

AGE CONCERN WOLVERHAMPTON  
(Trading as Age UK Wolverhampton)

(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS  
FOR THE YEAR ENDED

31 MARCH 2021

*Company Registration Number 3088739*  
Charity Number 1051232

Accountants  
Et Voila

Isis House,  
Smith Road,  
Wednesbury,  
West  
Midlands

WS10 0PB

**AGE CONCERN WOLVERHAMPTON  
TRADING AS AGE UK WOLVERHAMPTON  
YEAR ENDED 31<sup>ST</sup> MARCH 2021**

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## Age UK Wolverhampton Trustees and Advisers

The **Trustees** who served during the year were:

Diane Vukmirovic	Chair
Anne Bailey	Vice-Chair
Mike Williams	Treasurer
Dorothy McDonald	Trustee (deceased 8 <sup>th</sup> April 2020)
Sarita Sharma	Trustee
Michael King	Trustee
Shirley Tilston	Trustee (resigned 18 <sup>th</sup> March 2021)
Paramjit Toor	Trustee
Jackie Wellings	Chief Officer & Company Secretary

### **Location and Registered Office**

The Workspace  
All Saints Road  
Wolverhampton  
WV2 1EL

\*During 2020-21:  
32 Wulfun Way  
Wulfrun Centre  
Wolverhampton  
WV1 3HG

### **Bankers**

Lloyds Bank PLC  
Queen Square  
Wolverhampton  
WV1 1TF

### **Accountant**

Et Voila  
Isis House,  
Smith Road,  
Wednesbury,  
West Midlands  
WS10 0PB

Age UK Wolverhampton is the trading name of Age Concern Wolverhampton (the Company).

The Company is a private company registered under the Companies Act 1985 (registration number 3088739) limited by guarantee and not having a share capital. The Company is governed by its Memorandum and Articles of Association. The liability of the members of the company on winding up is limited to a maximum of £1 each. The Company is also a registered charity (registration number 1051232).

## **Chair's Report**

Over the past year the pandemic has continued to affect all that we do. Our staff have faced working from home and furlough, and the isolation from colleagues that brings, and reduced activity of all or our friendship groups because of the need to isolate and the necessary closure of venues to meet and chat.

It has been a hard year, but when the going gets tough, the tough get going and all who make up AUKW have proved throughout this awful time that they are tough and kept going. This meant that we were able to continue our Information & Advice service, and other services where we were able to maintain contact at a distance. As a result, we continued to help lots of people, keeping in touch, and supporting and helping with numerous claims for entitlements to benefits when it was most needed. The experience gained from our new way of working, including no drop-in services or face to face contact, has challenged our perspective on how services can be delivered, particularly I & A, and is informing our opinions and strategy as we move out of lockdown to a socially distanced world where older people, more than ever, will require our services.

A big heartfelt thank you goes out to all the staff and volunteers who continued to deliver services in such difficult times and maintained help and contact with large numbers of older people who may otherwise have felt totally isolated during the pandemic.

Thank you to all our Trustees for continuing, with due diligence, to ensure we support and guide AUKW for the future. We have some challenges going forward, but I am optimistic that we will face them with our customary enthusiasm to provide support and guidance to the CEO and team.

A major challenge we faced at the end of the year was the resignation of CEO Jackie Wellings and finding a replacement. We wish Jackie well and thank her for all her unbelievable efforts to ensure that AUKW continues to deliver services to the people of Wolverhampton. Good luck in the future Jackie.

As things change and move forward it is likely we are not out of the woods yet. COVID will be with us for some time. I am sure we will face this and other challenges going forward with strength and optimism.

Finally, we reported in our last Annual Report on the passing of Dorothy McDonald, who was our longest serving trustee. Dorothy fell victim to Covid in the early stages of the pandemic at the beginning of reporting year, and we take this opportunity to once again recognise her invaluable service and contribution to Age UK Wolverhampton.

**Di Vukmirovic**  
**Chair Age UK Wolverhampton**

## **Chief Officer Update**

Our Chief Officer during 2020-21, Jackie Wellings, departed early in the following year. She had indicated her desire to leave over a year before, but with the totally unforeseen circumstances of the pandemic throwing everyone's plans into chaos, agreed to stay on to steer Age UK Wolverhampton through these tempestuous waters. Rather than simply close and wait for things to get back to normal, she led Age UK Wolverhampton in continuing to deliver essential services, knowing that the need among older people, and their reliance on Age UK Wolverhampton would be greater than ever. This included continuing to deliver our Information and Advice service and telephone support in the most challenging of circumstances, requiring immense personal commitment, along with the support of the many staff and volunteers who made it happen.

As we began to emerge from the pandemic, it was possible to see that this Herculean effort had left us with some extremely valuable lessons regarding the future for services and how Age UK Wolverhampton could adapt to make sure that it continues to support Wolverhampton's older people for many years to come. We see it as our duty to learn from this, and to adapt to get the full benefit from the advantages that this knowledge has given us.

