

# Directors Report and Consolidated Financial Statements for the year ended 31 March 2020

Registered charity no 1143809

Registered company no 7728630

*Your local charity for older people*

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# AGE UK BLACKBURN WITH DARWEN

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# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

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The Directors, who are also Trustees of the Charity, present their report and financial statements for the year ended 31 March 2020.

The principal activity of Age UK Blackburn with Darwen is the promotion of the wellbeing of older people in any manner which is now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen

The principal activity of Age UK Blackburn with Darwen Trading Ltd was the earning of commission from arranging insurance. There has been no activity or income during the current or prior year and the company is currently dormant.

### **FINANCIAL REVIEW**

In the year to 31 March 2020 the Charity reported a deficit of £17,272 from an income of £1,082,134. This was made up of a surplus of £2,674 on restricted funds (funds which are to be used for specified purposes as laid down by the donor/funder), and a deficit of £19,946 on unrestricted funds (income received or generated and available for general use)

The deficit on unrestricted funds was made up of a deficit of £9,722 on undesignated funds and a deficit of £10,224 on designated funds. The deficit on designated funds arose from planned spend on upgrading of IT infrastructure and support for the day care transformation programme.

The appendices on pages 40 and 41 show the Charity's income and expenditure for the 2019/2020 financial year together with the 2018/2019 comparative figures. Whilst these appendices do not form part of the accounts the Trustees feel that the inclusion of this information provides readers of the Annual Report with a clearer financial picture.

51% of the organisation's annual income came from contract income including service contracts with Blackburn with Darwen Borough Council, local health commissioners and through the Spring North (formerly the Families Health & Wellbeing Consortium) contract with the local authority and the Clinical Commissioning Group. We also again received contract funding from E.ON through the national Age UK.

25% of the organisation's annual income came from grants from a variety of sources.

24% of our annual income came from a combination of fundraising activities including charity shop sales, donations and legacies, service income, investment income, and contributions to costs.

During the financial year the organisation received a total of £92,035 from donations and legacy income which was an increase on the previous year. This income was made up of unrestricted cash donations amounting to £30,167, unrestricted legacy income of £30,429 and £31,439 in restricted donations of which £17,442 represented the value of donated facilities and equipment.

# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

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Income from these sources supports the delivery of the range of services and activities that the charity provides along with essential core functions.

We saw a reduction in some costs compared to 2018/19. In particular, expenditure on wages and salaries was reduced through a reduction in roles, reduced hours for some roles and limited recruitment, and vehicle costs were lower due to a reduction in the number of vehicles in use. Training costs were also reduced as a result of the continued move to more on-line training whilst other costs reduced as a result of concerted efforts to make efficiency savings where we could do so without compromising on quality.

Increased expenditure on printing, stationary and office costs was related to specific project costs which were funded, and the increase in fees to voluntary organisations is related to payments made to Care Network Ltd, our delivery partner for the Stepping Stones project.

Other costs fluctuated as a result of changes in activity levels within various projects.

### **Investment Policy**

The charity retains investments in short or medium term low risk, easily redeemable investments because of the uncertainty in its business sector.

### **Reserves Policy**

This sets out Age UK Blackburn with Darwen's policy and process around setting and maintaining a financial reserve to support the charity to meet its objects.

### **Context and rationale**

The external funding environment for local charities continues to be very challenging with ongoing reductions in public sector funds and services and increased competition for grant funding and fundraising support combined with increasing demand for services. The combination of these factors has the effect of creating a great deal of uncertainty in relation to future funding. This position has been further exacerbated by the Covid pandemic which has also significantly reduced income from service and shop takings and fundraising activity in the first part of 2020/21 and is expected to continue to do so for most of this financial year. As such it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally.

### **Policy**

Based on this context and rationale the Trustees of Age UK Blackburn with Darwen have agreed the following Reserves Policy:

- that either 6 months unrestricted running costs or 3 months running costs plus the cost of all liabilities, whichever is the greater, will be maintained as reserves. This is to allow the organisation to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time

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## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020

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Any additional reserves may be utilised for:

- business continuity and development and to maintain essential core functions and services
- Designated purposes to be decided on a case by case basis by the Trustees

This policy is reviewed annually alongside the organisation's business planning, budget setting and risk assessment processes.

### Reserves & Financial Position

Total reserves at 31<sup>st</sup> March 2020 amounted to £676,318 including restricted and designated funds. At that date the organisation held unrestricted, undesignated funds of £482,306 this figure includes tangible fixed assets of £8,543.

Designated funds at 31<sup>st</sup> March 2020 amounted to £155,152 including tangible fixed assets of £3,112. These funds are designated for business continuity and development and to maintain essential core functions and services together with the upgrade of IT equipment and will potentially be spent over the next three years.

The balance on unrestricted, undesignated funds reflects the organisation's Reserves Policy to maintain sufficient funds to either wind up properly or restructure and secure additional funding, whichever is the most appropriate course of action at the time. A significant proportion of the organisation's current unrestricted assets are the result of selling a building and as such the Trustees are aware that once spent these assets will not be replenished. The Trustees reviewed the Reserves Policy in August 2020 and it was decided that no changes were needed.

Restricted funds at 31<sup>st</sup> March 2020 amounted £38,860. Details on the movement on restricted funds can be found in the notes to the accounts.

Based on the organisation's level of cash reserves, the grants and contracts in place and the additional grant income brought in to date in 2020/21 we consider the organisation will remain a going concern for a period of at least 12 months from the signing of the financial statements.

### Related Party Transactions

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £3,416 (2019: £3,313) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment.

There were donations, including gift aid, made by Trustees of £1,090 (2019: £1,387)

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020

### Plans for Future Periods

The Trustees are extremely conscious that we continue to operate in challenging times and that the organisation is starting the 2020/21 financial year with a substantial deficit budget. In addition the full impact of the Covid pandemic on both the organisation's financial position and service delivery will not be known until later in 2020/21 making longer term planning difficult. However the organisation has a full business plan in place which it intends to deliver against.

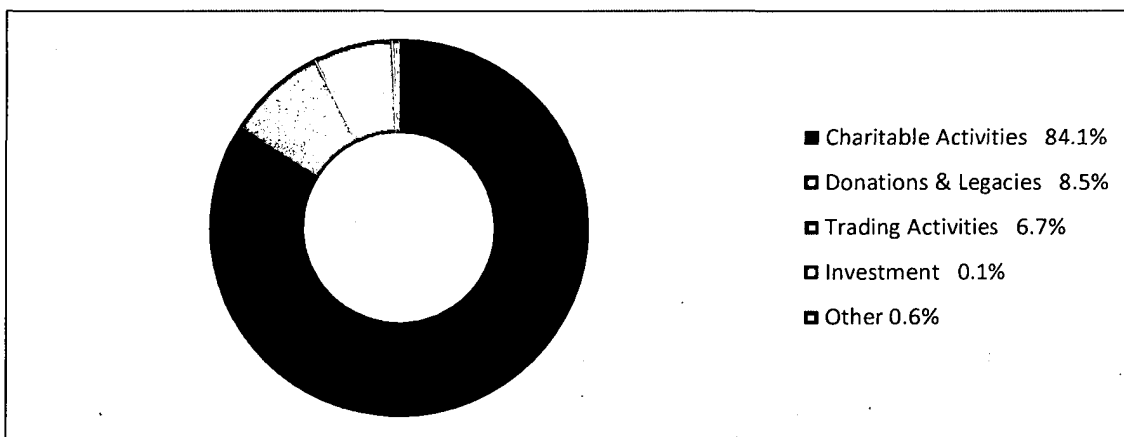
The organisation's key priorities within this plan for the coming year are:

- Developing and delivering quality person centred services to continue to meet the needs of older people
- Securing additional funding from a range of sources, particularly grant funding, to maintain and develop our service offer and to support sustainable service models
- Continued income diversification
- Continued development of our workforce, both paid and voluntary to meet current and future needs

Where our income came from:

Total Income:

£1,082, 134



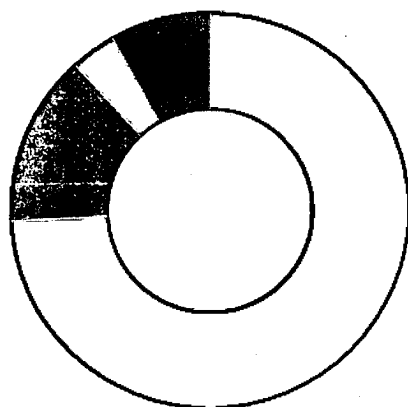
# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020

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How we spent our income:

Total Expenditure: £1,099,406



- Supporting Independent Living 74.16%
- Advice, Information & Advocacy 13.98%
- Influencing Policy & Practice 3.68%
- Raising Funds 8.18%

### Our Approach to Fundraising

The charity has a fundraising strategy framework in place which has been agreed by the Board of Trustees. This framework applies to all fundraising activities that the charity undertakes and any relationships/partnerships that the charity works with and who fundraise for us. Fundraising covers all of the income generation activities undertaken by the charity including individual donations but excluding non-charitable trading, shops, contracts for services and service income. Fundraising activity includes receiving donations from trusts, companies, educational establishments and individuals and a range of community fundraising such as store collections, street collections, raffles, sponsored events and other events. We do not currently fundraise by telephone, by cold mailing or by signing people up as donors on the street.

In line with Charity Commission guidance we have the following practices in place:

**Planning** - the charity prepares an annual fundraising income plan and organisational risk register for sign off by the Board of Trustees. The Income Plan includes the activities to be undertaken in that year, expected costs and projected income and the risk register includes any potential income, reputational or other risks in relation to fundraising activities along with mitigating controls. Both are monitored by management and trustees on at least a bi-annual basis.

**Delivery** - all fundraisers receive an appropriate induction which will include role specific guidance on the Fundraising Regulator's code of practice in fundraising, and the Institute of Fundraising Guidance. All volunteer fundraisers are supported by a member of paid staff. In addition, to ensure we protect vulnerable people we have a range of other policies in place including Safeguarding of Vulnerable Adults policy and procedures, vulnerable donors guidance and financial procedures which all fundraisers receive and must adhere to.

# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

The requirements and expectations of all donors will be respected including those who wish to remain anonymous and those who wish to restrict their donation to a particular project or service. All data collected in relation to fundraising activities and donors will be processed in line with current data protection legislation.

Finance - comprehensive financial information and reports are kept of all fundraising activities and presented to trustees at least quarterly. Restricted donations are used for the purpose specified and identified in the accounts, in line with SORP requirements. All events are fully costed and risked assessed by the charity senior management team prior to agreement to go ahead and implementation.

Corporate Partners – the charity does not use professional fundraisers or commercial participator arrangements. It does however, from time to time enter into partnerships with businesses who will fundraise for us, for example 'Charity of the Year' partnerships. Prior to entering into any such arrangements the charity will assess the relationship through a due diligence risk checklist which will assess reputational risk, expected value, benefits and financial integrity. Decisions about proceeding with higher scoring partners will be made by trustees.

Regulation - the charity is registered with the Fundraising Regulator and its operations, staff and volunteers are bound by the code of fundraising practice and other regulations. In addition, all national and local licensing/permission procedures are obtained prior to any fundraising activity taking place.

During 2019/20 we received no complaints with regard to fundraising activity.

### **Public Benefit**

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

### **Governance and Internal Control**

The Board of Directors of Age UK Blackburn with Darwen (who are also Trustees of the Charity) is the body responsible for the governance of the organisation. The organisation is governed by Articles of Association which were reviewed and updated in 2019. The Board is made up of at least five members. The Chief Executive acts as Secretary to the organisation. The list of Directors/Trustees can be found on page 8 of this report.

Elections for Board members take place at the Annual General Meeting at least once every three years. All Board members are eligible for re-election. Nominations to the Board of Trustees 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.



# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

The Board meets not less than six times per year and receives reports at each meeting from the Chief Executive and Finance Manager, along with a schedule of reports from all areas of the organisation presented by the relevant manager. The senior management team can advise and make recommendations but cannot to vote on decisions of the Board.

All new Trustees receive an induction which is tailored to the specific needs of the individual and includes a copy of the organisation's Business Plan, a full set of organisational Policies and Procedures and any relevant past Board papers. Relevant on-going training is available to all Trustees.

### **Trustees Responsibilities**

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation. The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. Internal control processes include:

- Regular consideration by the Trustees of financial results, variances from budgets, forecasts and performance indicators
- Delegation of authority and segregation of duties
- Identification and management of risk
- Written financial procedures which are subject to regular review.
- Both planned and unannounced checks in all service areas.
- Annual discussion between the Trustees and auditor without management being present
- External review of financial controls every 3 years which most recently took place in 2019
- The commissioning of external financial oversight on behalf of the Trustees

### **Risk Management**

The Trustees have responsibility for a managed approach to risk management and have a Risk Management Policy in place. The organisation's risk register is based on Charity Commission guidance, considering likelihood of occurrence, potential impact and the controls in place to mitigate risk, together with the need for further action where necessary. The current risk register reflects that the primary risks facing the organisation are financial, however the loss of key personnel, the changing commissioning landscape to cover larger delivery areas and increased demand for services are also risks that must be actively managed, along with being able to respond to changes to Government policy. In terms of financial risk the current primary risks are associated with the ongoing impact of the Covid pandemic, the day care transformation programme, and funding the Advice & Information service and essential core costs. In the longer term the organisation is operating in an environment where local contract opportunities are reducing and the need to diversify income sources is paramount, and a key part of organisational strategy. A funding action plan is in place and this, along with the regular Quality & Risk planning meetings, form part of the approach to risk management. The risk register is reviewed by management at least quarterly and by the trustees at least every six months or in response to a significant change or event.

