In addition, those over this age diagnosed with dementia will increase from 13.3% to 30.5% over the next 25 years.
- This is combined with a decrease in Local Authority funding for both residential and domiciliary Care.

Cumbria County Council needed to make £89 million pounds worth of savings between 2014 and 2017. There is little wonder that people look for help and guidance in these difficult times. We are a small team and have only two advisers, who depend heavily on the help of their efficient administrator/receptionist.

We regularly attend Age UK's, Information and Advice regional meetings. We contribute to The Welfare Reform Group, which is a combination of local agencies working together to deal with the implication of the Welfare Reform Act.

We have attended Universal Credit training in Liverpool, and are regular attendees at the local Jobcentre Plus Liaison Meetings.

We actively promoted the changes to Pension Credit around "the mixed age rules" and spoke on local radio regarding this subject, and issued a number of published press releases.

We have been fortunate to continue to receive funding from E-on, as part of an Age UK project. We have not only delivered on our target for this project, but were so successful that additional funding was allocated to us.

In conjunction with this project E-on supplied funding for supplying and fitting energy saving equipment 125 of the most vulnerable in the local area received help from this project.

We have also been successfully allocated as distributor for Cumbria Community Foundation's Winter Warmth Fund. We allocated 157 grants of £150.00 and 10 grants of £250.00.

"thank you to everyone, all my benefits are now in payments, could not have done this without your help"

In a time has seen considerable pressure applied to the third sector, and in particular the Information and Advice Services, we have continued to assist the older people of Barrow to help them to access the information and advice that is so desperately needed.

Funding for this service is decreasing, where demand is increasing if as statistics predict the demand is due to escalate. We are meeting these challenges and work hard to ensure that we will be here in future years to help those that need us most.

Case Study



Mrs G came to the office as her neighbour advised that she may be able to obtain a Blue Badge. She had a spinal condition that meant that her mobility was poor.

We advised Mrs G that we could assist her with this application and we completed a full holistic assessment. It quickly became apparent that Mrs G may be eligible for Attendance Allowance.

Mrs G advised that she cared for her husband who had been diagnosed with Alzheimer's and was not currently in receipt of Attendance Allowance. During the initial appointment, an

application was made for Mrs G for Attendance Allowance and a Blue Badge.

A further appointment was made for Mr G, and an appointment was made for him to complete an Attendance Allowance application. Mrs G also attended this appointment and we checked through their income, no Income Related Benefits were payable at that time.

However, given Mr G's health issue an application was submitted for a Severe Mental Impairment Discount, and a request was submitted for this to be backdated to the date of diagnosis.

We completed an Attendance Allowance claim for Mr G, and advised them both to keep us informed of the results of the claim.

Mrs G was subsequently awarded Attendance Allowance paid at the Lower Rate and Mr G was awarded Higher Rate Attendance Allowance. Both awards opened a number of doors, as these benefits are referred to as passporting benefits, the couple were now entitled to Pension Credit Guarantee of £187.40 per week, which meant that they were now entitled to full Council Tax Support.