As the year came to an end, Jackie committed to getting Age UK Wolverhampton through its crucial IAQP (Age UK Information and Advice Quality Standard), which we are happy to report was achieved early in the following year, and has provided an invaluable platform for going forward.

A new Chief Executive Officer, Mark Guest, was appointed at the end of the year who would be taking over in April 2021.

## **Statement of Mission and Objectives**

**Age UK Wolverhampton works to promote the well-being of all older people and help to make later life a fulfilling and enjoyable experience**

### **Our aims are to:**

- Provide support to older people to reduce their risk of isolation and loneliness
- Enable older people to achieve and maintain their independence
- Enable older people to have a voice that is heard
- Enable older people to know and assert their rights and have access

to quality services and products

- Reduce the negative impact of life-changing events on the lives of older people

### **To achieve these aims, we have the following objectives:**

- To provide information and advice to ensure that older people know their entitlements and are able to access quality services and support
- To advise and support individuals going through “tipping points” in their lives
- To provide practical assistance to enable people to remain independent in their own home
- To work to overcome loneliness and isolation

**Our services are available to all older people in Wolverhampton During the year we had 11745 contacts with clients across all our projects . This is a 42% increase on 2019/20.**

**A total of 1970 people accessed our services in the year April 2020 to March 2021.**

### **Public Benefit**

The Trustees are satisfied that in working to achieve these Aims and Objectives Age UK Wolverhampton is demonstrating the public benefit of our work, as defined under the terms of the Charities Act 2011. It further demonstrates this by being a member of the West Midlands (Regional) Age UK's network in sharing best practice information and learning which in turn helps improve our services.

## Our achievements in 2020-21

### **Total Services Accessed**

- A total of 1970 accessed our services in the year April 2020 to March 2021 an increase on the previous year of 2.1% (1925)
- 62% of clients are over 65, a 7% increase against the previous year, the largest age band over 65 is still 76 To 85. We support all older people over 50.
- In the past year 24% of people accessing our services were from BAME communities, we have seen a 10% decrease to 14% BAME. However this could be because we were unable to capture ethnic group accurately during the last year as we have not seen people face to face. We have a 22% (422) increase of Unknown. Older people from BAME communities represent 17% of the older population. This suggests that we are still effectively reaching all of our communities.

### **Contacts**

- 11745 contacts were made with people across all projects, this is a 42% increase on 2019/20
- Over 5000 contacts were made by volunteers supporting both our I&A and Telephone befriending services

### **Information & Advice**

- During 2020/21 the service was accessed by 1791 people, 3391 times on 4846 matters.
- The number of people accessing the service has increased by 46% on the previous year
- Of these 41% were between 66 - 85 years old and 6.5% were over 85. The same as last year.
- The largest single group was 66 - 75 year olds accessing services at 21.5%
- The main area of enquiry is welfare benefits, which account for 40% of contacts - although there has been a 19% decrease on the previous year. We have seen a 12.7 % increase in Health and Care Enquiries and a 6% increase in Age UK Services.

### **Benefits**

- We helped people apply for £812,259 in benefits in 2019/20 this year it was £523,837 a 35% decrease. (*Last year was the first time benefits were reported this way*)
- We chased up and were notified about £517,417 a 23% increase on the previous year of £419,820

### **Warm Homes**

- In 2020/2021 there were 250 Benefit sessions done with 119 clients resulting in potential benefit gains of £322,295 through the multi supplier program.
- During the Home energy checks program our Handyperson was able to complete 40 Partial Energy Checks where he gave over the phone advice about saving energy to low income or vulnerable (with long term health conditions) clients and 40 full energy checks were completed where the same advice was given but in addition appropriate energy saving devices were fitted.

### **Health and Social care options**

- In 2020/21 we advised on 1003 health and care matters almost 4 times the amount of the previous year

### **Hampers and Heaters**

- There was no Hampers and Heaters program offered for 2020/21.

### **Telephone Support**

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- 223 individuals received Telephone befriending for a total of 786 hours compared to 341 hours in 2019/20, receiving over 6850 contacts during 2020/21. The number of people receiving the service has increased by 80% compared to the previous year.

#### **Choosewell**

- The Choosewell program was hit hard due to the pandemic and lockdown restrictions, referrals are obtained through hospitals where our representative was not able to attend, and the support provided and messages are given face to face in people's homes. Although we did transfer our longer term supported clients to the Telephone befriending service.
- **Targeted Messages\*\* (including group talks) 648 (suspended due to lockdown)**
- Choosewell clients were provided with 90 hours of Telephone Support this year
- 109 Unique individuals were supported from 112 referrals. This is up 10% from the previous year with a greater referral to support conversion rate.
- 208 people provided with short term support following hospital discharge. This is more than double the previous year at (99)
- 145 Hours were spent by volunteers supporting people at home during 2020/21 The previous year was 293
- 860 hours of paid staff were spent supporting people

#### **Citizens Advice Partnership**

- During the year 2020/2021 we made 908 contacts of a target of 550 (165%) With 656 Unique Clients.
- There were a total of £151,468 in Benefit gains relating to CAB advice and guidance.