# AGE UK BLACKBURN WITH DARWEN

## DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020

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### Key Management Personnel

Key personnel are those responsible for making key strategic decisions or influencing those decisions. The Directors consider that the Board of Directors, who are also the Charity's Trustees, and the Chief Executive comprise the key management personnel of the Charity. All directors give of their time freely and no director received remuneration in the year.

The pay of the key management personnel is reviewed annually by the Board prior to agreeing the new year budget and taking into account the local context and organisation's strategy and business plan. In 2019/20 the total employee benefits of key management personnel of the Charity were £55,674 including employer pension contribution.

### Officers and Directors/Trustees of Age UK Blackburn with Darwen 2019/20

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Trustees	W Ian Woolley
	Peter Watkins
	Judith Isherwood
	Faizal Patel
	Christopher Porter
	Marion Ramsbottom (resigned 1 <sup>st</sup> June 2020)

Local authority representative	Cllr Mustafa Desai
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### Senior Management Team

Chief Executive:	Vicky Shepherd
Head of Business Development:	Elaine Jennings
Head of Prevention & Wellbeing:	Sharon Lucas
Finance Manager:	Jean Pickin (until 30 <sup>th</sup> April 2020); Tina Wilson (from 1 <sup>st</sup> May 2020)

### Auditors

A resolution proposing that Beever and Struthers be re-appointed as auditors of the charity will be put at the annual general meeting.

### Trustees Annual Review

The directors' report and financial statements for the year ended 31 March 2020 are to be read along with the organisation's Annual Review which has been prepared in a separate document and presents a detailed review of activities undertaken in the year, along with other information.

# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

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### **Statement of Directors' Responsibilities**

The Trustees (who are also directors of Age UK Blackburn with Darwen for the purpose of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing those financial statements, the Trustees are required to;

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

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

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

### **Statement of disclosure to auditors**

So far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information.

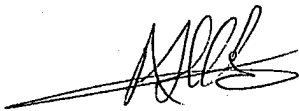
# **AGE UK BLACKBURN WITH DARWEN**

## **DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2020**

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

On behalf of the Board



**Anthony Hedley**  
Trustee

**28<sup>th</sup> October 2020**

# **AGE UK BLACKBURN WITH DARWEN**

## **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2020**

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### **Opinion**

We have audited the financial statements of Age UK Blackburn with Darwen for the year ended 31 March 2020 which comprise the Statement of Financial Activities (including the Income and Expenditure Account), the Statement of Financial Activities (including the Income & Expenditure Account), the Balance Sheets, the Cash Flow Statement and the related notes on pages 17 to 39. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

In our opinion, the financial statements:

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

### **Basis for opinion**

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

### **Conclusions relating to going concern**

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

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

### **Other information**

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

# **AGE UK BLACKBURN WITH DARWEN**

## **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2020**

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

We have nothing to report in this regard.

### **Opinion on other matters prescribed by the Companies Act 2006**

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

- the information given in the Trustees' Report (which includes the Directors' Report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report (included within the Trustees' Report) has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

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

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

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

### **Responsibilities of Directors**

As explained more fully in the Trustees' Responsibilities Statement set out on page 9, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

# AGE UK BLACKBURN WITH DARWEN

## INDEPENDENT AUDITORS' REPORT TO THE MEMBERS AND TRUSTEES OF AGE UK BLACKBURN WITH DARWEN FOR THE YEAR ENDED 31 MARCH 2020

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### Auditor's responsibilities for the audit of the financial statements

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's web-site at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### Use of our report

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



**S Lomax FCA (Senior Statutory Auditor)**  
**For and on behalf of Beever and Struthers**

Chartered Accountants and Statutory Auditors  
Central Buildings  
Richmond Terrace  
Blackburn  
BB1 7AP

Date: 28 October 2020

# AGE UK BLACKBURN WITH DARWEN

## STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted Funds £	Restricted Funds £	2020 Total £	2019 Total £
<b>INCOME FROM:</b>					
<i>Donations &amp; legacies</i>	2	60,596	31,439	92,035	80,055
<i>Other trading activities</i>					
Shop income		66,338	-	66,338	77,733
Fundraising activities		6,375	-	6,375	23,374
Reimbursed costs		-	-	-	25
<i>Income from investments</i>					
Interest on short term deposits		1,388	-	1,388	2,568
<i>Charitable activities</i>					
Supporting Independent Living	3	627,397	142,542	769,939	805,337
Advice, Information & Advocacy	4	12,039	111,365	123,404	125,085
Influencing Policy & Practice	5	16,280	-	16,280	27,908
Reimbursed costs		-	-	-	1,573
<i>Other income</i>					
Other income		5,410	965	6,375	893
<b>Total income</b>		<b>795,823</b>	<b>286,311</b>	<b>1,082,134</b>	<b>1,144,551</b>
<b>EXPENDITURE ON:</b>					
<i>Raising funds</i>	7				
Cost of generating voluntary income		-	306	306	763
Shop operating costs		73,634	836	74,470	75,728
Fundraising		13,183	2,095	15,278	13,419
<i>Charitable activities</i>	6				
Supporting Independent Living		658,634	156,636	815,270	863,294
Advice, Information & Advocacy		39,413	114,229	153,642	152,851
Influencing Policy & Practice		30,905	9,535	40,440	41,911
<b>Total expenditure</b>		<b>815,769</b>	<b>283,637</b>	<b>1,099,406</b>	<b>1,147,966</b>
<b>Net (expenditure)/income</b>	9a	<b>(19,946)</b>	<b>2,674</b>	<b>(17,272)</b>	<b>(3,415)</b>
<b>Transfers between funds</b>	16, 17	-	-	-	-
<b>Net movement in funds</b>		<b>(19,946)</b>	<b>2,674</b>	<b>(17,272)</b>	<b>(3,415)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	16, 17	657,404	36,186	693,590	697,005
<b>Total funds carried forward</b>	16, 17	<b>637,458</b>	<b>38,860</b>	<b>676,318</b>	<b>693,590</b>

All incoming resources and resources expended derive from continuing activities

The notes on pages 17 to 39 form part of these accounts

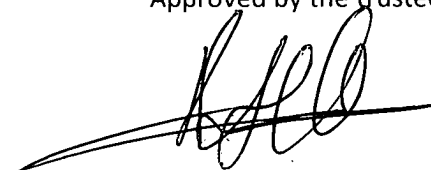


# AGE UK BLACKBURN WITH DARWEN

## BALANCE SHEET AS AT 31 MARCH 2020

	Note	2020 £	2019 £
<b>Fixed Assets</b>			
Tangible fixed assets	10	11,655	15,284
Investments	11	8	8
		<u>11,663</u>	<u>15,292</u>
<b>Current Assets</b>			
Stocks	12	333	383
Debtors	13	69,460	56,861
Cash at bank and in hand		646,718	677,261
		<u>716,511</u>	<u>734,505</u>
<b>Creditors</b>			
Amounts falling due within one year	14	(51,856)	(56,207)
<b>Net Current Assets</b>		<u>664,655</u>	<u>678,298</u>
<b>Net Assets</b>		<u><u>676,318</u></u>	<u><u>693,590</u></u>
<b>Capital and Reserves</b>			
Unrestricted funds			
- General funds	16	482,306	472,840
- Designated funds	16	155,152	184,564
		<u>637,458</u>	<u>657,404</u>
Restricted funds	17	38,860	36,186
		<u><u>676,318</u></u>	<u><u>693,590</u></u>

Approved by the trustees on 28.10.20 and signed on their behalf by:



A Hedley  
Chairman  
Company Number 7728630

The notes on pages 17 to 39 form part of these accounts

# AGE UK BLACKBURN WITH DARWEN

## STATEMENT OF CASH FLOWS AS AT 31 MARCH 2020

	Note	2020 £	2019 £
<b>Cash flows from operating activities:</b>			
Net cash used by operating activities	24	<u>(30,503)</u>	<u>(15,098)</u>
<b>Cash flows from investing activities:</b>			
Interest income		1,388	2,568
Purchase of tangible fixed assets		<u>(1,428)</u>	<u>(3,571)</u>
<b>Net cash provided by /(used in) investing activities</b>		<u>(40)</u>	<u>(1,003)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		(30,543)	(16,101)
<b>Cash and cash equivalents at the beginning of the reporting period</b>		677,261	693,362
<b>Cash and cash equivalents at the end of the reporting period</b>	25	<u><u>646,718</u></u>	<u><u>677,261</u></u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

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### 1 Principal accounting policies

#### **Basis of accounting**

These financial statements have been prepared in accordance with the 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 January 2015) - Charities SORP (FRS 102 Second Edition - October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements are prepared in sterling which is the functional currency of the entity. Age UK Blackburn with Darwen meets the definition of a public entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

#### **Basis of Consolidation**

The Charity has one subsidiary company. However, as this subsidiary is not considered to be material to the group the results of the subsidiary undertaking has been excluded from these consolidated accounts. See note 11 to the financial statements. The consolidated accounts therefore, comprise only of the accounts of the parent charitable company.

#### **Investments in Joint Ventures**

Investments in joint ventures are accounted for under the equity method of accounting, with the Group's share of net income or net expenditure being recognised in the Statement of Financial Activities and the net carrying amount shown on the balance sheet.

#### **Investments**

Fixed asset investments are stated at cost less any provision for impairment.

#### **Income**

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

#### **Gifts in kind and intangible income**

Equipment and other items are included in the financial statements at estimated market value of the item donated at the time of receipt. Rent-free accommodation and Non-Domestic Rate Relief on properties used by Age UK Blackburn with Darwen have been included in the financial statements at the estimated market value of the services donated. Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. The value of services from volunteers has not been included in the financial statements.

#### **Grants**

Income from government and other grants, whether 'capital' grants or 'reserve' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and not deferred.

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

---

### 1 Principal accounting policies (continued)

#### **Donations and legacies, and other forms of voluntary income**

Donations and legacies and other forms of voluntary income are recognised in full in the Statements of Financial Activities when the receipt of income is considered probable and the amount receivable can be measured with sufficient reliability.

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

Costs of raising funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statements of Financial Activities on a basis designed to reflect the use of the resource. Support costs are apportioned on an appropriate basis e.g. time spent, floor areas, or estimated usage.

Staff costs are allocated to activities on the basis of staff time spent on those activities

#### **Restricted Funds**

Restricted funds are to be used for specified purposes as laid down by the donor or funder. Expenditure which meets these criteria is identified to the fund, together with a fair allocation of support costs.

#### **Unrestricted funds**

Unrestricted funds represent income received or generated for the objects of the Charity without further specified purpose and are available as general funds.

#### **Designated funds**

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

#### **Depreciation**

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. The costs of minor additions or those costing below £1,000 are not capitalised. Depreciation of fixed assets is charged by annual instalments commencing with the year of acquisition at rates estimated to write off their cost less any residual value over the expected useful lives, which are as follows:

Leasehold Improvements	10.62% - 25% Straight-line method over period of lease
Equipment	15% - 25% Straight-line method
Computers	33.3% Straight-line method
Motor vehicles	25% Reducing balance method

#### **Stocks**

Stocks are valued at the lower of cost and net realisable value. Donated items of stock have not been included in the stock balance as, after careful consideration the Trustees' view is that the cost of obtaining this information is impractical and exceeds the benefits it will provide.

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

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### 1 Principal accounting policies (continued)

#### Resources expended

##### Operating leases

Leases in which the entity assumes substantially all the risks and rewards of ownership of the leased asset are classified as finance leases. All other leases are classified as operating leases.

Rentals paid under operating leases are charged to income as incurred.

##### Pensions

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. Contributions payable for the year are charged in the Statements of Financial Activities.

##### Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

##### Taxation

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 activities.

##### Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In the opinion of the directors there are no critical accounting judgements and key sources of estimation and uncertainty that require further disclosure, which are not explained elsewhere in the accounting policies.