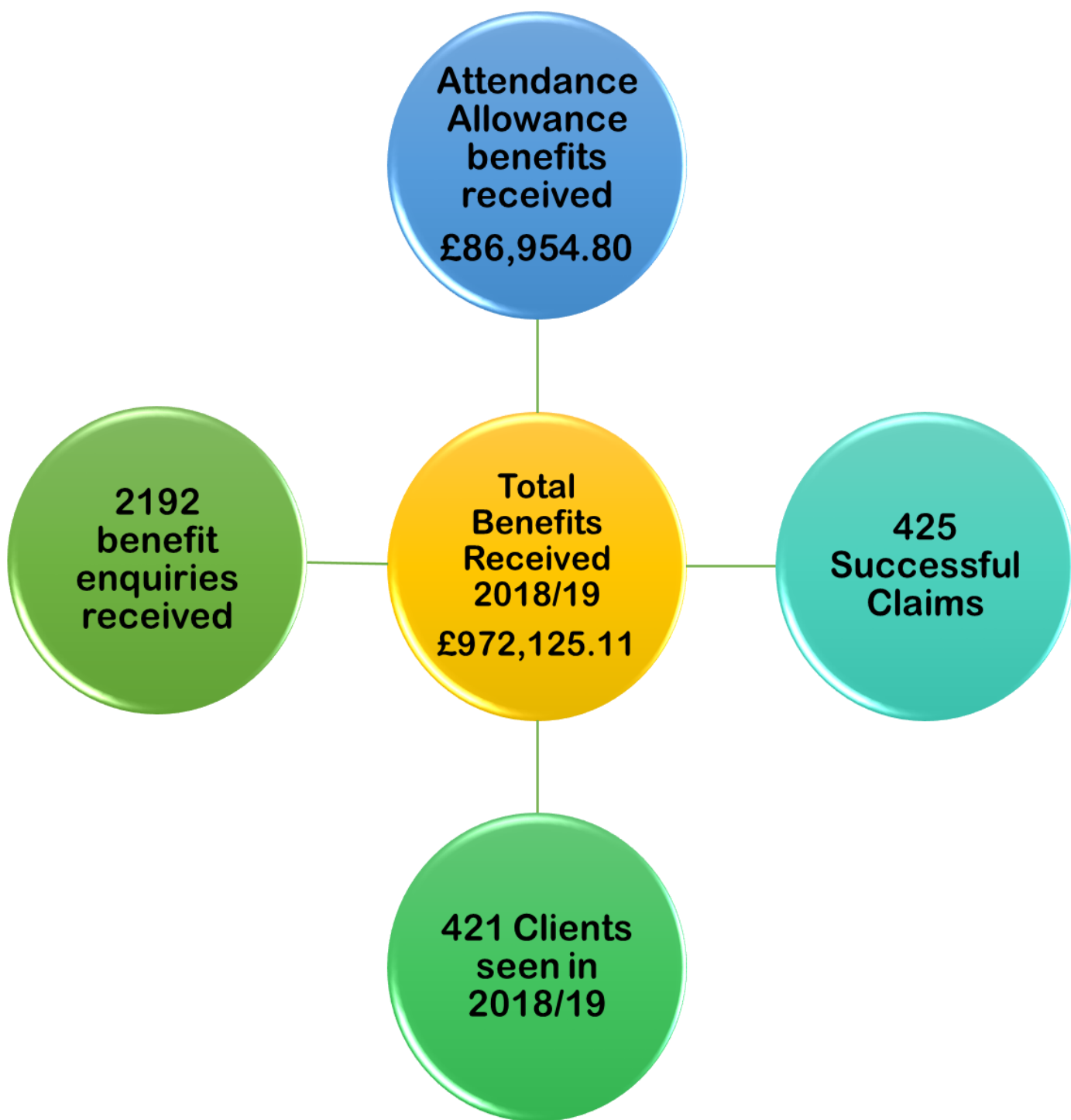
Pension Credit Guarantee linked the client into free eyesight tests, glasses and dental treatment and were automatically eligible for The Warm Home Discount worth £140.00 per year.

The difference this additional money made to the client's life was remarkable, clients advised that they could employ someone to manage their garden, and complete essential household repairs. They need no longer worry about the cost of the heating, there were no issues regarding buying expensive ready prepared meals. They could take taxis if needed, therefore increasing their social activity.