#### **By Your Side But Remotely**

- 1st July 2020 - 31st December 2020 (Notional target = 100 older people benefiting - not unique to this project)
- 88% Target Achieved
- 88 people received activity packs
- 36 People receiving Telephone Support since the start of the project.

#### **Wolverhampton Veterans Winning Through**

- Commenced 1st June 2020 - 6 months to 30th November  
{100 veterans directly benefiting  
{30 indirectly benefiting
- Veteran Handyperson - supported older veterans with grocery and essential item deliveries and a subsidized maintenance and small jobbing works programme ensuring veterans could maintain their properties during the restrictions of the pandemic
- Helping to alleviate veterans' loneliness and isolation with a regular telephone befriending service as well as maintaining social connections, sense of wellbeing and camaraderie through group quizzes and virtual get together.
- We directly supported 115 individuals through 857 interventions
- Throughout the delivery of the programme, we have supported a total of 115 individuals, with a total of 857 interventions across the three programme strands
- 105 received support through our information and advice service (234 interventions)
- 49 individuals were assisted via our Handyperson Service - with deliveries of essential items and wellbeing packs as well as help with household maintenance (77 interventions)
- 42 veterans received telephone support (450 interventions)
- 54 veterans engaged in social interactions and received activity packs, attended socially distanced small camaraderie groups in local parks or met via digital platforms

#### **Knit and Natter, Get Connected, Arts and Crafts and Friendship Groups**

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- The office closed to the public on 18th March (a week ahead of the national lockdown due to the emerging public health messages)
- There have been no Group activities held this year apart from the park sessions specifically designed for the Veterans Winning Through Project

**Volunteer Support**

- During the year we have to stand down many of our volunteer led services and our 63 volunteers. We adapted service delivery and were still able to utilise the 12 volunteers during lockdown. The completed over 4400 hours of support
- The majority of volunteers' time supported and "addressing loneliness"
- 56% have volunteered for between 2 and 5 years 33% between 6 and 10 years
- 86% of our volunteers are within the 50-75 age bracket
- 23% of volunteers were male with 77% female
- The value of this support represented almost £60,000 P/A
- Individual volunteers often support more than one service
- The age of volunteers ranged between 25 and 82 years
- 36% of our volunteers were from Black, Asian and Minority Ethnic communities

**Contract Performance Report**

Output performance from 1<sup>st</sup> April 2020 – 31st March 2021

Contract	Performance	Achievement	Comments
Citizens Advice	550 - I&A Contacts	908 Contacts 656 Clients 165% of target  2019/20 – 728 Contacts with 580 clients 132% of target  Benefit gains £151,468	Performance is up 20% compared to the same point last year.  Benefit gains are at 43% of last year's (£265,573) figure at the same point but largely due to the lack of volunteer support on follow ups due to the pandemic when all volunteers were stood down in March
Choosewell	Individual Support 1000 hours staff  240 hours vol support	860 - 86% of Target 145 hours (60%) volunteer input only remote telephone	Approved on 1st April with an agreement to undertake assessments by phone and to deliver wider Covid health messages due to restrictions on group meetings and

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	<p>Information Distribution 3600***</p> <p>Targeted Messages** (including group talks) 648</p> <p><b>(suspended due to lockdown)</b></p>	<p>befriending. No face to face activity.</p> <p>1,736 (relating to Covid and health measures and finance to support health and independence) by the end of December</p>	<p>distribution of information.</p> <p>Staff time (Individual Support) is only 1 officer - during lockdown a host of other officers will have been involved but their time not recorded.</p>
<p><b>I&amp;A KPIs 2020-21</b> Overall KPI's on I &amp; A have held up amazingly well at the half year point</p> <p><b>1,791 unique users</b> (up 46.3% on previous year)</p> <p><b>3,391 contacts</b> (up 33.6% on the previous year)</p> <p><b>£517,418 Benefit gains</b> (up 23.2% on previous year halfway point with only 1 volunteer assisting since July)</p>	<p><b>2019/20 Comparison</b></p> <p>1,224</p> <p>2,539</p> <p>£419,820</p>	<p>This includes all I&amp;A projects (and encompasses the CAB project, Veterans and Eon Benefit Checks (only started on 23rd Sept) advice under the AUK Emergency funding programme and activity not counted under any programme i.e. all our I&amp;A activity.</p> <p>Despite the difficulties of coronavirus, an office closure and remote working the overall KPI's for I&amp;A show the amazing amount of work that has been going on to support large numbers of older people in Wolverhampton</p>	
<p><b>Eon (Warm Homes) Benefit Checks</b> 250 checks (down from 300 bid in March) £62 per session</p>	<p>Mar (250) 100%</p>	<p>Project was reduced in size (100 session reduction) due to late approval - it should have started in July and finally got underway on 23rd Sept and runs until 12th March (This is a subset of the overall I&amp;A KPI's above)</p>	
<p><b>Eon (Warm Homes) Energy Checks</b> 100 checks (down from 250 bid in</p>	<p>Sept (80) 100% of revised Target</p>	<p>Project was reduced in size and split into 2 components</p>	