##### Legal status of the Charity

The Charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

2 Donations and legacies	Unrestricted Funds £	Restricted Funds £	2020 Total £
Unrestricted donations and legacies for the general use of the Charity	60,596	-	60,596
Restricted donations			
- Supporting Independent Living	-	200	200
- Advice, Information & Advocacy	-	13,797	13,797
- Donated facilities and equipment including rate relief	-	17,442	17,442
	<u>60,596</u>	<u>31,439</u>	<u>92,035</u>

### 2019 COMPARATIVE

<i>Donations and legacies</i>	<i>Unrestricted Funds £</i>	<i>Restricted Funds £</i>	<i>2019 Total £</i>
<i>Unrestricted donations and legacies for the general use of the Charity</i>	<i>47,695</i>	<i>-</i>	<i>47,695</i>
<i>Restricted donations</i>			
<i>- Supporting Independent Living</i>	<i>-</i>	<i>1,136</i>	<i>1,136</i>
<i>- Advice, Information &amp; Advocacy</i>	<i>-</i>	<i>2,929</i>	<i>2,929</i>
<i>- Donated facilities and equipment including rate relief</i>	<i>-</i>	<i>28,295</i>	<i>28,295</i>
	<u><i>47,695</i></u>	<u><i>32,360</i></u>	<u><i>80,055</i></u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

<b>3 Supporting Independent Living</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2020 Total £</b>
Contracts and Service Level Agreements:			
Blackburn with Darwen Borough Council	452,408	-	452,408
Families Health & Wellbeing Consortium - IAG	71,290	-	71,290
Grants:			
Age UK			
- Big Lottery Fund-One Digital Project	-	17,800	17,800
- Get Active, Feel Great Project	-	2,000	2,000
- Brand Partner	15,000	-	15,000
- Big Lottery Fund Stepping Stones	-	35,798	35,798
- Think Digital	-	1,255	1,255
Blackburn with Darwen Borough Council			
Blackburn with Darwen CCG	-	62,837	62,837
Friends & Forums	750	-	750
National Lottery Community Fund	-	996	996
Morrisons Partner Portal	-	1,000	1,000
Morrisons Foundation	-	14,780	14,780
One Digital Volunteers event	-	500	500
Swim England	-	2,465	2,465
Dept of Transport	-	703	703
WG Edwards Charitable Foundation	-	1,500	1,500
Santander Discovery Days	-	250	250
Service Income	87,949	658	88,607
	<u>627,397</u>	<u>142,542</u>	<u>769,939</u>

### 2019 COMPARATIVE

<b>Supporting Independent Living</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2019 Total £</b>
Contracts and Service Level Agreements:			
Blackburn with Darwen Borough Council	429,470	1,375	430,845
Families Health & Wellbeing Consortium - IAG	122,211	-	122,211
Grants:			
Age UK			
- Big Lottery Fund-One Digital Project	-	35,600	35,600
- Brand Partner	15,000	-	15,000
Get Active Feel great	-	1,500	1,500
- Other	750	-	750
Blackburn with Darwen Borough Council &			
Blackburn with Darwen CCG	-	107,721	107,721
Dept of Transport	-	1,382	1,382
Families health & Well being	-	1,950	1,950
ROSPA	-	5,000	5,000
Santander discovery days	-	175	175
Service Income	83,203	-	83,203
	<u>650,634</u>	<u>154,703</u>	<u>805,337</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

4 Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2020 Total £
Contracts and Service Level Agreements:			
- E.ON Energy Solutions Limited - Benefits			
Take Up Programme	-	26,040	26,040
Families Health & Wellbeing Consortium - IAG	7,543	-	7,543
Grants:			
Age UK			
- Later Life Goals	-	20,500	20,500
Age UK Greater Lancashire Community Interest Co	3,416	-	3,416
Brian Mercer Charitable Trust	-	10,000	10,000
The Eric Wright Charitable Trust	-	17,500	17,500
The Henry Smith Charity	-	37,325	37,325
Service Income	1,080	-	1,080
	<u>12,039</u>	<u>111,365</u>	<u>123,404</u>

### 2019 COMPARATIVE

Advice, Information & Advocacy	Unrestricted Funds £	Restricted Funds £	2019 Total £
Contracts and Service Level Agreements:			
Families Health & Wellbeing Consortium - IAG	12,931	-	12,931
Grants:			
Age UK			
Later Life Goals		11,000	11,000
Take Up Programme	-	29,760	29,760
Age UK Greater Lancashire Community Interest Co	-	3,314	3,314
Brian Mercer Charitable Trust	-	10,000	10,000
The Eric Wright Charitable Trust	-	17,500	17,500
The Henry Smith Charity	-	39,500	39,500
Service Income	1,080	-	1,080
	<u>14,011</u>	<u>111,074</u>	<u>125,085</u>



# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

5	Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2020 Total £
	Contracts and Service Level Agreements:			
	Families Health & Wellbeing Consortium - IAG	16,280	-	16,280
		<u>16,280</u>	<u>-</u>	<u>16,280</u>

### 2019 COMPARATIVE

Influencing Policy & Practice	Unrestricted Funds £	Restricted Funds £	2019 Total £
Contracts and Service Level Agreements:			
Families Health & Wellbeing Consortium - IAG	27,908	-	27,908
	<u>27,908</u>	<u>-</u>	<u>27,908</u>

## 6 Expenditure on Charitable Activities

	Supporting Independent Living £	Advice Information & Advocacy £	Influencing Policy & Practice £	2020 Total £
<b>Direct Costs</b>				
Staff Costs	490,978	77,408	13,575	581,961
Premises Costs	3,696	(511)	(914)	2,271
Office Costs	6,515	885	101	7,501
Vehicle Costs	30,643	-	-	30,643
Service Supplies	52,458	1,284	719	54,461
Professional Fees	2,295	-	-	2,295
Bank Charges	2	-	-	2
Depreciation	(271)	1,405	(269)	865
	<u>586,316</u>	<u>80,471</u>	<u>13,212</u>	<u>679,999</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	153,550	48,266	15,053	216,869
Premises (space)	18,933	6,640	3,356	28,929
Office (usage)	20,891	9,621	3,752	34,264
Service Supplies	2,851	-	-	2,851
Professional Fees (usage)	5,250	1,509	349	7,108
Bank Charges (usage)	1,367	221	19	1,607
Depreciation (usage)	269	269	269	807
Governance costs	25,843	6,645	4,430	36,918
<b>Total Support Costs</b>	<u>228,954</u>	<u>73,171</u>	<u>27,228</u>	<u>329,353</u>
<b>Total Costs</b>	<u>815,270</u>	<u>153,642</u>	<u>40,440</u>	<u>1,009,353</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 2019 COMPARATIVE

#### Expenditure on Charitable Activities

	Supporting Independent Living	Advice Information & Advocacy	Influencing Policy & Practice	2019 Total
	£	£	£	£
<b>Direct Costs</b>				
Staff Costs	530,789	77,347	14,705	622,841
Premises Costs	4,561	2,697	-	7,258
Office Costs	7,530	2,426	62	10,018
Vehicle Costs	37,555	-	-	37,555
Service Supplies	32,572	-	77	32,649
Professional Fees	2,397	24	5	2,426
Bank Charges	120	1	-	121
Depreciation	4,292	-	-	4,292
	<u>619,816</u>	<u>82,495</u>	<u>14,849</u>	<u>717,160</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	154,522	50,414	15,560	220,496
Premises (space)	33,473	5,095	3,326	41,894
Office (usage)	19,040	6,669	3,351	29,060
Vehicle Costs (usage)	2,953	-	-	2,953
Professional Fees (usage)	6,467	1,158	184	7,809
Bank Charges (usage)	1,352	219	18	1,589
Depreciation (usage)	269	269	269	807
Governance costs	25,402	6,532	4,354	36,288
<b>Total Support Costs</b>	<u>243,478</u>	<u>70,356</u>	<u>27,062</u>	<u>340,896</u>
<b>Total Costs</b>	<u>863,294</u>	<u>152,851</u>	<u>41,911</u>	<u>1,058,056</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 7 Expenditure on Raising Funds

	Generating Voluntary Income £	Shop Operating Costs £	Fundraising £	2020 Total £
<b>Direct Costs</b>				
Staff Costs	(135)	43,200	10,211	53,276
Premises Costs	-	16,131	(448)	15,683
Office Costs	135	1,007	1,668	2,810
Service Supplies	-	1,450	(235)	1,215
Professional Fees	-	-	48	48
Bank charges	-	582	19	601
Depreciation (usage)	-	2,702	-	2,702
	<u>-</u>	<u>65,072</u>	<u>11,263</u>	<u>76,335</u>
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	306	7,014	45	7,365
Premises (space)	-	1,206	1,014	2,220
Office (usage)	-	484	535	1,019
Service Supplies	-	-	2,015	2,015
Professional Fees (usage)	-	566	384	950
Bank charges (usage)	-	128	22	150
<b>Total Support Costs</b>	<u>306</u>	<u>9,398</u>	<u>4,015</u>	<u>13,719</u>
<b>Total Costs</b>	<u>306</u>	<u>74,470</u>	<u>15,278</u>	<u>90,054</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 2019 COMPARATIVE

#### Expenditure on Raising Funds

	Generating Voluntary Income	Shop Operating Costs	Fundraising	2019 Total
	£	£	£	£
<b>Direct Costs</b>				
Staff Costs	-	43,465	9,233	52,698
Premises Costs	-	15,736	-	15,736
Office Costs	-	1,374	26	1,400
Service Supplies	-	1,285	688	1,973
Professional Fees	-	5	50	55
Bank charges	-	554	34	588
Depreciation (usage)	-	2,702	-	2,702
	-	65,121	10,031	75,152
<b>Support Costs (basis for allocation)</b>				
Staff Costs (time)	330	7,467	1,150	8,947
Premises (space)	298	1,733	1,148	3,179
Office (usage)	135	434	387	956
Service Supplies	-	350	510	860
Professional Fees (usage)	-	497	171	668
Bank charges (usage)	-	126	22	148
<b>Total Support Costs</b>	<b>763</b>	<b>10,607</b>	<b>3,388</b>	<b>14,758</b>
<b>Total Costs</b>	<b>763</b>	<b>75,728</b>	<b>13,419</b>	<b>89,910</b>

### 8 Support Costs

Some of the organisation's services operate from the main offices at 4 King Street, which is also the base for support staff. The costs relating to these offices are allocated as direct costs where they can be identified to a specific service area. Shared costs e.g. telephone, heat & light, insurance etc. are presented as Support Costs.

Support Staff Costs include the Chief Executive, Finance and Business Support staff.

Governance costs, included within support costs, include those costs associated with meeting the constitutional and statutory requirements of the Charity and include audit fees and costs linked to the strategic management of the Charity.

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

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**9a Net (expenditure)/income for the year**

This is stated after charging:

	2020	2019
	£	£
Operating leases - Land & Buildings	12,900	12,900
Operating leases - Equipment	15,489	27,121
Depreciation	5,057	7,890

**9b Auditors' remuneration**

Total resources expended includes Auditors' remuneration for audit services and other services. The amounts shown include non-recoverable VAT.

	2020	2019
	£	£
Audit services		
Charity	10,911	10,724
	<u>10,911</u>	<u>10,724</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 10 Tangible fixed assets

	Leasehold Improvements	Equipment	Motor Vehicles	Total
	£	£	£	£
<b>Cost</b>				
Balance at 1 April 2019	42,899	138,760	31,350	213,009
Additions	-	1,428	-	1,428
Balance at 31 March 2020	<u>42,899</u>	<u>140,188</u>	<u>31,350</u>	<u>214,437</u>
<b>Depreciation</b>				
Balance at 1 April 2019	34,794	135,765	27,166	197,725
Charge for the period	2,702	1,309	1,046	5,057
Balance at 31 March 2020	<u>37,496</u>	<u>137,074</u>	<u>28,212</u>	<u>202,782</u>
<b>Net book value</b>				
31 March 2020	<u>5,403</u>	<u>3,114</u>	<u>3,138</u>	<u>11,655</u>
31 March 2019	<u>8,105</u>	<u>2,995</u>	<u>4,184</u>	<u>15,284</u>

### 11 Fixed asset investment

	2020	2019
	£	£
Shares in Age UK Blackburn with Darwen Trading Ltd - at cost	2	2
Investment in Joint Venture - CIC	6	6
<b>Cost and Net Book Value at 31 March 2020</b>	<u>8</u>	<u>8</u>

## AGE UK BLACKBURN WITH DARWEN

### NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

The Charity holds the whole of the issued share capital of Age UK Blackburn with Darwen Trading Ltd, a company registered in England and Wales. Its principal activity upto 22nd December 2017 was arranging insurance after which the company ceased to trade.

The aggregate of assets, liabilities and reserves is:

	2020	2019
	£	£
Assets	2	2
Liabilities	-	-
Total reserves	<u>2</u>	<u>2</u>

The Charity hold 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England and Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire

<b>12 Stocks</b>	<b>2020</b>	<b>2019</b>
	£	£
Finished goods and goods for resale	<u>333</u>	<u>383</u>

<b>13 Debtors</b>	<b>2020</b>	<b>2019</b>
	£	£
Grants receivable	45,820	25,353
Tax recoverable including VAT	3,006	3,334
Prepayments and accrued income	20,634	28,174
	<u>69,460</u>	<u>56,861</u>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 14 Creditors: Amounts falling due within one year

	2020	2019
	£	£
Taxation including VAT	733	7,533
Accruals	30,746	38,749
Deferred income	20,377	9,925
	<u>51,856</u>	<u>56,207</u>

### 15 Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	£
Balance at 1 April 2019	9,925
Amount released to incoming resources	(9,925)
Amount deferred in period	20,377
	<u>20,377</u>
Balance at 31 March 2020	<u>20,377</u>

### 2019 COMPARATIVE

#### Deferred income

Deferred income comprises grants received in advance for expenditure to take place in the following accounting period.