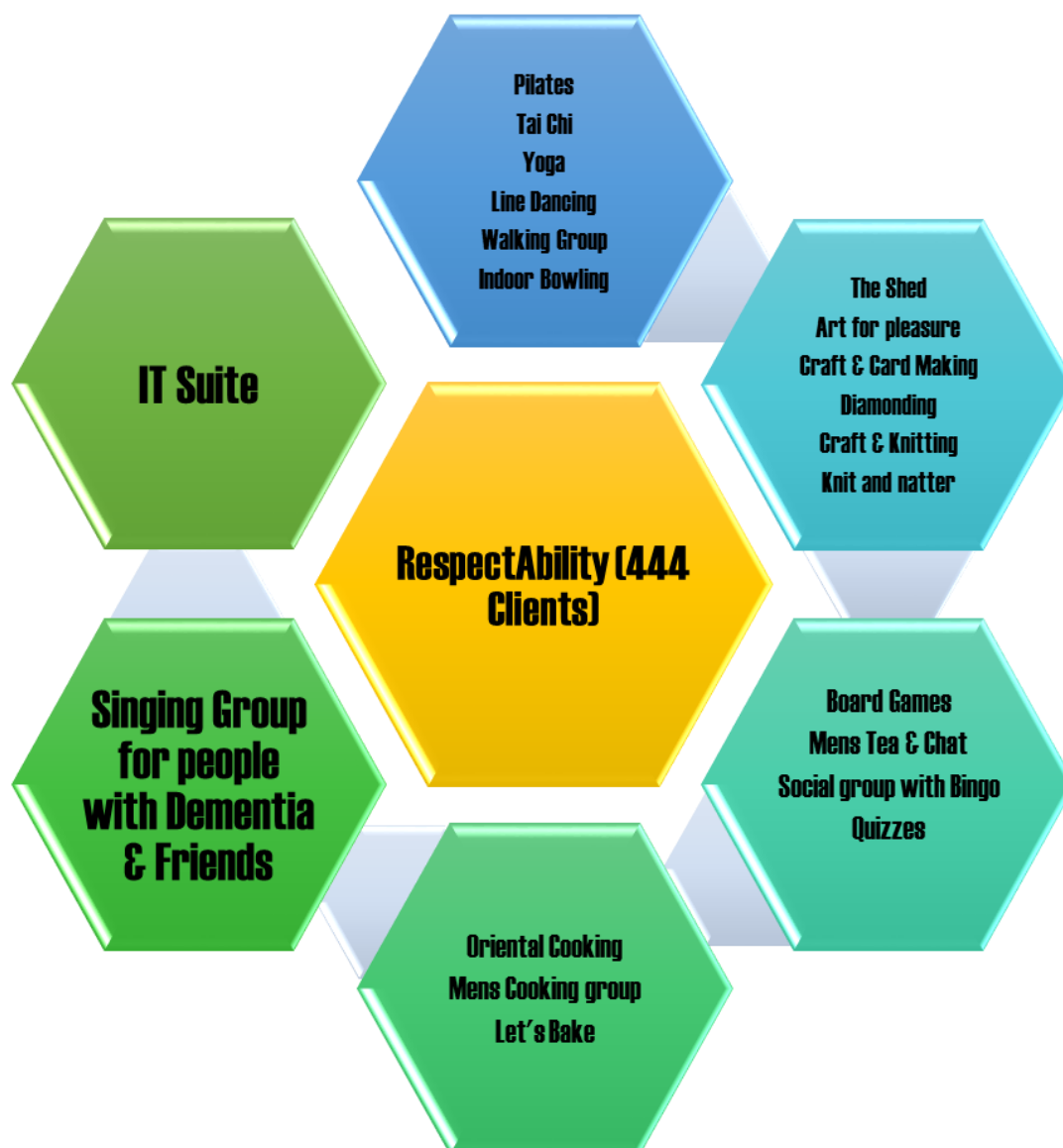
Mrs G has also made use of our Handyperson Service, has been given an E-on Home Energy Checks, was supplied with energy saving advice, free lightbulbs and radiator foils. Mrs G was also referred to Alzheimer's Society, and Furness Carers. In addition, information was supplied with information regarding Caring for Someone with Dementia, making a will, and Power of Attorney. The clients were advised to return to us if their situation changed in any way.

Mrs G received her Blue Badge, which she told us

"I didn't know if I was even entitled to that, never mind everything else that you got for us, nowhere else told us about what we could get, where would people go if you were not here."



RespectAbility



In 2018-19 there were 444 clients who had contact within this time period in the RespectAbility project.