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<p>March) and split into two discrete parts due to Covid (information only &amp; Information plus installation) £45 pre half session and £90 per full session Target was revised in February to 40 Full Energy checks and 40 Partial Energy checks reducing the funding to £5,400.4</p>	<p>due to second lockdown 40 partial 40 full Energy checks (restricted access to homes due to covid compliance)</p>	<p>due to covid (a phone assessment and installation of energy saving measures) The split of assessment only rather than assessment and installation means funding has reduced from £9,000 (100 x £90 full sessions) to £7,200 for 40 partial (phone assessments) and 60 full assessments with energy saving installations. The project started on 23rd Sept and runs until 12th March.</p>
<p><b>New projects - Covid Emergency Funding</b></p>		
<p><b>“Wolverhampton Veterans Winning Through”</b> Armed Forces Covenant Fund Trust</p>	<p>115 by the end of November 54 veterans engaged in social interactions 100%</p>	<p>Commenced 1st June 2020 - 6 months to 30th November  {100 veterans directly benefiting { 30 indirectly benefiting  (Final report at link below) <a href="#">Vets Winning Through Final Report 28.01.21</a></p>
<p><b>“By Your Side But Remotely”</b> National Lottery Funding</p>	<p>88%  88 people received activity packs 36 People receiving Telephone Support since the start of the project.</p>	<p>1st July 2020 - 31st December 2020 (notional target =<b>100</b> older people benefiting - not unique to this project)</p>
<p><b>AUK Emergency funding (AUK £12m fundraising effort) “Supporting Information and Advice and Volunteer led services (telephone support) - based on predetermined Regional Brand Partner allocations</b></p>	<p>477 by the end of December (151%)</p>	<p>Total outputs for 4½ months  <b>315 service users benefitting (I&amp;A and telephone Support)</b> Commenced 13th August 2020 to 31st January (with 80% spend by the end of November)</p>

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## **Planning for the future**

The year was dominated by the pandemic and trying to maintain any level of service. Board meetings took place remotely, but were concerned with mainly with continuing to function. However, the imminent departure of our Chief Officer, and forthcoming IAQS accreditation had to be addressed. Much of the future planning would be dependent on the new CEO, and their brief to plan a sustainable future with us. An interim CEO was appointed at the end of the year, and we very much look forward to working with him on our future plans. Jackie Wellings, our current Chief Officer, had already begun the task of meeting the IAQS requirements, and agreed to stay after the year end to see this through, for which we are very grateful. We think it appropriate to report at time of writing, that the accreditation was more than achieved, with what we think can be considered exemplary feedback, and is a key achievement and asset as we plan our way forward.

### **Consideration of the charity as a going concern**

Since 2017 the Board has been making difficult decisions about what is both affordable and achievable for our organisation against a backdrop of funding uncertainties. The Board has previously confirmed that the release of the Charity's capital asset was the most appropriate route to enabling charitable services to continue for the older people of Wolverhampton and this approach was further endorsed after professional advice in relation to our premises. The sale of our premises means that we have considerable cash reserves and (even after setting aside £100,000 in a strategic reserve for 2020-21) means that the organisation can continue as a going concern for a minimum period of 18 months from the endorsed report and accounts.

### **Risk Management Policy**

All the major risks to which the Charity is exposed have been identified by the Trustees and actions agreed at Board Meetings to mitigate those risks. These were reviewed again at a Board planning day and throughout the calendar of Board meetings. We are in the position of having significant reserves enabling us to mitigate against most risks. We have a ring fenced reserve sum to enable orderly closedown should the situation arise.

### **Our Funding**

With overall reductions in Local Authority funding over a number of years the Charity has continued to try to diversify its income streams. Unrestricted funding which enables us to meet our overhead costs to deliver our services and to continue to operate remains a challenging pursuit - with many funding streams not willing to contribute to overheads. Various emergency funds associated with the pandemic have enabled to successfully address our funding gaps this year.

As an Age UK Brand Partner, we also received valuable support from Age UK - our national partner including grant funding of £15,000 to support our core costs as well as being able to bid into other programmes for support such as Warm Homes Energy checks Benefit sessions and other service based resource opportunities.

## **Financial review 2019/20**

The overall (summary) position at the year-end showed a net surplus of £16,819.

The level of reserves at the year-end was £479,842

The reserves policy is £100 000, which meets the Charity Commission of having at least three months routine running costs in reserve.

The current policy states that free reserves should not fall below the equivalent of 3 months normal operational expenditure.

The Trustees maintain a clear policy on reserves, with designated available reserves supporting new (or existing) service delivery rather than cash accumulation at the bank (after due provision for all appropriate legal and commercial necessities).

## **Governance structure**

### **Governing Document**

Age Concern Wolverhampton, trading as Age UK Wolverhampton, is a charitable company limited by guarantee. We became incorporated on 8th August 1995 after beginning life as the National Old People's Welfare Committee (O.P.W.C.) in 1952.