	£
Balance at 1 April 2018	9,725
Amount released to incoming resources	(9,725)
Amount deferred in period	9,925
	<u>9,925</u>
Balance at 31 March 2019	<u>9,925</u>



# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

16 Unrestricted funds	1 April 2019	Incoming	Outgoing	Transfers	31 March 2020
	£	£	£	£	£
Designated funds	184,564	129	(10,353)	(19,188)	155,152
Undesignated funds	472,840	795,694	(805,416)	19,188	482,306
	<u>657,404</u>	<u>795,823</u>	<u>(815,769)</u>	<u>0</u>	<u>637,458</u>

Funds are designated for the following purposes

Name

Business Continuity & Development

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

31 March  
2020

£

155,152

### 2019 COMPARATIVE

Unrestricted funds	1 April 2018	Incoming	Outgoing	Transfers	31 March 2019
	£	£	£	£	£
Designated funds	189,274	5,300	(12,773)	2,763	184,564
Undesignated funds	463,560	841,114	(829,071)	(2,763)	472,840
	<u>652,834</u>	<u>846,414</u>	<u>(841,844)</u>	<u>-</u>	<u>657,404</u>

Funds are designated for the following purposes

Name

Business Continuity & Development

Purpose

To maintain essential core functions and services and support the upgrade of IT equipment

31 March  
2019

£

184,564

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 17 Restricted funds

Description of Fund	1 April 2019 £	Incoming £	Outgoing £	Transfers £	31 March 2020 £
<b>ADVICE &amp; INFORMATION</b>					
Age UK					
- E.ON Energy Solutions Limited Benefits Take Up Programme	-	26,040	(26,040)	-	-
- Later Life Goals	500	20,500	(21,000)	-	-
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
The Eric Wright Charitable Trust	-	17,500	(17,500)	-	-
Donations		2,000	(2,000)	-	-
The Henry Smith Charity	1,138	37,325	(35,611)	-	2,852
<b>SUPPORTING INDEPENDENT LIVING</b>					
<b>Active Ageing</b>					
Age UK					
- Big Lottery Fund-One Digital Project	4,252	17,800	(21,064)	-	988
- Get Active, Feel Great Project	-	2,000	(664)	-	1,336
- Think Digital	-	1,255	(1,255)	-	-
ROSPA	630	-	(630)	-	-
Other	6,929	71,310	(53,850)	-	24,389
<b>Social Inclusion</b>					
Co-op Local Community Fund	80	-	(80)	-	-
Families, Health & Wellbeing Consortium	1,835	-	(1,835)	-	-
Santander Discovery Days	-	250	(150)	-	100
<b>Integrated Care</b>					
Age UK	3,368	62,839	(62,943)	-	3,264
Blackburn with Darwen CCG & Blackburn with Darwen Borough Council	14	-	(14)	-	-
<b>AGE WELL PARTNERSHIP</b>	13,633	-	(8,178)	-	5,455
<b>OTHER</b>					
Fixed Assets funded by grants & donations	785	-	(363)	-	422
Donated facilities & equipment	-	17,442	(17,442)	-	-
Other	3,022	50	(3,018)	-	54
<b>Restricted funds</b>	<b>36,186</b>	<b>286,311</b>	<b>(283,637)</b>	<b>-</b>	<b>38,860</b>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 2019 COMPARATIVE

#### Restricted funds

Description of Fund	1 April 2018	Incoming	Outgoing	Transfers	31 March 2019
	£	£	£	£	£
<b>ADVICE &amp; INFORMATION</b>					
Age UK					
- E.ON Energy Solutions Limited					
Benefits Take Up Programme	-	29,760	(29,760)	-	-
- Later Life Goals	-	11,000	(10,500)	-	500
Brian Mercer Charitable Trust	-	10,000	(10,000)	-	-
The Eric Wright Charitable Trust	-	17,500	(17,500)	-	-
Blackburn Chemicals Ltd	-	1,000	(1,000)	-	-
The Henry Smith Charity	1,037	39,500	(39,399)	-	1,138
Other		1,929	(1,929)	-	-
<b>SUPPORTING INDEPENDENT LIVING</b>					
Active Ageing					
Age UK					
- Big Lottery Fund-One Digital Project	10,809	35,600	(42,157)	-	4,252
Get Active feel great		1,500	(1,500)	-	-
- Other	66	-	(66)	-	-
ROSPA	703	5,000	(5,073)	-	630
Other	6,946	183	(200)	-	6,929
Social Inclusion					
Befriending Scheme	60	-	(60)	-	-
Council Connected health	-	1,375	(1,375)	-	-
Consortium	-	1,950	(115)	-	1,835
Co-op Local Community Fund	1,393	-	(1,313)	-	80
Santander	-	175	(175)	-	-
Integrated Care	-				
Age UK	3,368	-	-	-	3,368
Blackburn with Darwen CCG & Blackburn with Darwen Borough Council	-	107,721	(106,623)	(1,084)	14
AGE WELL PARTNERSHIP	13,633	-	-	-	13,633
<b>OTHER</b>					
Fixed Assets funded by grants & donations	2,259	-	(2,558)	1,084	785
Donated facilities & equipment	-	28,295	(28,295)	-	-
Other	3897	5,649	(6,524)	-	3,022
<b>Restricted funds</b>	<b>44,171</b>	<b>298,137</b>	<b>(306,122)</b>	<b>-</b>	<b>36,186</b>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 18 Information regarding employees and trustees

	2020	2019
Average number of employees in the period		
- Full time employees	22	26
- Part time employees	18	19
Average number of employees	<u>40</u>	<u>45</u>
The full time equivalent of the part time staff is	10.9	12
Staff costs comprise:	£	£
- Wages and salaries	766,764	807,042
- Social security costs	58,962	62,510
- Recruitment	8,562	100
- Pension contributions	24,798	22,394
	<u>859,086</u>	<u>892,046</u>

No employees had emoluments (excluding employer pension contributions) in excess of £60,000 (2019 : Nil).

The Company purchased insurance costing £517 (2019: £518) to protect the Charity from loss arising from neglect or default of its Trustees and to indemnify the Trustees against the consequence of neglect or default on their part.

Key management personnel of the Charity comprised the Trustees and the Chief Executive of the Charity. The total employee benefits of the key management personnel of the Charity were £53,536 (2019: £53,451) in addition employer pension contributions of £2,138 (2019: £2,138) were paid in respect of their services. There was no remuneration or expenses paid to Trustees.

### 19 Pension costs - Group and Charity

The Charity operates a defined contribution pension scheme and makes contributions under auto-enrolment requirements. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents the contributions payable by the Charity to the fund. The charge for the year is £24,798. (2019 : £22,394)

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 20 Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	3,112	8,543	-	11,655
Current assets:				
- Investments	-	8	-	8
- Stocks	-	333	-	333
- Debtors	-	49,473	19,987	69,460
- Cash at bank and in hand	152,040	451,635	43,043	646,718
Creditors	-	(27,686)	(24,170)	(51,856)
<b>Total</b>	<b>155,152</b>	<b>482,306</b>	<b>38,860</b>	<b>676,318</b>

### 2019 COMPARATIVE

#### Analysis of assets and liabilities between funds

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Tangible fixed assets	9,746	4,755	783	15,284
Current assets:				
- Investments	-	8	-	8
- Stocks	-	383	-	383
- Debtors	-	35,508	21,353	56,861
- Cash at bank and in hand	174,818	467,561	34,882	677,261
Creditors	-	(35,375)	(20,832)	(56,207)
<b>Total</b>	<b>184,564</b>	<b>472,840</b>	<b>36,186</b>	<b>693,590</b>

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 21 Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Net movement in funds for the period	(29,412)	9,466	2,674	(17,272)
Net decrease in tangible assets	6,634	(3,788)	783	3,629
Net movement in funds available for future activities	(22,778)	5,678	3,457	(13,643)

### 2019 COMPARATIVE

#### Changes in resources available for charity use

	Unrestricted Funds		Restricted Funds	Total
	Designated Funds	Undesignated Funds		
	£	£	£	£
Net movement in funds for the period	(4,710)	9,280	(7,985)	(3,415)
Net decrease in tangible assets	2,020	825	1,474	4,319
Net movement in funds available for future activities	(2,690)	10,105	(6,511)	904

### 22 Financial commitments and operating leases

At 31 March 2020 there were annual commitments under non-cancellable operating leases as set out below:

	Land & Buildings		Other Assets	
	2020	2019	2020	2019
	£	£	£	£
Operating leases which expire:				
Within one year	17,753	12,900	15,489	17,806
Within two to five years	29,600	22,000	30,041	43,149
	47,353	34,900	45,530	60,955

### 23 Related Party Transactions

There were donations, including gift aid, made by the Trustees of £1,090 (2019: £1,387)

The Charity holds 50% of the issued share capital of Age UK Greater Lancashire CIC, a company registered in England & Wales. Its principal activity is the delivery of contracts and services across the whole of the county of Lancashire. The Charity received grant income of £3,416 (2019: £3,313) from the CIC in relation to the Age of Opportunity Programme to support over 50's to get back into employment. There were no other related party transactions during the current or previous year.

# AGE UK BLACKBURN WITH DARWEN

## NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

### 24 Reconciliation of net (expenditure)/income to net cash flow from operating activities -

	2020 £	2019 £
Net (expenditure)/income for the reporting period (as per the statement of financial activities)	(17,272)	(3,415)
<b>Adjustments for:</b>		
Depreciation charges	5,057	7,890
Bank interest	(1,388)	(2,568)
(Increase)/decrease in stocks	50	554
(Increase)/decrease in debtors	(12,599)	(15,620)
Increase/(decrease) in creditors	(4,351)	(1,939)
<b>Net cash provided by (used by) operating activities</b>	<b>(30,503)</b>	<b>(15,098)</b>

### 25 Analysis of net funds

1 April 2019 £	Cash Flow £	31 March 2020 £
Cash at bank and in hand	677,261	(30,543) 646,718

#### 2019 COMPARATIVE

##### Analysis of net funds

1 April 2018 £	Cash Flow £	31 March 2019 £
Cash at bank and in hand	693,362	(16,101) 677,261

### 26 Government Grants

Funder	Description/Nature	2020 £	2019 £
Department of Transport	Day Services transport provision	703	1,383
Blackburn with Darwen Borough Council	Connected Healthy Communities	-	1,375
Blackburn with Darwen Borough Council & Blackburn with Darwen CCG	Delivery of integrated care provision	62,837	107,721

The Charity has also benefited from other forms of local government assistance including subsidised/rent-free accommodation and non-domestic rate relief

There were no unfulfilled conditions or other contingencies attached to grants recognised in income

## AGE UK BLACKBURN WITH DARWEN

### NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2020

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#### 27 Post Balance Sheet Event

The national lockdown which began in March 2020 and the ongoing restrictions resulting from the Covid-19 pandemic have impacted significantly on income from our charity shop, service takings and fundraising events and activity and this is expected to continue throughout the year 2020/21. We have been able to benefit from some Government support schemes including the Job Retention Scheme and we have been successful in securing additional income through a range of grants to offset some of this impact. Our budget has been adjusted and we continue to make applications for grants to support our work and to reduce expenditure to mitigate the effects. However we continue to operate in challenging and uncertain times and it is likely that some reserves will need to be utilised in 2020/21 to ensure we can continue to meet the needs of older people locally.



## 28 Prior year Statement of Financial Activities

### STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME & EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2019

	Note	Unrestricted Funds £	Restricted Funds £	2019 Total £
<b>INCOME FROM:</b>				
<i>Donations &amp; legacies</i>	2	47,695	32,360	80,055
<i>Other trading activities</i>				
Shop income		77,733	-	77,733
Fundraising activities		23,374	-	23,374
Reimbursed costs		25	-	25
<i>Income from investments</i>				
Interest on short term deposits		2,568	-	2,568
Loan interest from trading subsidiary				-
<i>Charitable activities</i>				
Supporting Independent Living	3	650,634	154,703	805,337
Advice, Information & Advocacy	4	14,011	111,074	125,085
Influencing Policy & Practice	5	27,908	-	27,908
Reimbursed costs		1,573	-	1,573
<i>Other income</i>				
Profit on sale of fixed assets		-	-	-
Other income		893	-	893
<b>Total income</b>		<b>846,414</b>	<b>298,137</b>	<b>1,144,551</b>
<b>EXPENDITURE ON:</b>				
<i>Raising funds</i>	7			
Cost of generating voluntary income		465	298	763
Shop operating costs		74,783	945	75,728
Fundraising		12,611	808	13,419
<i>Charitable activities</i>	6			
Supporting Independent Living		676,134	187,160	863,294
Advice, Information & Advocacy		37,319	115,532	152,851
Influencing Policy & Practice		40,532	1,379	41,911
<b>Total expenditure</b>		<b>841,844</b>	<b>306,122</b>	<b>1,147,966</b>
<b>Net (expenditure)/income</b>	9a	<b>4,570</b>	<b>(7,985)</b>	<b>(3,415)</b>
<b>Transfers between funds</b>	16,17	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>4,570</b>	<b>(7,985)</b>	<b>(3,415)</b>
<b>Reconciliation of funds</b>				
Total funds brought forward	16,17	652,834	44,171	697,005
<b>Total funds carried forward</b>	16,17	<b>657,404</b>	<b>36,186</b>	<b>693,590</b>