History

Once Lottery funding had come to an end, we wanted to keep our sessions running as they were a social lifeline for many of our clients, so we began to charge a small fee for to ensure we were able to carry on with the much needed social groups so initially we saw a small decrease in numbers and had to change the format of the groups a little, re think what people would like, and alter sessions to cater for a broader client group.

Initially the lottery funding was to target clients with life limiting illness such as dementia, cancer and lung problems which would cause social isolation and their needs were often quite complex and needing staff input such as that of the support workers.

Following cessation of lottery funding we had to make activities as easy as possible for less staff numbers to manage, whilst trying to increase numbers to sustain groups within the project.

Following both the pilot scheme and main lottery funded project, we reviewed what had worked in both and continued looking into improving physical and mental health for our service users.

The pilot scheme saw people come to groups then go home, the main scheme had people stay all day with a cooked meal which we could no longer support either financially or staff wise, therefore we turned to things that people could come and go in and those that wished to stay all day had the incentive of a cheaper outlay of £5 for all day as opposed to paying the £3 per average group.

They now come with their own packed lunches and we provide some light snacks if they want to stay over the lunchtime period.

Exercise & Activities

More exercise activities were put in place, increasing indoor bowling to three sessions per week. We also started to offer Pilates, Yoga and Tai Chi classes using qualified instructors.

Exercise is incorporated into as many classes and groups as possible even within craft and social groups, they have stretches and chair exercise to help those less able whilst others try tai chi, chair yoga and line dancing. These groups are very popular and the line dancing especially has really grown in numbers. Service users in the line dancing group have also grown in confidence and are happy performing for public events.

*"I really enjoy the chair yoga and I find all of the staff here are friendly and helpful.
The whole building has a calming and welcoming feeling"*

*"I love my group"
Carl aged 70*

Craft & Project Groups

Craft groups too have increased with others being added to supply their demand for card making, knitting and sewing.

In the Shed, many of the clientele are now female since we changed the 'Men in' sheds title as they not only appreciate learning the skills of joinery, they also like crafting something from start to finish and enjoy the decorating their completed projects.

Many of the service users come to more than one session, enjoying for instance various crafts or a shed and a kitchen session.

Next year we would like to explore some different ways we could utilise the shed and encourage new members to attend with different project ideas and groups.

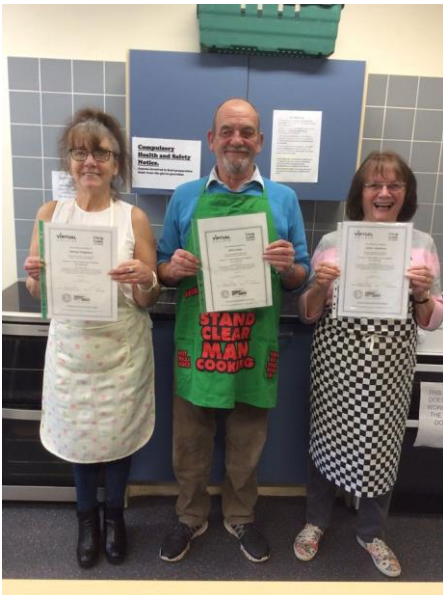
Kitchen sessions have increased to incorporate different needs and requests, from a baking group to 2 men only groups (initial studies showed this as a skill that men required when left widowed or following on from retirement). We also have a foods of the world group which takes dishes from the orient and Italy and tries to replicate them. Most of these groups run to capacity, and we would like to work with other organisations to include their clients that they feel would benefit from coming along.

*“The staff and volunteers
are amazing”*

Both social groups have also suffered from deterioration in health, once being the largest groups, they now struggle for numbers.

Despite this they have become very close-knit groups and are concerned for each other should someone be missing, which has at least improved the social isolation they may have felt prior to the project.

In conclusion, there were still more women to men and we are looking at improving this by adding other male orientated ventures, we are also looking into training volunteers in order to carry out their roles and have commenced this with Food Safety.