The company was established under a Memorandum of Association that established the objects and powers of the charitable company, and is governed by its Articles of Association.

In the event of the company being "wound up" members are each required to contribute an amount not exceeding £1.

### **Recruitment and Appointment of Trustees**

Although Age UK Wolverhampton is a small to medium sized organisation, it is a complex one which operates in a challenging environment. Age UK Wolverhampton is involved in a very diverse range of activities and therefore the Trustee body aims to achieve a broad range, as well as a high level of skills, in carrying out its governance role.

Under the requirements of the Articles of Association the members of the Board are elected to serve for a period of three years after which they must stand down at the next Annual General Meeting, but are eligible for re-election.

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**Strategic Direction**

The strategic direction of Age UK Wolverhampton is set by the Board.

In making decisions about activities to be undertaken to achieve our Aims and Objectives the Trustees have had due regard to the Charity Commission's guidance on public benefit.

**Organisation Structure**

The Board is responsible for the strategic direction and policy of the Charity. Age UK Wolverhampton has a Board of Trustees consisting of 8 members.

The Chief Officer has delegated responsibility from the Board for the provision and management of services and the day-to-day operation of Age UK Wolverhampton. The Chief Officer is supervised by the Board Chair.

The average number of staff employed by Age UK Wolverhampton in 2019-20 was 10 (all of whom were part time). Over the year we had the equivalent of 5 full time staff involved in the delivery of the services and programmes of Age UK Wolverhampton.

**Small company provision**

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

**Thanks to Supporters**

Grateful thanks to all those who supported us this year (donations & funding) :

Accord Housing	Cllr Waite
Age UK (England)	National Lottery
Armed Forces Covenant Fund	Recycle for Charity
C.J. Williams Funeral Service	Severn Trent
Citizens Advice Bureau Wolverhampton	UK Government via Wolverhampton City Council
Wolverhampton CCG via Wolverhampton Voluntary Sector Council	

Thank you too, to all of those who gave anonymous donations and to the numerous individuals who donated to our organisation

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**Independent Examiners Report**

**For the Year Ended 31st March 2021**

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which is set out on pages 11 to 19.

**Responsibilities and basis of report**

As the charity trustees of the company (who are treated as directors for the purposes of the 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 under Part 16 of the 2006 Act and are eligible for independent examination , I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145 (5)

**Independent Examiner's Statement**

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of The Institute Of Chartered Management Accountants

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 that in any material respect :

- (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 ( FRS102).

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.

Signed



Date 14/09/2021

Sally Jane Wainwright ACMA  
Isis House, Smith Road, Wednesbury,  
West Midlands, WS10 0PB

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## Financial Statements

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COMPANY NO: 03088739  
CHARITY NO: 1051232

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

**FOR YEAR ENDED 31 MARCH 2021**

Note	Unrestricted		Total	Restricted		Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	2021	£	£	2020
			£			£
<b>Incoming resources</b>						
Income from Charitable Services	2	85,171	128,128	213,299	31,048	134,760
Legacies and Donations		49,523		49,523	8,869	8,869
<i>Activities for generating funds</i>						
Operations					22,492	22,492
Investment income	4	2,174	-	2,174	1,232	-
Sale of Hupton House (surplus)			-		64,274	-
<i>Incoming resources from</i>						
<b>Total Income and endowments</b>		136,868	128,128	<b>264,996</b>	127,915	134,760
<b>Expenditure</b>						
<i>Cost of generating funds</i>						
Fund raising costs	5	858	0	858	495	0
Sub total cost of generating		858	0	858	495	0
<i>Charitable activities</i>						
Cost of charitable activities	5	99,776	131,704	231,480	36,949	172,072
Governance costs	5	10,342		10,342	13,780	13,780
Exceptional Item	5	5,497		5,497	22,654	22,654
<b>Total Expenditure</b>		116,473	131,704	<b>248,177</b>	73,878	172,072
<b>Net income / (expenditure)</b>		20,395	(3,576)	16,819	54,037	(37,312)
<b>Reconciliation of Funds</b>						
Fund balances at 1 April 2020		478,791	(15,768)	463,023	444,701	1,597
<b>Transfer between funds</b>		(19,344)	19,344		(19,947)	19,947
<b>Fund Balances at 31 March 2021</b>		479,842	0	<b>479,842</b>	478,791	(15,768)

These financial statements have been prepared in accordance with the financial reporting standards for smaller entities. The Company is exempt from audit under CA 2006, s.477 (small companies). The members have not required the company to obtain an audit of its accounts for the year in question in accordance with CA 2006, s 476 and the directors acknowledge their responsibilities for complying with the requirements of CA 2006 with respect to accounting records and preparation of the accounts. S. 472(2)-(3)

These financial statements were approved by the members of the board of trustees on 14th September 2021 and are signed on their behalf by:

Di Vukmirovic

Chair

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TRADING AS AGE UK WOLVERHAMPTON  
COMPANY NO: 03088739  
CHARITY NO: 1051232