# AGE UK BLACKBURN WITH DARWEN

Appendix 1

## STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2020	Total Funds 31 March 2019
INCOME	£	£	£	£
<b>Contracts &amp; Service Level Agreements</b>				
Age UK				
- E.ON Energy Solutions Limited , Benefits Take Up Programme	-	-	-	29,760
Blackburn with Darwen Borough Council	452,408	-	452,408	429,470
Families Health & Wellbeing Consortium - IAG	95,113	-	95,113	163,050
	<u>547,521</u>	<u>-</u>	<u>547,521</u>	<u>622,280</u>
<b>Grants</b>				
Age UK				
- Big Lottery Fund - One Digital Project	-	17,800	17,800	35,600
- Brand Partner	15,000	-	15,000	15,000
- I & A Grant Fund - Digital Inclusion	-	1,255	1,255	-
- E.ON Energy Solutions Limited - Benefits Take Up Programme	-	26,040	26,040	-
- Friends & Forums	750	-	750	750
- Get Active, Feel Great Project	-	2,000	2,000	1,500
- Later Life Goals	-	20,500	20,500	11,000
- Big Lottery Fund - Stepping Stones	-	35,798	35,798	-
Age UK Greater Lancashire CIC	3,416	-	3,416	3,313
Blackburn with Darwen Borough Council	-	62,837	62,837	1,375
Blackburn with Darwen Borough Council & Blackburn with Darwen CCG	-	-	-	107,721
Brian Mercer Charitable Trust	-	10,000	10,000	10,000
Swim England	-	2,465	2,465	-
Dept of Transport	-	703	703	1,383
The Eric Wright Charitable Trust	-	17,500	17,500	17,500
Families Health & Wellbeing Consortium	-	-	-	1,950
The Henry Smith Charity	-	37,325	37,325	39,500
The Morrisons Foundation	-	14,780	14,780	-
Morrisons Partner Portal	-	1,000	1,000	-
One Digital Volunteers Event	-	500	500	-
WG Edwards Charitable Foundation	-	1,500	1,500	-
ROSPA	-	-	-	5,000
National Lottery Community Fund	-	996	996	-
Santander Discovery Days	-	250	250	175
	<u>19,166</u>	<u>253,249</u>	<u>272,415</u>	<u>251,767</u>
<b>Donations and fundraising</b>				
Miscellaneous donations	30,167	13,997	44,164	21,565
Legacies	30,430	-	30,430	30,195
Donated facilities & equipment	-	17,442	17,442	28,295
Fundraising activities & events	6,375	-	6,375	23,374
Sale of goods	66,338	-	66,338	77,733
Gift Aid payment from subsidiary companies	134	-	134	-
	<u>133,444</u>	<u>31,439</u>	<u>164,883</u>	<u>181,162</u>
<b>Service income</b>				
Service charges	89,029	658	89,687	84,283
	<u>89,029</u>	<u>658</u>	<u>89,687</u>	<u>84,283</u>
<b>Other income</b>				
Bank and building society interest	1,388	-	1,388	2,568
Contribution to costs	-	-	-	1,671
Other	5,275	965	6,240	820
	<u>6,663</u>	<u>965</u>	<u>7,628</u>	<u>5,059</u>
<b>Total income</b>	<u>795,823</u>	<u>286,311</u>	<u>1,082,134</u>	<u>1,144,551</u>

# AGE UK BLACKBURN WITH DARWEN

Appendix 2

## STATEMENT OF FINANCIAL ACTIVITIES COVERING THE YEAR ENDED 31 MARCH 2020

	Unrestricted Funds	Restricted Funds	Total Funds 31 March 2020	Total Funds 31 March 2019
	£	£	£	£
<b>EXPENDITURE</b>				
Wages, salaries and staff recruitment	627,475	221,326	848,801	892,046
Rent, rates & insurance	22,317	16,364	38,681	35,534
Heat and light	5,352	1,261	6,613	3,968
Repairs, renewals & alterations	4,412	2,280	6,692	19,470
Printing, stationery & office expenses	22,673	11,797	34,470	25,955
Post & telephone	13,339	6,407	19,746	17,114
Travel	5,777	4,773	10,550	11,057
Service supplies	37,137	9,976	47,113	49,742
Volunteers expenses	4,341	1,367	5,708	5,703
Advertising, promotion & events	567	268	835	2,746
Training & conferences	4,018	812	4,830	14,139
Vehicle expenditure	30,643	-	30,643	37,555
Audit fee	7,169	3,741	10,910	10,724
Professional fees	9,265	2,212	11,477	11,324
Bank charges	2,010	425	2,435	2,499
Provision for depreciation	4,429	628	5,057	7,890
Fees to Voluntary Organisations	14,845	-	14,845	500
<b>Total expenditure</b>	<b>815,769</b>	<b>283,637</b>	<b>1,099,406</b>	<b>1,147,966</b>
<b>(Deficit)/Surplus of income over expenditure for the year transferred to balance sheet</b>	<b>(19,946)</b>	<b>2,674</b>	<b>(17,272)</b>	<b>(3,415)</b>

# Profit and Loss

Date 08/10/2020

Time 12:49:53

All Values are shown in Pound Sterling

Selected Period 6

ending 30/09/2020

Report : I & E 200 A & I Blackburn	Actual This Month	Actual Year to Date	Budget Year to Date	Variance
<b>Income</b>				
=====				
SLA	44831.09	268986.54	268986.54	
Other Grants	11732.55	140727.60	79601.89	61125.71
Covid Income		11761.00	10000.00	1761.00
Donations	576.51	6888.95	7083.31	(194.36)
Fundraised Income		1268.40	1765.00	(496.60)
Takings	21.92	14329.77	4053.17	10276.60
Sundry		72.20	99.99	(27.79)
Training Income				
<b>Total Income</b>	<u>57162.07</u>	<u>444034.46</u>	<u>371589.90</u>	<u>72444.56</u>
<b>EXPENDITURE</b>				
=====				
<b>Premises</b>				
-----				
Insurance	613.25	3706.49	3636.96	69.53
Heat & Light	825.62	2749.64	3507.48	(757.84)
Cleaning	584.16	3628.77	4494.54	(865.77)
Rent & Rates	393.25	8621.01	13068.48	(4447.47)
Repairs & Renewals	98.09	6574.37	3398.25	3176.12
Depreciation - Equipment				
Depreciation - Computerisation	138.76	832.56	694.50	138.06
<b>Total Premises Costs</b>	<u>2653.13</u>	<u>26112.84</u>	<u>28800.21</u>	<u>(2687.37)</u>
<b>Office Costs</b>				
-----				
Telephone	1290.44	7808.30	6787.26	1021.04
Postage	48.51	2131.86	1812.00	319.86
Service Supplies	103.93	1964.93	4408.74	(2443.81)
Print, Stationery & Office	1156.69	7674.76	10440.18	(2765.42)
IT Support	779.26	4381.68	4994.08	(612.40)
Purchased Goods		34.22	150.00	(115.78)
Campaigning & Influencing				
Advertising & Promotion			801.42	(801.42)
<b>Total Office Costs</b>	<u>3378.83</u>	<u>23995.75</u>	<u>29393.68</u>	<u>(5397.93)</u>
<b>Staff Costs</b>				
-----				
Wages & Salaries		298986.85	377261.40	(78274.55)
Employers NI		23815.36	30773.86	(6958.50)
Auto Enrolment		10017.50	15034.98	(5017.48)
Recruitment Costs				
Volunteer Recruitment Advty				
Staff Training & Conference		1781.20	5187.48	(3406.28)
DBS/VDU/Medical etc.	181.98	277.56	771.96	(494.40)
Travel & Subsistence	25.30	413.65	4680.00	(4266.35)

Report : I & E 200 A & I Blackburn	Actual This Month	Actual Year to Date	Budget Year to Date	Variance
Volunteers Expenses	104.32	268.99	5241.54	(4972.55)
<b>Total Staff Costs</b>	<u>311.60</u>	<u>335561.11</u>	<u>438951.22</u>	<u>(103390.11)</u>
<b>Other Costs</b>				
Bank Charges	107.07	807.53	1458.00	(650.47)
Paypal/BT Donate Charges		28.74		28.74
Audit Fee	909.57	5457.42	5382.96	74.46
Professional Fees				
General Fees	271.00	2596.19	5386.44	(2790.25)
<b>Total Other Costs</b>	<u>1287.64</u>	<u>8889.88</u>	<u>12227.40</u>	<u>(3337.52)</u>
<b><u>Total Expenditure</u></b>	<u>7631.20</u>	<u>394559.58</u>	<u>509372.51</u>	<u>(114812.93)</u>
<b>Surplus/(Deficit) before Chrgs</b>	<u>49530.87</u>	<u>49474.88</u>	<u>(137782.61)</u>	<u>187257.49</u>
Management Charge				
Contribution to Costs				
<b>Surplus/(Deficit) after Charge</b>	<u>49530.87</u>	<u>49474.88</u>	<u>(137782.61)</u>	<u>187257.49</u>

Report name I & E 200 A & I Blackburn  
 Cost centre All  
 Department All  
 Currency Pound Sterling

Annual Review  
of the Trustees of  
Age UK Blackburn with Darwen

2019/20

## Chairman's Message

I am pleased to introduce this year's Annual Review, and report that the organisation has had another successful year.

Age UK Blackburn with Darwen continues to provide charitable services to an increasing number of older people in the community.

The organisation provides quality services to support people to improve and maintain their health and wellbeing including assisting and supporting people living with dementia and their carers. Our free Advice and Information service, health and wellbeing offer and our Here to Help service are highly regarded by local partners.

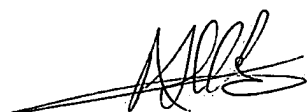
The Board were delighted that during the year the organisation was successful in tendering to provide a range of health and wellbeing support for local older people and we have also been pleased to continue to work with the Local Authority to develop day care.

We are extremely grateful for all the financial support from many donors and benefactors as well as Blackburn with Darwen Borough Council with whom we have very important contracts providing invaluable levels of financial support, and it is important to know that every penny is used locally for the benefit of older people throughout Blackburn with Darwen.

Volunteers continue to be a vital asset to the organisation and are very much valued by the Trustees. Their individual and collective contributions are immense and should be widely recognised as key to our continued positive impact on the lives of older people locally.

It would be remiss of me not to mention Covid-19, although the full impact will not be fully reported on until 2020/21. All the staff team and our volunteers have had to work under enormously stressful, difficult and unusual conditions. They are to be congratulated for their dedication and desire to continue to support older people in Blackburn with Darwen during this very difficult time.

Best wishes

A handwritten signature in black ink, appearing to read 'MH', with a long horizontal line extending to the left.

Tony Hedley, Chairman

Welcome to our Annual Review for 2019/20 which aims to provide a summary of the work the charity has done during the year and the impact that this has on local older people. If you would like to know more about our work or services I would be pleased to talk to you.

During the year we continued to focus on developing and delivering a range of services that support people to 'age well' and remain as independent as possible; whilst providing additional support for those that need it. We were pleased during the year to successfully secure a new contract with the Local Authority which will support the continuation and development of our core health and wellbeing services and also to work with the Authority on the day care transformation programme to develop a new community model for this service. In addition to maintaining these services and our Advice & Information Service, we have also continued to have a focus on our key priority areas of extending our support for people living with dementia and enhancing what we can offer to ensure that older people are digitally included and continue to seek funding opportunities to develop these key areas. In early 2020, in preparation for development of our Business Plan for 2020-23, we carried out extensive consultation with local older people to ensure we fully understand and plan for current and future needs and to offer workforce development opportunities for our staff and volunteers to meet these needs. Throughout the year we have also maintained our commitment to quality and continuous improvement through robust quality assurance processes.

The impact of the Covid-19 pandemic meant that from mid March 2020 we have been offering a different model of support to local older people minimising face to face provision whilst offering emotional and wellbeing support including regular wellbeing calls along with developing a new offer of practical support through shopping and meal delivery. We expect the pandemic to affect our service models until late 2020 or longer and have plans in place to offer alternative support on this basis. Going into 2020/21 Covid-19 is also having a significant impact on our income from our shop, service takings and fundraising events and it is likely that some reserves will need to be utilised to ensure we can continue to meet the needs of older people locally.

Partnership and collaborative working across the ever changing external landscape from the Integrated Care System to local Primary Care Neighbourhoods, has also continued to be a priority for us and this will be even more critical in the wake of Covid-19, for which we are a key referral partner for the Blackburn with Darwen Help Hub. We are working in a fast changing landscape of service development and delivery and we are keen to continue to play a key role in these developments and in strategic and operational planning for them and will continue to put resources into prioritising this.

We strive to be an innovative and effective organisation finding resourceful ways of meeting the needs of the growing numbers of older people, and are pleased to have been able to reach more older people in 2019/20. We value our local partnerships and will continue to play the strongest role possible in the local community within Blackburn with Darwen.

A handwritten signature in black ink that reads "Vicky Shepherd". The signature is written in a cursive, flowing style.

Vicky Shepherd, Chief Executive



## Our Vision

For all older people in Blackburn with Darwen to have the opportunity to live the life they choose

## Our Mission

To listen to the diverse voices and views of local older people and use these to influence both our own and others priorities. To deliver quality, person centred services which meet local needs and maximise independence.

## INTRODUCTION

To deliver our vision and mission, and our business plan priorities, the organisation delivers a range of community based services to improve the health and wellbeing of older people; to support people to remain independent as long as possible; and to be able to continue contributing to their community. We also work to influence the development of services for older people through a variety of mechanisms including delivery of the Age Well Partnership and sitting on a number of key strategic boards and groups, and through supporting national campaigns. As a local, independent charity we have an ongoing need to raise funds from a diverse range of sources to support our work that is not funded through grants and contracts, in particular the Advice and Information service, engagement and marketing and our campaigning and influencing work, along with core functions that ensure the quality of our provision. We are pleased to be a Brand Partner of Age UK, and we play an active role in the Age UK network, sub-regionally, regionally and nationally. This review provides an overview of our activity in each area during 2019/20 and seeks to illustrate the impact of our services on the lives of older people and the benefit to the community that we provide.