Administrative Information

Trustees

Steve Harris, Chairman
Oliver Pearson
Richard Cupid

Chief Executive

Paul Smith (Resigned May 2019)
Teri Stephenson (Interim Consultant from May 2019)

Deputy Chief Executive

Joanne Smith (Resigned December 2018)

Management Team

Vickie Martin, Operations Manager (Appointed August 2019)
Marie Connor, Information & Advice Manager
Thomasina McNaughton, Age Works Manager
Lynn Henry, Retail Manager (Resigned September 2019)
Sue Gibbons, Retail Manager (Appointed October 2019)

Staff Team

Helen Forrest, Information & Advice Officer
Alan Peter, Management Accountant
Donna Brown, Admin Assistant
Jackie Hyles, RespectAbility Coordinator
Sharon Tucker, Activities Coordinator
Tracey Schofield, Age Works Project Worker
Lisa Cooke, Age Works Project Worker
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

Bankers - CAF Bank

Age UK Barrow and District Limited
Report of the Trustees
for the Year Ended 31 March 2019

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".

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.

Independent Examiner's Report to the Trustees of Age UK Barrow and District Limited

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 new year ended 31 March 2019. 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 2019.

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.

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 2019.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

R F Miller & Co

Chartered Accountants & Statutory Auditors

Bellevue, Princes Street, Ulverston, Cumbria, LA12 7NB

Age UK Barrow And District Limited

**Statement of Financial Activities
for the Year Ended 31 March 2019**

		Unrestricted funds £	Restricted funds £	Total 2019 funds £	Total 2018 funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	66,227	181,348	247,575	441,601
Other trading activities	3	87,155	20,065	107,220	107,327
Investment income	4	<u>3,370</u>	<u>-</u>	<u>3,370</u>	<u>281</u>
Total		156,752	201,413	358,165	549,209
EXPENDITURE ON					
Raising funds	5	59,255	8,736	67,991	68,095
Charitable activities	6				
Charitable activities		<u>165,629</u>	<u>182,958</u>	<u>348,587</u>	<u>509,197</u>
Total		224,884	191,694	416,578	577,292
NET INCOME/(EXPENDITURE)		(68,132)	9,719	(58,413)	(28,083)
Transfers between funds	15	<u>40,260</u>	<u>(40,260)</u>	<u>-</u>	<u>-</u>
Net movement in funds		(27,872)	(30,541)	(58,413)	(28,083)
RECONCILIATION OF FUNDS					
Total funds brought forward		395,446	424,534	819,980	848,063
TOTAL FUNDS CARRIED FORWARD		<u>367,574</u>	<u>393,993</u>	<u>761,567</u>	<u>819,980</u>

The notes form part of these financial statements.

Age UK Barrow And District Limited

**Balance Sheet
At 31 March 2019**

		Unrestricted funds £	Restricted funds £	Total 2019 funds £	Total 2018 funds £
	Notes				
FIXED ASSETS					
Tangible assets	11	1,567	362,851	364,418	366,123
Investment property	12	<u>70,000</u>	<u>-</u>	<u>70,000</u>	<u>70,000</u>
		71,567	362,851	434,418	436,123
CURRENT ASSETS					
Debtors	13	13,793	4,637	18,430	27,265
Cash at bank and in hand		<u>295,212</u>	<u>55,896</u>	<u>351,108</u>	<u>398,488</u>
		309,005	60,533	369,538	425,753
CREDITORS					
Amounts falling due within one year	14	(12,998)	(29,391)	(42,389)	(41,896)
NET CURRENT ASSETS		<u>296,007</u>	<u>31,142</u>	<u>327,149</u>	<u>383,857</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>367,574</u>	<u>393,993</u>	<u>761,567</u>	<u>819,980</u>
NET ASSETS		<u>367,574</u>	<u>393,993</u>	<u>761,567</u>	<u>819,980</u>
FUNDS	15				
Unrestricted funds				367,574	395,446
Restricted funds				<u>393,993</u>	<u>424,534</u>
TOTAL FUNDS				<u>761,567</u>	<u>819,980</u>