**BALANCE SHEET  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

Consolidated and Charity Balance Sheets

Year Ended 31st March 2021

		Charity	
	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	9	175	336
		175	336
<b>Current assets</b>			
Debtors	10	1,053	19,049
Cash at bank and in hand		505,580	458,793
		506,633	477,842
<b>Creditors – amounts falling due within one year</b>	11	(26,966)	(15,155)
<b>Net current assets</b>		479,667	462,687
<b>Total assets less current liabilities</b>		479,842	463,023
<b>Unrestricted funds</b>			
General	12	479,842	463,023
<b>Restricted funds</b>	13		
		479,842	463,023

These financial statements have been prepared in accordance with the financial reporting standards for smaller entities

The Company is exempt from audit under CA 2006, s.477 (small companies)

The members have not required the company to obtain an audit of its accounts for the year in question in accordance

The directors acknowledge their responsibilities for complying with the requirements of CA 2006 with respect to accounting records and preparation of the accounts. S. 472(2)-(3)

These financial statements were approved by the members of the board of trustees on 14th September 2021 and are

**Di Vukmirovic**  
Chair

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**NOTES TO THE FINANCIAL STATEMENTS  
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**1. Accounting policies**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - (Charities SORP (FRS 102)).

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

Age UK Wolverhampton is a brand partner of Age UK the national charity and as a result will have access to funding streams from the national organisation. The trustees anticipate that there will be sufficient unrestricted reserves for the charity to continue as a going concern and therefore the financial statements are prepared on a going concern basis under the historical cost convention, modified to include the revaluation of investments. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

The accounts have been prepared on the historic cost basis.

**Going concern**

In early March 2020, the COVID-19 virus was declared a global pandemic. Business continuity, including supply chains and consumer demand across a number of industries and countries, could be severely impacted for months or more, as governments and their citizens take significant and unprecedented measures to mitigate the consequences of the pandemic.

The trustees are monitoring the ever changing situation and continue to evaluate the charity's ability to continue to trade on an ongoing and foreseeable basis. However, due to the uncertainty surrounding COVID-19 no adjustments have been made to these financial statements which may arise from the impact of COVID-19 on the charity. Despite the unknown impact COVID-19 may or may not have on the charity under normal circumstances the trustees would have had a reasonable expectation that the charity has adequate resources, thus the trustees would have adopted the going concern basis of accounting.

As with most charities, the trustees are mindful of the uncertain timing of incoming resources such as legacy income being of an unpredictable nature. At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees

continue to adopt the going concern basis of accounting in preparing the financial statements.

**Funds**

Funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Designated funds - these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds - these are funds that 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.

**Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income has been met, it is probable that income will be received and the amount can be measured reliably. Such income is only deferred when:

- The donor specifies that the grant or donation must be used in future accounting periods, or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Income from commercial trading activities is recognised as earned (as the related goods and services are provided).

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the Friends is not recognised and refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**Interest receivable**

Interest is included when receivable by the charity.

**Expenditure and irrecoverable VAT**

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Certain expenditure is directly attributable to specific activities and has been included in those cost categories. Certain other costs, which are attributable to more than one activity, are apportioned across cost categories on the basis of an estimate of the proportion of time spent by staff on those activities.

**Allocation of support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources. Support costs include back office costs, personnel and payroll.

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**Pension costs**

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. The annual contributions payable are charged to the income and expenditure account.

**Redundancy costs**

Following the accrual accounting methodology, liabilities for redundancy and termination payments are recognised when the obligation to make the payment arises and not when the payments are made.

**Governance costs**

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory accounts and legal fees.

**Operating leases**

Rentals payable under operating leases are charged in the Statement of Financial Activities as incurred.

**Tangible fixed assets**

Tangible fixed assets are capitalised at cost and depreciated so as to write them off over their anticipated useful lives at the following annual rates, commencing in the year of acquisition:

Fixtures and fittings	25% reducing balance
Motor vehicles	25% straight line
Computer and office equipment	25% straight line

**Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account

**Provisions**

Provisions are recognised when the charity has an obligation at the balance sheet date as a result of a past event, it is probable that an outflow of economic benefit will be required in settlement and the amount can be reliably estimated.

**Tax**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**Legal status**

Age UK Wolverhampton is the trading name of Age Concern Wolverhampton (the Company).

Age UK Wolverhampton is a company limited by guarantee governed by its Memorandum and Articles of Association dated 8 August 1995. It is registered as a charity with the Charity Commission. Anyone over the age of 18 can become a member of the Company and there are currently 11 members (11 in 2019), each of whom agrees to contribute £1 in the event of the charity winding up.