## FACTS AND FIGURES

- 2864 people supported through our range of Health and Wellbeing services
- 5638 contacts for Advice and Information
- 111 volunteers were giving us their time at 31<sup>st</sup> March
- 121 recorded compliments from our service users and supporters
- 3 complaints

## VOLUNTEERS

Volunteers continue to be a vital resource to the organisation enabling us to provide the range and quality of services that we do and providing huge added value to our work, through the skills, knowledge and experience they bring. The cost of volunteer recruitment and support has to be met through our core fundraising activity.

This year our focus has been on modernising and digitalising our volunteer offer, from marketing to recruitment to induction to make it more efficient. In addition, we have completed the move to online training for volunteers. Overall the volunteer workforce has year on year remained steady and at the end of March the number of active volunteers totalled 111 fulfilling over 20 different roles across all of our services and activities. Our volunteers are representative of all ages, from 17 to 90 and live across all wards of the borough. These volunteers have given us 12,836 hours of their time over the year which equates to a monetary value of £160,963 (*based on average North West earning rates*). This is a highly valuable and vital contribution to the organisation without which we could not deliver what we do. We have been targeting our recruitment to specific areas of service need and successfully recruited 12 new befriending volunteers which has been a significant help with providing telephone wellbeing support during the Covid-19 lockdown period.

We have continued to offer placements and work experience opportunities and in the year supported 15 students in this way. We feel this is a really important role for us to continue to develop, playing our part in the local community and creating opportunities for old and young people to mix and share skills and experiences and as such creating additional opportunities remains a priority for 2020/21. Other key plans are to embed our new digital processes and recruitment experience, and recruitment of additional volunteers including to support our digital and befriending offers.

### Story 1

Barry worked for 27 years as a teacher and manager at a Further Education College and retired in the summer of 2019 wanting to do something different in his new phase of life. Having worked with 16-19 year olds he wanted to volunteer with a different age group. Barry signed up to be a befriending volunteer and has been matched with two service users with very different needs. Mr W is living with dementia and since his diagnosis, he has not felt confident about visiting his local pub for a game of pool. Barry meets up with him there once a week where they have a single pint, several games of pool and a chat. At the pub they alternate who buys the pint as Barry says 'that's what mates do' and he wants to nurture that 'feel' throughout their time together. Barry also emails Mr G who really struggles with face to face social interaction due to a speech impediment and was incredibly lonely and isolated. They have been emailing regularly discussing a shared love of walking, the countryside and 60/70's music. In early 2020 they met which went very well and Mr G told him at the end of the visit that 'It was nice to have a friend' and had emailed him before he got home to thank him and tell him that 'he hadn't chatted with someone like that for years'.

For Barry volunteering has been life changing, rewarding and uplifting. He describes it as '*engaging, thought provoking and fun, building relationships with my new friends*'

## OUR SERVICES

All our services are based on the principles of working with individuals to provide person-centred, tailored support which builds on their own strengths and networks and enabling them to do as much as they are able. Our aim is to improve and maintain health and wellbeing and to enable people to remain independent for as long as possible.

### Advice and Information Services

The provision of free, independent advice and information is one of our core functions and through this activity we offer older people and their carers holistic advice to enable them to make their own decisions based on timely and accurate information, and ultimately to improve their quality of life and wellbeing.

The service is provided through our offices in Blackburn and Darwen and through an outreach service providing home visits, and also includes a specific money advice service on a range of financial issues. An experienced team of volunteers work with the staff team to underpin the service and enable us to support the number of people we do. Across the service we are supporting people with multiple and increasingly complex issues which require focussed case work and an increase in time. We were delighted in 2019 to secure a further three years funding for our outreach service from the Henry Smith Charity, however securing funding to continue the core service and to meet demand is an ongoing challenge and priority for the organisation. In 2019/20 the core Advice and Information service was funded from a range of sources including Age UK for specific delivery programmes, a number of charitable trusts and from reserves, and we continue to seek sustainable and diverse sources of funding.

## Achievements

- 5638 enquiries responded to
- Local older people assisted to claim £1,219,333 in additional entitlements and income, bringing extra resource into the borough and supporting people to be able to buy the goods and services they need
- Successful delivery of all targets for funded programmes including the Eon Benefit Take Up programme and the Masonic Charitable Foundation funded Later Life Goals programme
- Continued development of our offer to support people seeking advice without the digital skills to do what they need to, to be able to access help to develop these skills.

## Key Plans for 2020/21

- Secure funding from a variety of sources to sustain and develop the service to meet future demand
- Continue to develop and embed provision to support people to access information and advice digitally including to ensure consumers can shop around for best deals
- Deliver a programme of neighbourhood based promotion to increase our reach to those older people who could benefit from the service
- Ensure all targets for funded programmes are met

## The Impact

### Story 2

Mr W is an 87 year old man who lives with his wife, also aged 87. The couple both have health conditions that impact on daily living and mobility. They have a daughter and son in law who maintain regular contact and are very supportive. They were referred to the outreach service by their daughter for a benefit check and advice regarding accommodation options and support available as they were struggling with the stairs and to access their bathroom in their property.

Through a series of visits the outreach advisor supported them to make successful claims for disability benefits for both Mr and Mrs W along with additional means tested benefits resulting in a significant increase in weekly income. The advisor also provided details on a range of housing options and as the couple preferred to remain in their current home, since the award of the additional income entitlement they have been able to fund adaptation work in their bathroom and a stairlift. Details of the local Carers Service have also been provided for their daughter.

Mr W told us *"we have been able to employ a cleaner and carry out adaptations to help us to stay in our own home. The support with completing claims has been really valuable and we wouldn't have felt able to claim without the help we got. Also my wife received encouragement from Age UK to access memory assessment services which has been beneficial"*

### Day Care

This year has seen a major re-design of our day care service that saw us relocate out of Hopwood Court in February 2020 and establish a neighbourhood based service in three community centres across Blackburn. Whilst still operating at Hopwood Court we provided care for some of the frailest older people who require more intensive support in order to remain independent and able to stay at home for longer. The community model continues to offer a range of support including personal care, bathing, transport and support with nutrition for those who meet the Adult Services eligibility criteria.

We also provide support and respite for the carers of day care users and offer monthly courtesy calls to ensure they have the right support in order to maintain good health and wellbeing.

We work with individuals and their carers to develop tailored support and care plans that aim to prevent a further deterioration in health along with a range of person centred activities. The community model aims to extend the range of activities, working with community centre volunteers to integrate into the wider programme of activities on offer. Our dedicated team of volunteers enable us to provide individual support for a range of different activities to enhance the offer available.

For 2019/20 the day care service was funded through a Joint Service agreement with Blackburn with Darwen Borough Council.

### Achievements

- Supported and cared for 92 of the frailest older people
- Supported the organisation's fundraising activities by holding events such as a Bazaar, themed weeks and fairs
- Developed and implemented a new community service model and relocated the service to be delivered from three community centres
- Worked with a number of partners including community centre volunteers and the local authority to deliver a range of events
- Hosted a number of training sessions and wellbeing workshops for the local community and organisations

### Key Plans for 2020/21

- Further develop the community model of support
- Extend our offer to provide more flexible packages of support
- Extend our volunteer roles and opportunities to offer a wider choice of activities
- Increase our offer of activities to reach more people who are or at risk of social isolation to prevent a decline in health
- Continue to work with community volunteers to build community cohesion by bringing more people together from the neighbourhood

### The Impact

#### Story 3

Michael is 57 years old with a history of homelessness and alcohol abuse resulting in poor health and mild cognitive impairment. He was very mistrustful and had anger management issues, resulting in him becoming very socially isolated. Although he was quite independent with daily living tasks, he was referred into day care partly due to being extremely isolated. When first attending day care Michael would sit alone and isolate himself from others, refused to eat any meals or snacks and was often verbally aggressive. However, over time Michael mellowed a little and did start to have snacks and interact more with staff and other service users. Michael struggled staying in the centre for a whole day and often walked out after confronting staff. After we reassured Michael that he could make his own choices and we would not challenge his decision to go home he became less aggressive. Michael also began to socially interact with other service users, made some friends and began to feel more relaxed in company.

When reassessed as part of the remodelling of the day care service, although Michael did not strictly meet the threshold for day care, under the new community model, it was agreed that due to the risk to his mental

wellbeing he could still attend. Michael attends one of the community centres close to where he lives, meaning it is much easier for him to come and go as he pleases. However, he has begun to stay longer and participate in more activities. When asked if he enjoys coming to the new centre Michael told us '*he is a lot happier and would definitely carry on coming.*'

## Health & Wellbeing Service

The Health & Wellbeing service brings together our Active Ageing, Befriending, Digital Inclusion, Here to Help, Nail Care and Social Inclusion provision under one umbrella. Throughout the year 2864 older people accessed services, received support or attended activities. Through our programmes we provide a range of support, friendship, activities and services to improve wellbeing, prevent a decline in health, promote independent living and reduce social isolation.

This year across the whole team we have had an additional focus on prevention and specifically around malnutrition and falls. We have worked with Blackburn with Darwen Borough Council's Public Health team to pilot a programme which aims to identify people at risk of malnutrition. This involved having direct conversations with older people whilst also raising awareness. As part of the falls prevention work we have been carrying out consultation to identify whether older people have had a fall and not reported it to anyone. This intelligence will then be used to develop further interventions to reduce the risk of falling.

The Active Ageing Service aims to encourage and support increased physical activity and offers in excess of 25 weekly activities from walking groups to ballroom dancing at a range of venues across Blackburn with Darwen. 423 people accessed Active Ageing activities during the year. Falls prevention continued to be a focus for us and we held a number of demonstration classes and awareness events across the Borough. We also established Dementia Friendly swimming sessions funded through Swimathon

Our Befriending Service provides home visiting and a Phonelink for housebound and isolated people, as well as supporting people with early stage dementia to attend community activities through our Dementia Buddies Scheme. In addition, the Stepping Stones befriending offer provides short term support at a time of transition such as bereavement or relocation, to enable people to re-engage in community life. During the year we supported 310 of the most isolated and vulnerable people.

Digital Inclusion has once again been a key priority for the charity and we have been providing support and tuition as part of a national digital inclusion programme to improve older peoples' digital skills which was initially funded until October 2019. We also recruited digital champions who were able to offer support and share their knowledge. In total 1108 were involved in digital conversations or received more intensive support. We were awarded additional funding through Age UK national and Santander to continue to deliver a digital inclusion programme until November 2020. Our longer established digital tuition programme is also provided through this service and in the year has continued to offer one to one sessions and drop in groups in local pubs and community centres, as well as working in partnership with local mobile phone shops to offer assistance on using smart phones.

Here to Help is part of the Integrated Neighbourhood Team provision, working closely with every GP surgery across the borough and alongside health, social and voluntary sector colleagues to provide support for older people who have long term conditions. Our key role is to provide holistic assessments and coordinate packages of environmental and social support for people most at risk of hospital admission. This year we have provided support and made onward referrals for 621 older people.

Working in partnership with Lancashire & South Cumbria NHS Foundation Trust, through our Nail Care Service we offer a toe nail cutting service for people no longer able to care for their feet and who are not eligible for NHS Podiatry. We provided the service to 315 people at four venues throughout Blackburn with Darwen during the year.

During the year we have remodelled and redeveloped our Social Inclusion offer moving it from Hopwood Court to a community based programme which provides a wide range of regular and one off activities, events and workshops; which aim to reduce social isolation and help to maintain and improve people's physical and mental wellbeing. This change has seen the development of activities including Men's Groups, Joyful Noise music sessions, Keep Fit, art and craft activities, Women's Groups, and "Remember the Rovers". The programme also includes linking in with other services and referring and supporting clients to attend non-Age UK social inclusion activities such as Men in Sheds, Thoughts and Notes, and Relax and Chat groups. During the year 87 people were supported through the programme.

The Nail Care Service is paid for through customer fees. The Digital inclusion programme was funded by the Big Lottery up to October 2019. For the period April – October 2019 the Active Ageing and Befriending Services have been primarily paid for through the Families, Health and Wellbeing Consortium contract with the Local Authority and CCG, and Here to Help was funded by the Local Authority and CCG through a partnership agreement with our delivery partners, Lancashire MIND and Care Network again until October 2019. From November 2019 we have been commissioned directly by the Local Authority for our Health & Wellbeing services other than Digital Inclusion, Stepping Stones and Nail Care. We also raise funds through a programme of grant applications to support new developments and initiatives to compliment and add value to the contract funding.

### Active Ageing Achievements

- Provided over 25 weekly activities running across Blackburn with Darwen
- Attended a wide range of events and delivered awareness raising workshops
- Established 2 Dementia Friendly swimming sessions at local leisure centres
- A key volunteer was nominated and won the Pass on Your Passion award by Active Lancashire for their work supporting local activities
- Trained local people to support the delivery of physical activity sessions for groups

### Key Plans for 2020/21

- Increase the number of people attending the activities and continue to work with harder to engage groups such as men and BAME groups
- Further develop online classes
- Develop activities across different neighbourhoods
- Secure additional funding to offer a wider choice of activities
- Further develop a range of self-led groups with volunteers

## The Impact

### Story 4

May is aged 69 and lives alone. In 2018 she lost her husband which left her devastated and as she described “left the deepest hole ever”. She was extremely lonely and grieving and on top of this had a fall resulting in her breaking her shoulder. May saw an advert for Age UK’s Walking Netball session and after deliberating decided to attend primarily so that she had a reason to leave the house. She was a little apprehensive about joining but plucked up the courage and attended session.