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

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

The trustees acknowledge their responsibilities for

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

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

The financial statements were approved by the Board of Trustees on and were signed on its behalf by:

.....
S Harris -Trustee

The notes form part of these financial statements

Age UK Barrow And District Limited

**Cash Flow Statement
for the Year Ended 31 March 2019**

	Notes	2019 £	2018 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>(47,019)</u>	<u>(15,246)</u>
Net cash provided by (used in) operating activities		<u>(47,019)</u>	<u>(15,246)</u>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(1,131)	(1,596)
Interest received		<u>770</u>	<u>281</u>
Net cash provided by (used in) investing activities		<u>(361)</u>	<u>(1,315)</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		(47,380)	(16,561)
Cash and cash equivalents at the beginning of the reporting period		<u>398,488</u>	<u>415,049</u>
Cash and cash equivalents at the end of the reporting period		<u><u>351,108</u></u>	<u><u>398,488</u></u>

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

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

	2019 £	2018 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(58,413)	(28,083)
Adjustments for:		
Depreciation charges	2,836	2,968
Interest received	(770)	(281)
Decrease/(increase) in debtors	8,835	(5,988)
Increase in creditors	<u>493</u>	<u>16,138</u>
Net cash provided by (used in) operating activities	<u>(47,019)</u>	<u>(15,246)</u>

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

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 2015)', 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.

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 provided at the following annual rates in order to write off each asset over its estimated useful life.

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 market value is transferred to a revaluation reserve.

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.

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

2. DONATIONS AND LEGACIES

	2019	2018
	£	£
Donations	15,596	4,248
Grants	<u>231,979</u>	<u>437,353</u>
	<u>247,575</u>	<u>441,601</u>

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

	2019	2018
	£	£
Other grants	<u>231,979</u>	<u>437,353</u>

3. OTHER TRADING ACTIVITIES

	2019	2018
	£	£
Fundraising events	694	3,981
Shop income	88,854	86,863
Leisure activities	2,630	1,131
Support service charges	14,660	15,232
Insurance commission	<u>382</u>	<u>120</u>
	<u>107,220</u>	<u>107,327</u>

4. INVESTMENT INCOME

	2019	2018
	£	£
Rents received	2,600	-
Deposit account interest	<u>770</u>	<u>281</u>
	<u>3,370</u>	<u>281</u>

5. RAISING FUNDS

Raising donations and legacies

	2019	2018
	£	£
Furniture collection	<u>2,760</u>	<u>3,481</u>

Other trading activities

	2019	2018
	£	£
Purchases	1,156	3,882
Cost of services provided	8,925	7,889
Support costs	<u>55,150</u>	<u>52,843</u>
	<u>65,231</u>	<u>64,614</u>

Aggregate amounts	<u>67,991</u>	<u>68,095</u>
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**Notes to the Financial Statements - continued
for the Year Ended 31 March 2019**

6. CHARITABLE ACTIVITIES COSTS

	Support costs (See note 7) £	Totals £
Charitable activities	<u>348,587</u>	<u>348,587</u>

7. SUPPORT COSTS

	Management £	Finance £	Information technology £	Governance costs £	Totals £
Other trading activities	53,084	339	57	1,670	55,150
Charitable activities	<u>307,599</u>	<u>9,023</u>	<u>5,605</u>	<u>26,360</u>	<u>348,587</u>
	<u>360,683</u>	<u>9,362</u>	<u>5,662</u>	<u>28,030</u>	<u>403,737</u>

8. NET INCOME/(EXPENDITURE)

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

	2019 £	2018 £
Depreciation - owned assets	<u>2,836</u>	<u>2,968</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2019 nor for the year ended 31 March 2018.