**Judgements and key sources of estimation uncertainty**

In the application of the charitable accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

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**2 Income from charitable services**

Grants and service level agreement receivable	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
Private Sector Grants/ Age UK	40,533	128,128	<b>168,661</b>	31,048	45,256	76,304
Other Public Sector Service Contracts	43,168		<b>43,168</b>		89,504	89,504
Handyman	1,470		<b>1,470</b>			
	<b>85,171</b>	<b>128,128</b>	<b>213,299</b>	<b>31,048</b>	<b>134,760</b>	<b>165,808</b>

**3 Operations**

Operations revenue consists of contributions towards operating costs from users of premises and services

**4 Investment Income**

	Unrestricted	Restricted	Total 2021	Unrestricted	Restricted	Total 2020
	£	£	£	£	£	£
Interest on fixed and notice bank accounts	2,174		<b>2,174</b>	1,232		1,232
	<b>2,174</b>	<b>0</b>	<b>2,174</b>	<b>1,232</b>	<b>0</b>	<b>1,232</b>

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**5 Analysis of expenditure on charitable activities**

The Charity undertakes direct charitable activities only and does not make grant payments.

	Staff costs		Other Costs		2021 Total £
	Unrestricted £	Restricted £	Unrestricted £	Restricted £	
Direct Charitable expenditure	33,049	127,497	66,727	4,207	231,480
Commercial trading operations					
Cost of generating funds	858				858
Governance	10,342				10,342
Exceptional Items	5,497				5,497
Total resources expended	<u>49,746</u>	<u>127,497</u>	<u>66,727</u>	<u>4,207</u>	<u>248,177</u>

Exceptional items were :

Redundancy payments	<u>5,497</u>
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	Staff costs		Other Costs		2020 Total £
	Unrestricted £	Restricted £	Unrestricted £	Restricted £	
Direct Charitable expenditure	14,826	110,662	22,123	61,410	209,021
Commercial trading operations					
Cost of generating funds			495		495
Governance	10,000		3,780		13,780
Exceptional Items	4,168		18,486		22,654
Total resources expended	<u>28,994</u>	<u>110,662</u>	<u>44,884</u>	<u>61,410</u>	<u>245,950</u>

Exceptional items were :

Redundancy Payments	4,168
Costs of relocating	18,486
	<u>22,654</u>

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**6 Other costs**

	<u>2021</u> <u>Unrestricted</u> £	<u>2021</u> <u>Restricted</u> £	<u>2021</u> <u>Total</u> £	<u>2020</u> <u>Unrestricted</u> £	<u>2020</u> <u>Restricted</u> £	<u>2020</u> <u>Total</u> £
<b>Premises costs :</b>						
Accommodation (Rent/Utilities/Cleaning)	24,707		24,707	5,369	11,900	17,269
<b>Communications costs :</b>						
Telephone & internet	5,980		5,980	1,514	3,644	7,494
Printing, postage & stationery	3,947		3,947	943	2,717	3,660
	<u>9,927</u>	<u>0</u>	<u>9,927</u>	<u>2,457</u>	<u>6,361</u>	<u>8,818</u>
<b>General office costs :</b>						
Staff & volunteers travel	2,127		2,127	10	65	75
Staff & volunteers expenses (driver apparel & uniforms)					1,535	1,535
Professional fees & subscriptions	4,207	4,207	8,414	4,234	10,775	15,009
Insurance	1,195		1,195	591	1,200	1,791
Repairs, maintenance & support contracts	1,241		1,241	812	1,800	2,612
Publications, advertising & recruitment	1,896		1,896			
Training costs	637		637			
General office & miscellaneous expenses	7,372		7,372	662	5,175	5,837
Vehicle costs			0		1,926	1,926
Equipment	14,115		14,115	7,818	20,673	28,491
Depreciation	161		161	161		161
Bad Debts			0	9		9
	<u>32,951</u>	<u>4,207</u>	<u>37,158</u>	<u>14,297</u>	<u>43,149</u>	<u>57,446</u>
<b>Total costs</b>	<u>67,585</u>	<u>4,207</u>	<u>71,792</u>	<u>22,123</u>	<u>61,410</u>	<u>83,533</u>
Charitable Activities	66,727	4,207	70,934	22,123	61,410	83,533
Fundraising Costs	858		858			
Governance						
	<u>67,585</u>	<u>4,207</u>	<u>71,792</u>	<u>22,123</u>	<u>61,410</u>	<u>83,533</u>

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**7 Analysis of staff costs**

	<u>2021</u>	<u>2020</u>
	<u>Total</u>	<u>Total</u>
	£	£
Salaries & wages	156,544	<b>123,565</b>
Social security costs	4,343	<b>3,237</b>
Pension Costs - Stakeholder Pension	10,859	<b>8,686</b>
Redundancy	5,497	<b>4,168</b>
	<u>177,243</u>	<u><b>139,656</b></u>

No employees had benefits in excess of £60,000 (2020 - no employees had employee benefits

The average number of staff employed by the group  
during the financial year amounted to :

10                      11

No trustees received any remuneration

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**8** Movement in total funds for the year

Operating deficit is stated after charging :	2021 £	2020 £
Staff Pension Contributions	<u>10,858</u>	<u>8,686</u>
Depreciation	161	161
Accountancy Fees	720	3,780
	<u>11,739</u>	<u>12,627</u>