May now attends regularly and has really benefited from the sessions, she has strengthened her broken shoulder and says that it is a lot better thanks to the netball. She has also had some great support from the other ladies in the group some of who have also lost their partners. The group set up a WhatsApp group to allow them to stay in touch and offer support to each other. She has made some new friends who she says she would not have managed without. Her confidence has increased so much so that she has also started volunteering at a local charity shop.

May said *“Age UK’s walking netball is the best session ever; I feel like I always have someone there whenever I might need a little extra support”*

Our Walking Netball volunteer told us *“May has become one of the gang, we are like a little family we all support each other and our WhatsApp group means we can always be there for each other”*

### Befriending

#### Achievements

- Supported our service users to attend Tea Parties and events at different venues
- Recruited and matched additional volunteers to provide companionship
- Secured additional funding to further develop the Stepping Stones programme
- Produced newsletters, and sent out regular updates to provide information and ongoing support to our team of volunteers
- Distributed gift boxes donated by schools and community organisations
- Worked alongside UCLAN students to develop Dementia Boxes
- Extended the befriending service to evenings and weekends

#### Key Plans for 2020/21

- Review and develop the befriending model to best meet demand and the needs of older people
- Secure funding to continue the short term befriending offer through the Stepping Stones programme
- Continue to provide opportunities for volunteers to share best practise and ideas.
- Develop a digital befriending offer

## The Impact

### Story 5

Norman is 73 year old gentleman who lives alone, with has one daughter who he is very close to. Norman was in the army for many years and served all over the world.

Norman moved into the area to be closer to his family but unfortunately lost his confidence to go out as he didn't know anyone or anywhere to go locally. He was becoming more isolated and beginning to feel anxious about going anywhere new or where there were a lot of people. He had started drinking more alcohol just to pass the time.

Norman's daughter was becoming increasingly worried about him and found a leaflet at the local leisure centre advertising the Stepping Stones service. She made contact and we arranged to visit them both at Norman's home for a chat and to find out more about Norman and about what he would like to happen going forward. After looking at various activities on offer in the area, Norman decided that he would like to try a local centre where there is a daily lunch club.

We accompanied Norman on his first visit and he was made to feel really welcome by the others that were attending and lots of people chatted to him as if they had always known him. He thoroughly enjoyed the meal and the company and said he would like to go again the following week. Staff again supported Norman to attend the lunch club and he thought it was great and also expressed an interest in the quiz group that was on after lunch so they stayed and joined in. Again Norman felt very welcomed and agreed to go the following week even though staff weren't able to go with him. We contacted Norman again and he said he had been for his lunch a couple of times during the week on his own and he did go to the quiz group again on his own and would be okay to do so in the future.

Norman is no longer drinking, other than socially with family and he attends the centre every week. Norman says it has given him a new lease of life, he has made new friends and has a new interest. Norman has also spoken about going to another local social group if he can find time!

*"I have made new friends and it has given me a new lease of life. I also know there is always someone I can talk to at Age UK if I need anything"*

## Digital Inclusion

### Achievements

- Supported 1108 people to learn new digital skills
- Supported patients in GP surgeries to access and use NHS apps such as MyGP
- Hosted a Digital Celebration for volunteers and service users to share their experience of how the digital programme has made a difference to them
- Delivery of one to one and group sessions at a range of venues across the borough
- Worked in partnership with local schools, colleges and uniformed groups to recruit young Digital Champions
- Carried out a widespread engagement programme to raise awareness at local hospitals and bus stations

### Key Plans for 2020/21

- Continue to develop and deliver the digital programme to reduce digital isolation
- Participate and support digital health developments with partners
- Secure additional funding to continue our digital inclusion work after current funding ends
- Further develop online activities and support for people to stay connected



## The Impact

### Story 6

Sylvia was first referred to the Age UK befriending service. Sylvia has some mobility issues but is able to get about using a walking frame. Although she is able to attend some local social groups she has difficulty getting shopping due to her mobility.

Sylvia expressed to her befriender a wish to find out more about using technology and to be able to shop online. She previously owned a laptop which no longer worked but she did have access to Wi-Fi. Her befriender arranged a visit from an Age UK Digital Champion who set up the loan of a tablet computer for Sylvia.

Sylvia soon learned the basics and is now able to use the tablet for online Scrabble, shopping and music streaming and keep up to date with the news. More recently Sylvia has received telephone support from Age UK to enable her to set up a Zoom account which has allowed her to now join online social groups and make video calls to loved ones.

*Sylvia said "It's been really helpful to be able to get online to listen to music, shop, play games, keep in touch with family through video calls and get daily news locally and around the world"*

## Here to Help Service

### Achievements

- Attended 218 Integrated Neighbourhood Team and GP meetings further embedding the service within the health & social care structures
- Received 621 referrals and carried out 427 holistic assessments in people's homes
- Contributed to a reduction in GP appointments and home visits to patients through targeted work
- Retained an excellent reputation in delivering a fast, effective and efficient service
- Worked alongside a Primary Care Neighbourhood to develop an End of Life Project.
- Supported and attended local Primary Care Neighbourhood Health Events

### Key Plans for 2020/21

- Review and adapt service model to support ongoing local structures and demand
- Continue to play a key role and strengthen relationships within the Integrated Neighbourhood Teams
- Continue to deliver and provide an excellent and efficient service to older people with long term health needs
- Deliver the pilot End of Life Project with PCNs
- Implement and strengthen referral pathways between hospital discharge and intermediate services
- Explore a volunteer model to support delivery

## The Impact

### Story 7

Christine is a 78 year old lady who has multiple health issues and has a colostomy bag fitted. She is also currently in remission following treatment of breast cancer. She lives with her husband who also has health issues and has a daughter who lives close by and supports as and when needed.

Christine's GP referred her as they were concerned that she was struggling to manage due to the deterioration of both and her husband's health. A holistic assessment was carried out to discuss needs and what support is required. Christine was struggling with her mobility and was struggling to carry out her daily routines. She had been crawling up and down the stairs on her knees and this made her a high falls risk. As a result of the assessment, there were a number of issues identified and referrals were made for specialist support including Occupational Therapy, Age UK's Advice & Information service to support with benefit applications, Audiology, Podiatry services and we also arranged for cleaners through the local safe traders scheme.

As a result, Christine's home was fitted with an extra banister, grab handles around the property and hand rail was fitted at the front door. She was awarded additional disability benefit and although she didn't need a hearing aid she had her ears cleaned, which resolved her hearing problems. She also now has regular appointments with a podiatrist and a cleaner attends once a week to support with household tasks.

*"It has been an excellent service from start to finish. We have fully appreciated and are surprised at the help you have provided. All you have done for us has been a great help. Thank you so much"*

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## Nail Care

### Achievements

- Completed an annual customer survey with 92% of customers being extremely happy with the service and 97% who said that they were very or extremely likely to recommend the service to family and friends
- Recruited additional volunteers to support the service
- Carried out widespread marketing to promote the service, including talks to community groups
- Implemented a new card payment system
- Set up additional clinics to meet demand

### Key Plans for 2020/21

- Further increase the number of older people accessing the service through targeted marketing campaign
- Recruit additional volunteer nail cutters to support the delivery of the service
- Increase the number of clinics available in community venues
- Establish the use of placements to deliver clinics.

## The Impact

### Story 8

Sandra is 77, retired and lives alone with her dog, she is very active and enjoys walking and gardening as well as volunteering at a local charity shop. When Sandra attended a routine nail care appointment, whilst discussing any medical or medication changes she mentioned she had started to lose weight and couldn't understand why as she was drinking and eating normally. She said her clothes didn't fit her the same.

The malnutrition programme was mentioned and that a simple test is the paperweight armband that we were piloting which can tell if someone is at risk of malnutrition and Sandra agreed to try it out. Unfortunately, the armband just slid down her arm, she said she had previously been to see her GP but no action had been taken. It was recommended that she revisit GP to discuss why she was losing weight. She was also offered a referral

to the Local Authority's Health and Wellbeing Service who could provide additional support. An 'Eating Well in Later Life' booklet was also provided.

Sandra went back to her GP and they strongly advised that she start to use nutrition and high energy drinks. As precautionary blood tests were all clear, Sandra is continuing on the nutrition drinks and is feeling much better.

Sandra said *"Emma (Nail Care Co-ordinator) was really good with me and very professional. I was going worse over the weeks but Emma gave me the push that I severely needed. I came out of the clinic feeling happy that someone had listened and was helping me. I feel positive now. I didn't know Age UK did things like this"*

## Social Inclusion

### Achievements

- Successfully relocated the activities from Hopwood Court to other community venues
- Increased the number of dementia friendly activities
- Continued to strengthen existing and develop new partnerships and relationships to deliver workshops, activities and to support referral pathways.
- Attended a range of events to promote the activities as well as the wider services available on offer by Age UK
- Co-delivered the monthly "Remember the Rovers" activities in partnership with Blackburn Rovers Community Trust
- Recruited new volunteers to support the activities
- Successfully secured additional funding to extend the range of social inclusion activities

### Key Plans for 2020/21

- Continue to increase the number and range of activities available
- Work in partnership with Blackburn Rovers Community Trust to increase the Remember the Rovers sessions to operate weekly
- Recruit additional volunteers to support the delivery of the programme
- Develop a range of self-led groups within neighbourhoods
- Further develop and deliver a programme of online social inclusion activities for those who are unable to attend face to face activities.

## The Impact

### Story 9

Mark is 57 and lives alone with no local family support, he suffers from Scheuermann's Disease and is a self-professed loner resulting in him being social isolated and suffering low mood and anxiety.

Mark had become involved with Age UK Men's Group and had been supported by staff to attend a number of groups. Staff also encouraged him to sign up for the Community Champion programme through Blackburn Rovers Community Trust. He completed the course which culminated in a supported trip to Belfast. However, Mark's mental and physical wellbeing deteriorated and he withdrew from the support staff provided and stopped answering calls or attending activities. Whilst completing Covid-19 wellbeing calls to all of our service users we eventually managed to get in touch with Mark who told us of his rapid decline. We ensured Mark had all the support and supplies he needed whilst having to self-isolate, including food and medication, we

also arranged to provide a daily meal so we could see him every day, as well as having additional wellbeing calls.

Mark admitted that he had been in a “very dark place” mentally and that he really appreciated the regular calls and support that helped to reduce his feelings of loneliness and as a result his mood was lifted.

*“Without the support from Age UK I would be really struggling at this point, they ring me every week to see if I’m ok. I look forward to the phone calls as I don’t have any family nearby”*

## INFLUENCING POLICY AND PRACTICE

Our range of campaigning, influencing and partnership activities play a key role in contributing towards us accomplishing our mission to enable the voices and views of older people to be heard. In light of the increasing numbers of older people; continued pressures on public sector services; and changes to health, social care and wellbeing services commissioning and provision; and a renewed focus on prevention and community services, we continue to spend a significant amount of time influencing policy and service planning, commissioning and delivery. We aim to ensure the needs of older people are taken into account, and supporting good practice development. We participate in a range of Boards, networks and groups on a wide range of issues both within Blackburn with Darwen and across Pennine Lancashire and the wider Lancashire and South Cumbria Integrated Care System. We also play an active role within the local voluntary sector providing representation on the Health and Wellbeing and Local Adult Safeguarding Boards.

### Age Well Partnership

During 2019/20 we were commissioned to co-ordinate the Blackburn with Darwen Age Well Partnership which is a strategic body with membership from all the main local service commissioning and provider organisations. The partnership maintains a panel of local older people which act as its reference and consultative body and also carries out wider engagement activities with older people through events, focus groups, questionnaires, one-to-one discussions and informal networking to ensure we represent their views.

The partnership is the lead body for the development and implementation of ‘Age Well’ priorities within the Blackburn with Darwen Health and Wellbeing Strategy. In September 2019 a decision was taken to expand the footprint of the partnership to include the Pennine Lancashire Integrated Care Partnership area with identified priorities as dementia, digital inclusion, work towards improving healthy life expectancy, intermediate care and frailty and end of life care.

The Blackburn with Darwen Dementia Action Alliance (DAA) is also a sub group supported by the Partnership and is a multi-sector network which champions and supports the development of dementia friendly communities and raises awareness of living with dementia. During the year the DAA was successful in securing funding to pilot dementia friendly cinema screenings which were really successful; and grew its membership of organisations and businesses.

### Campaigning

During the year we have continued to participate in relevant national Age UK campaigns including the need for a green paper and radical overhaul of the social care system and the over 75’s TV licence. When relevant we tie this into our local influencing work to support strategy development.

## Age UK Structures

During the year we have been active members of the Age England Association (AEA), the membership organisation for local Age UK Brand Partners, and have participated in the development of a new shared strategy for the Age UK network in advance of the new brand partner agreement which will be agreed in 2021. The Chief Executive is also Chair of the national Services for Older People Committee working with Age UK on services development. We work closely with our colleagues at Age UK Lancashire including through our jointly owned community interest company, Age UK Greater Lancashire, which is currently delivering as a partner in a pan-Lancashire programme to support people aged over 50 to get back into employment.