10. STAFF COSTS

	2019 £	2018 £
Wages and salaries	277,049	367,918
Social security costs	16,428	24,626
Other pension costs	<u>14,088</u>	<u>21,071</u>
	<u>307,565</u>	<u>413,615</u>

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

	2019	2018
Management and admin	3	5
Charitable activities	9	11
Cost of generating funds	<u>3</u>	<u>1</u>
	<u>15</u>	<u>17</u>

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

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

11. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Totals £
COST				
At 1 April 2018	360,000	32,384	2,685	395,069
Additions	-	1,131	-	1,131
At 31 March 2019	<u>360,000</u>	<u>33,515</u>	<u>2,685</u>	<u>396,200</u>
DEPRECIATION				
At 1 April 2018	-	27,449	1,497	28,946
Charge for year	-	2,495	341	2,836
At 31 March 2019	-	<u>29,944</u>	<u>1,838</u>	<u>31,782</u>
NET BOOK VALUE				
At 31 March 2019	<u>360,000</u>	<u>3,571</u>	<u>847</u>	<u>364,418</u>
At 31 March 2018	<u>360,000</u>	<u>4,935</u>	<u>1,188</u>	<u>366,123</u>

12. INVESTMENT PROPERTY

	£
MARKET VALUE	
At 1 April 2018 and 31 March 2019	<u>70,000</u>
NET BOOK VALUE	
At 31 March 2019	<u>70,000</u>
At 31 March 2018	<u>70,000</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
VAT	-	1,456
Prepayments	<u>18,430</u>	<u>25,809</u>
	<u>18,430</u>	<u>27,265</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade creditors	6,168	27
VAT	192	-
Accrued expenses	<u>36,029</u>	<u>41,869</u>
	<u>42,389</u>	<u>41,896</u>

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

15. 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 Services	125,000	-	-	125,000
	<u>-</u>	<u>-</u>	<u>24,741</u>	<u>24,741</u>
	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)	-
	<u>424,534</u>	<u>9,719</u>	<u>(40,260)</u>	<u>393,993</u>
TOTAL FUNDS	<u>819,980</u>	<u>(58,413)</u>	<u>-</u>	<u>761,567</u>

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	<u>358,165</u>	<u>(416,578)</u>	<u>(58,413)</u>

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

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.18 £
Unrestricted Funds				
General fund	420,167	(76,415)	(89,485)	254,267
Charitable Trading	-	27,607	(27,607)	-
Advice Services	43,964	(27,785)	-	16,179
Robin House Development	-	-	125,000	125,000
	<u>464,131</u>	<u>(76,593)</u>	<u>7,908</u>	<u>395,446</u>
Restricted Funds				
Services	2,105	17,947	-	20,052
Lakeland	360,000	-	-	360,000
Age Works	6,456	8,111	-	14,567
Respectability	15,000	(7,000)	(8,000)	-
Compass	371	(463)	92	-
EON	-	29,915	-	29,915
	<u>383,932</u>	<u>48,510</u>	<u>(7,908)</u>	<u>424,534</u>
TOTAL FUNDS	<u>848,063</u>	<u>(28,083)</u>	<u>-</u>	<u>819,980</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	23,980	(100,395)	(76,415)
Charitable Trading	86,338	(58,731)	27,607
Advice Services	631	(28,416)	(27,785)
Smart Meter Awareness	5,031	(5,031)	-
	<u>115,980</u>	<u>(192,573)</u>	<u>(76,593)</u>
Restricted funds			
Services	34,282	(16,335)	17,947
Age Works	93,242	(85,131)	8,111
Respectability	270,599	(277,599)	(7,000)
Compass	5,191	(5,654)	(463)
EON	29,915	-	29,915
	<u>433,229</u>	<u>(384,719)</u>	<u>48,510</u>
TOTAL FUNDS	<u>549,209</u>	<u>(577,292)</u>	<u>(28,083)</u>