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**9 Tangible fixed assets**

<b>Total</b>	<b>Motor Vehicles &amp; equipment</b>	
	£	£
<b>Cost</b>		
At 1 April 2020	65,937	
Additions		65,937
Disposals		0
		0
At 31 March 2021	65,937	65,937
<b>Depreciation</b>		
At 1 April 2020	65,601	
Charge for year	161	65,601
Disposals		161
At 31 March 2021	65,762	65,762
<b>As at 31 March 2020</b>	175	175
<b>At 31 March 2021</b>	175	175

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**10 Debtors**

	Charity 2021 £	Charity 2020 £
Trade debtors		17,493
Prepayments	1,053	1,556
	<u>1,053</u>	<u>19,049</u>

**11 Creditors - amounts falling due  
within one year**

	Charity 2021 £	Charity 2020 £
Trade creditors	4,306	3,008
Other creditors	1,073	3,780
Taxation & Social Security	0	0
Accruals & deferred income (*)	21,587	8,367
	<u>26,966</u>	<u>15,155</u>

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**12 Reserves**

	<u>2021</u> £	<u>2020</u>
<b>Fund movements:-</b>		
General fund :		
Balance 01 April 2020:	463,023	444,701
Movement in fund for the year	16,819	18,322
Balance at 31 March 2021	<u>479,842</u>	<u>463,023</u>

**13 Restricted Funds**

	Balance b/f	Movement in Resources			Balance	Movement in Resources			Balance
	01.04.2019	Incoming	Outgoing	Transfers	31.03.2020	Incoming	Outgoing	Transfers	31.03.20
	£	£	£	£	£	£	£	£	£
Age UK Initiatives	0	18,238	-20,786	1,526	-1,022	45,595	-44,600	27	0
Citizens Advice	0	16,000	-18,500	2,500	0	16,000	-16,801	801	0
Choosewell	0	40,256	-43,160	2,904	0	40,256	-41,300	1,044	0
Henry Smith	0	34,800	-44,775	9,975	0	20,000	-22,471	2,471	0
Joining Forces	1,597	42,544	-47,268	3,042	-85		-252	337	0
Eveson Trust	0	5,000	-5,000	0	0			0	0
Cadbury Trust	0	1,000	-1,000	0	0			0	0
S/5344 T&GWU Benevolent Fund (unite)	1,232								0
Big Lottery						6,277	-6,280	3	0
	<u>2,829</u>	<u>157,838</u>	<u>-180,489</u>	<u>19,947</u>	<u>-1,107</u>	<u>128,128</u>	<u>-131,704</u>	<u>4,683</u>	<u>0</u>

\*AGE UK Initiatives - (See also 'Joining Forces' below\*)

- Funding via Age UK from the Warm Homes Programme (multiple suppliers) for benefits advice including saving energy/paying less

\*Choosewell- is a Wolverhampton CCG

\*The Henry Smith Charity - supported our volunteering programmes "reducing isolation and loneliness activities"

\*Joining Forces - Supporting Veterans, is a partnership project between Age UK, SAFFA and the MoD funded by the Aged Veterans project which is funded by the Chancellor using LIBOR funds. AUKW is one of 12 partners nationally delivering a Joining Forces Programme. Our service provides support to older veterans (born before 1950) and their families and carers. It commenced in May 2017

Eveson Trust - £5,000 was received from the Eveson Charitable Trust in support of our Information and Advice Service. The approval runs from October to October

Big Lottery provided funding from their awards for all programme to support our active connections project supporting older people to reduce isolation and loneliness

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**14 Pensions**

The company operates two defined contribution pension schemes. The assets of the scheme are held separately from those of the company in independently administered funds. The pension charge represents contributions payable by the company to the funds within the year. At the year end no contributions were owing to the pension companies. The pension charge of £10,858 (£8,686 2020) was made in respect of contributions made by the company to funds within the year.

**15 Financial commitments**

As at 31 March 2021 the charity has annual commitments under non-cancellable leases as follows

	Land and Buildings		Office Equipment	
	2021	2020	2021	2020
	£	£	£	£
Within 1 year	0	6,783	0	15,078
1 - 2 years	0	0	0	0
2 - 5 years	0	0	0	0
	<u>0</u>	<u>6,783</u>	<u>0</u>	<u>15,078</u>

**16 Analysis of Charity net assets between funds**

	Unrestricted	Restricted	2021	Unrestricted	Restricted	2020
	Funds	Fund	Total	Funds	Fund	Total
	£	£	£	£	£	£
Tangible	175		175	336		336
Cash at bank	505,580		505,580	458,793		458,793
Other net	(25,913)		(25,913)	3,894		3,894
	<u>479,842</u>	<u>0</u>	<u>479,842</u>	<u>463,023</u>	<u>0</u>	<u>463,023</u>

**17 Taxation**

The company is a registered charity and no provision is considered necessary for taxation

**18 Related Party Transactions**

There were no transactions with related parties during the year and no balances outstanding with any related parties

**19 Events after the balance sheet date**

The trustees are monitoring the ever changing situation due to covid. The trustees are confident they have enough funds to get through this period