## QUALITY, MANAGEMENT AND GENERATING FUNDS

In order to achieve our priorities, we need to ensure the organisation is organisationally and financially sound and that it meets the requirements of Brand Partnership with Age UK and other relevant quality standards.

### QUALITY

We recognise the importance of supporting and developing our workforce, both paid and unpaid, through training, coaching and skill sharing, and the trustees have continued to prioritise this despite funding pressures. During the year the programme of mandatory health and safety, information governance, safeguarding and other training has been delivered through quality assured e-learning. All personnel also receive dementia training appropriate to their role. This year all service staff have undertaken training on utilising a strength and asset based approach and specific training to support our malnutrition and falls prevention work. We have also continued our workforce wellbeing focus on encouraging more physical activity and improved mental wellbeing. We have also maintained our ISO9001:15 standard and the Investor in People award.

### GENERATING FUNDS

As an independent charity Age UK Blackburn with Darwen must raise funds from a variety of sources in order to sustain our services and meet increasing demand. Although some services and activities are funded or part-funded by grants or contracts, these are restricted to specific areas. We continue to have an ongoing need to raise unrestricted monies to support our unfunded work, including campaigning and influencing activities; volunteering support; and our core business support functions.

We have an ongoing programme of grant applications to support various aspects of our work and to develop our service offer further and we also raise unrestricted funds through our charity shop and community fundraising programme.

### Charity Shop

Our charity shop, in Darwen, had a challenging year in terms of fluctuating high street trading conditions and personnel changes resulting in a reduced income. However despite this it made an important contribution to core running costs of the organisation which otherwise would have had to been funded through other sources.

In July 2019 we increased the sales capacity to create a dedicated space for children's goods, 'Kidz Korner'. This has been really well received by the general public, has enabled us to be able to take larger nursery items for sale and supported increased sales.

Our EBay sales have also increased year on year as we have expanded the variety and number of items we sell in this way and we have also developed our marketing of the shop including launching a dedicated Instagram page.

In early March 2020, the shop had a significant water leak from the roof, causing extensive damage and resulting in immediate closure for the rest of the financial year and into summer 2020.

We are actively looking for an additional retail premises and have identified key areas in the Borough that we are concentrating on and this is a key priority for 2020/21 along with expanding our volunteer team and further increasing our online sales.

### **Fundraising**

Our community fundraising programme had another successful year raising £20,320. We were particularly pleased to be selected as Herbert Parkinson Charity of the Year, with the funds raised from this partnership supporting our Darwen Advice and Information Service. We were also delighted to be the joint recipients of the Westholme Senior School carol service collection and have also worked with a number of new schools this year to support our fundraising. We expanded our community fundraising by increasing the number and variety of events we hold including our annual carol concerts but were unfortunately unable to hold our annual Jail and Bail event due to onset of Covid-19. Income from donations and legacies increased year on year as a result of increased marketing of our need for this type of support.

Community fundraising has been hit hard by the restrictions due to the Covid-19 situation so our focus for 2020/21 is on increasing income from donations, securing support from businesses and a small number of events planned for early 2021.

## FINANCIAL REVIEW

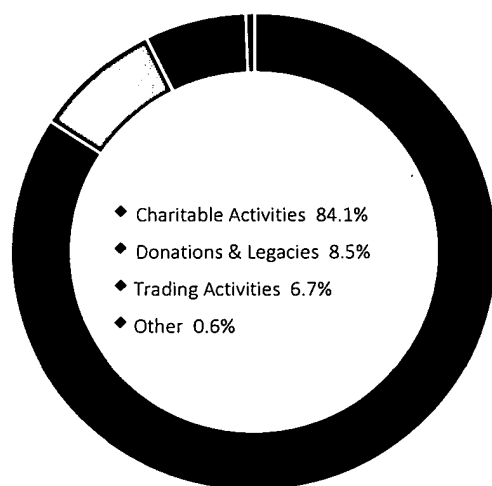
In the year to 31st March 2020 the organisation reported a net deficit of £17,272, this was made up of a deficit of £19,946 on unrestricted funds and a surplus of £2,674 on restricted funds. The deficit on unrestricted funds was made up of a deficit of £29,412 on designated funds and a surplus on undesignated funds of £9,466. The deficit on designated funds arose from planned spend to support service transformation and the upgrade of the organisation's IT network.

76% of the organisation's annual income came from grants and service contracts from a variety of sources with the remaining 24% largely raised through fundraising, donations and legacies and service income.

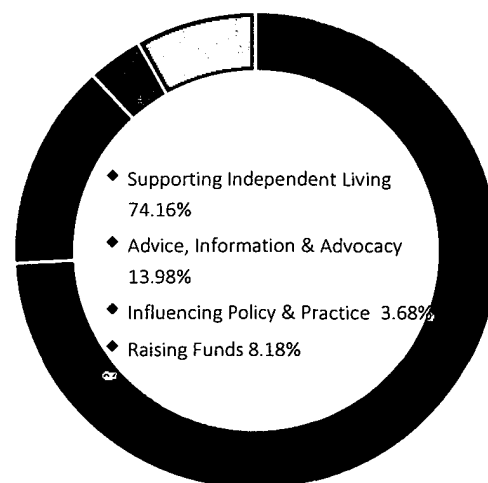
The organisation continues to operate in challenging times and started the 2020/2021 financial year with a deficit budget. The Covid-19 pandemic has reduced income from some sources such as fundraising but has also generated extra grant income. Focussed effort continues to be made to generate extra income from a range of sources, increase income diversification and reduce expenditure where it is possible to do so without compromising the quality of our services

Total reserves at 31st March 2020 amounted to £676,318 including restricted and designated funds. The level of unrestricted, undesignated reserves held at 31st March 2020 is in line with the organisation's reserves policy that the greater of either six months unrestricted running costs or three months running costs plus the cost of all liabilities will be maintained as reserves.

Where our income came from  
Total income £1,082,134



How we spent our income  
£1,099,406



## Thank you

*We would like to thank the following organisations and individuals for their support over the last year, along with all those who donated online, those who made donations to our charity shop and those who gave anonymously.*

### Companies, organisations & community groups

Age UK, The Big Knit  
All You Knead  
Asda Blackburn  
Asda Foundation  
Atlas Alarms  
Autocare  
Barley Mow Pub  
Blackburn College  
Blackburn with Darwen Borough Council  
Blackburn Empire Theatre  
Blackburn Market  
Blackburn Rovers Football Club  
Central Fellowship, Central Utd Reformed Church  
Church of the Saviour, Ladies Group  
CMAC Group  
Darwen Resource Centre  
Derwent Hall  
Dubai Stores  
Equals Spend  
Finch Bakery  
Friends of St Paul's C of E Primary School, Hoddlesden  
Henrietta Kenyon Bequest  
Herbert Parry Joinery  
Herbert Parkinson  
ILM UK  
Kingsfold Pharmacy  
Kingsway  
Lancashire Constabulary  
Lesley's News  
Mayer's Fishmongers

The Mall, Blackburn  
MD Business Supplies  
MDA  
Morrisons, Blackburn  
Observatory Pub  
The Olive School  
Organic Insurance  
Owen and Ewing Insurance Brokers  
Park Computers  
Pendle Frozen Foods Ltd  
Radio Lancashire  
Revidge Fold URC Church  
Riverside Heights  
Roebucks Solicitors  
The Sacred Heart Parish, Darwen  
Santander, Blackburn  
Santander, Darwen  
Sorooptimist International, Blackburn  
Spar, Bridge Chapel Street  
St Georges Surgery  
St Paul's RC Primary School  
St Peter's Church, Darwen  
St Silas Church, Blackburn  
Tauheedul Islam Boys' High School  
Ten Pin  
Tesco, Blackburn  
T-PW Design Consultants Limited  
University of Central Lancashire  
Valetech Solutions Limited  
Westholme Schools  
WHN Solicitors Limited  
Witton Inn

### Individuals

W Andruszczak  
F Ashton  
R Atherton  
D Baldwin  
J & L Baldwin  
K Banks  
J Barnes  
R Battersby

E Bean  
R Bean  
A Blackburne  
J Braithwaite  
R Brookes  
I Brown  
Y Buckland  
B & J Buckley  
K Cavanagh



J Chamberlain  
P Chatterton  
I Clarke  
M Cronshaw  
A Daud  
B Davies  
N & S Durovic  
D & A Dyer  
K Edwards  
K Emery  
G Eggleston  
D & R Farnhill  
A Fay  
P Fay  
A Fenton  
A & P Finlay  
B & B Fish  
Cllr J Floyd  
T Forrest  
M Gavan  
L Gibbons  
J Gilmore  
F Green  
A Grogan  
D Habany  
B & H Hacking  
J Hancock  
M Hanson  
S Harrison  
K Haworth  
T Henry  
J Hindle  
J Hope  
J Housley  
E Howe  
E Hughes  
D Hunt  
D Irving  
L Jackson  
R Jenkin  
G Jones  
P Kelly  
B Kennedy  
J & J Kemp  
I Laher  
J Le Pope  
B Leigh  
M Lightbown  
R & L Loft

G McAuley  
C McDonald  
P Morris  
M Noonan  
A Patel  
K Patel  
M Phillipson  
M Pickles  
C Pickup  
T Pilkington  
M Pinder  
W Pomfret  
C Porter  
M Ramsbottom  
M & A Ravat  
J Rhodes  
A Richardson  
K Roberts  
S Robinson  
J Rostron  
M Rushton  
C Seedall  
T Shaw  
M Siddiq  
W Singleton  
E Skupski  
B Smidowicz  
J Smith  
M Soloniewicz  
L Swinn  
C Tattersall  
J Thomas  
M Tierney  
A Walsh Clark  
T Walsh  
L Webster  
J Williamson  
J Wilson  
E Winward  
D Wood  
A Woods  
Wl Woolley  
M Worwick  
G Zhang

Donations in memory  
Kenneth Buckland  
Marjorie Hindle  
Mariam Patel

Betty Thompson

Jane Tyrrell

#### **Legacies**

M Ball

A M Dawson

L Fielding

M Isherwood

H Kenyon

#### **Funders**

Age UK

Age UK Big Lottery Fund - One Digital Project

Age UK E.ON Energy Solutions Limited -

Benefits Take Up Programme

Age UK Get Active Feel Great

Age UK Greater Lancashire CIC

Age UK Later Life Goals

Age UK Santander Think Digital

Blackburn with Darwen Borough Council

Blackburn with Darwen CCG

Big Lottery Fund Celebrate Lottery 25

Bowland Charitable Trust

The Brian Mercer Charitable Trust

Co-op Fund

Department of Transport

The Eric Wright Charitable Trust

Spring North (formerly Families Health & Wellbeing Consortium)

The Henry Smith Charity

Morrisons Foundation

National Lottery Community Fund

Santander Discovery Days

Swimathon Foundation

W G Edwards Charitable Foundation

#### **About us**

Age UK Blackburn with Darwen is an independent registered charity (number 1143809) and a charitable company that exists to support local older people. As an incorporated body Age UK Blackburn with Darwen is governed by a Memorandum and Articles of Association. These were updated during the year 2019/20. Within these the object of the organisation is to promote the wellbeing of older people in any manner which now or hereafter may be deemed charitable by law, in and around the Borough of Blackburn with Darwen. Our services and activities are available to older people in Blackburn with Darwen and our charitable services are provided either free of charge or charged by us at a reasonable cost, based on the cost of delivery.

The charity own a subsidiary company Age UK Blackburn with Darwen Trading Ltd (registered company number 2965744) which was dormant during the year. The charity also owns a 50% shareholding of Age UK Greater Lancashire CIC (registered company number 10086085).

This Annual Review of the Trustees should be read in conjunction with the full Trustees Report and Financial Statements to provide a complete picture of the organisation's financial activity and governance.

#### **Board of Trustees**

The board of trustees is responsible for the overall governance, management and control of the organisation, working with the Chief Executive and senior staff management team on strategic and organisational development. Decisions about day-to-day operation are taken by the Chief Executive and senior management team; and decisions on matters with significant implications are brought to the board of trustees. The trustees have overall responsibility for ensuring that the charity has appropriate systems of internal controls in place across the organisation and for risk management. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives and in planning its future activities, which is an annual process.

## *Officers and Trustees of Age UK Blackburn with Darwen 2019/20*

Chairman	Anthony Hedley
Vice Chairman	John Thomas
Honorary Financial Advisor	Vacant
Trustees	Judith Isherwood Faizal Patel Chris Porter Marion Ramsbottom (resigned 1 June 2020) Peter Watkins W Ian Woolley
Local authority representative	Cllr Mustafa Desai
Chief Executive	Vicky Shepherd
Registered office	4 King Street, Blackburn, BB2 2DH
Auditors	Beever and Struthers Central Buildings, Richmond Terrace, Blackburn, BB1 7AP

For more information contact us at: .

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Tel: 01254 266620  
Fax: 01254 266621

e: [enquiries@ageukbwd.org.uk](mailto:enquiries@ageukbwd.org.uk)  
w: [www.ageukbwd.org.uk](http://www.ageukbwd.org.uk)

Twitter and Facebook info

Age UK Blackburn with Darwen is a Registered Charity No 1143809 and a Company limited by guarantee registered in England and Wales No 7728630  
Age UK Blackburn with Darwen Trading Ltd is registered in England and Wales No. 2965744  
Registered Offices 4 King Street, Blackburn BB2 2DH