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

15. MOVEMENT IN FUNDS - continued

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

	At 1.4.17 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	420,167	(127,566)	(104,683)	187,918
Charitable Trading	-	55,754	(55,754)	-
Advice Services	43,964	(75,865)	61,816	29,915
Smart Meter Awareness	-	2,952	(2,952)	-
Robin House Development Services	-	-	125,000	125,000
	-	-	24,741	24,741
Restricted funds				
Services	2,105	22,636	(24,741)	-
Lakeland	360,000	-	-	360,000
Age Works	6,456	34,386	(9,480)	31,362
Cancer Support	-	5,631	(3,000)	2,631
Respectability	15,000	(33,876)	18,876	-
Compass	371	(463)	92	-
EON	-	29,915	(29,915)	-
	<u>383,932</u>	<u>58,229</u>	<u>(48,168)</u>	<u>393,993</u>
TOTAL FUNDS	<u>848,063</u>	<u>(86,496)</u>	<u>-</u>	<u>761,567</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 £	Movement in funds £
Unrestricted funds			
General fund	91,464	(219,030)	(127,566)
Charitable Trading	172,324	(116,570)	55,754
Advice Services	961	(76,826)	(75,865)
Smart Meter Awareness	7,983	(5,031)	2,952
	<u>272,732</u>	<u>(417,457)</u>	<u>(144,725)</u>
Restricted funds			
Services	48,346	(25,710)	22,636
Age Works	194,152	(159,766)	34,386
Cancer Support	9,000	(3,369)	5,631
Respectability	345,038	(378,914)	(33,876)
Compass	5,191	(5,654)	(463)
EON	29,915	-	29,915
HSCVF	3,000	(3,000)	-
	<u>634,642</u>	<u>(576,413)</u>	<u>58,229</u>
TOTAL FUNDS	<u>907,374</u>	<u>(993,870)</u>	<u>(86,496)</u>

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 £184,000 and equates to approximately 6 months worth of expenditure of the charity.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2019.

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 2016 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 2019**

	2019 £	2018 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	15,596	4,248
Grants	<u>231,979</u>	<u>437,353</u>
	247,575	441,601
Other trading activities		
Fundraising events	694	3,981
Shop income	88,854	86,863
Leisure activities	2,630	1,131
Support service charges	14,660	15,232
Insurance commission	<u>382</u>	<u>120</u>
	107,220	107,327
Investment income		
Rents received	2,600	-
Deposit account interest	<u>770</u>	<u>281</u>
	<u>3,370</u>	<u>281</u>
Total incoming resources	358,165	549,209
EXPENDITURE		
Raising donations and legacies		
Furniture collection	2,760	3,481
Other trading activities		
Purchases	1,156	3,882
Cost of services provided	<u>8,925</u>	<u>7,889</u>
	10,081	11,771
Support costs		
Management		
Wages	277,049	367,918
Social security	16,428	24,626
Pensions	14,088	21,071
Rates and water	1,630	2,635
Insurance	4,950	4,410
Light and heat	1,807	12,419
Telephone	3,702	3,914
Postage and stationery	7,699	6,284
Advertising	1,273	258
Sundries	633	1,849
Rent	13,800	13,800
Repairs/Maintenance Buildings	832	16,657
Handyman Material	3,021	7,921
Travelling Costs	1,000	2,291
Cleaning Costs	2,191	1,595
Equipment Hire	833	402
Equipment Maintenance	5,441	8,755
Licenses	1,480	1,961
Carried forward	<u>357,857</u>	<u>498,766</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 2019**

	2019 £	2018 £
Management		
Brought forward	357,857	498,766
Training	1,088	5,467
Events	526	1,482
Refreshments	<u>1,212</u>	<u>1,559</u>
	360,683	507,274
Finance		
Rates and water	5,560	5,709
Bank charges	967	832
PDQ charges	-	49
Short leasehold	1,660	1,630
Fixtures and fittings	340	283
Computer equipment	<u>835</u>	<u>997</u>
	9,362	9,500
Information technology		
Repairs and renewals	5,662	4,860
Governance costs		
Accountancy and legal fees	<u>28,030</u>	<u>40,406</u>
Total resources expended	416,578	577,292
	<hr/>	<hr/>
Net expenditure	<u>(58,413)</u>	<u>(28,083)</u>