

Registered number: 04492376  
Charity number: 1095555

**JUBILEE CITIZENS UK**  
(A company limited by guarantee)

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2020**



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**JUBILEE CITIZENS UK**  
**(A company limited by guarantee)**

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**JUBILEE CITIZENS UK**  
**(A company limited by guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2020**

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|                                  |   |
|----------------------------------|---|
| <b>Trustees</b>                  | Mrs M P Birkett<br>Mrs J Cairns (appointed 27 November 2019)<br>Mr A D Cannon<br>Dr J Chauhan<br>Dr P M Kevern, appointed to Chair, 25 November 2020<br>Mr M Malpas<br>Mrs S Mistry (appointed 27 November 2019)<br>Mrs V E Waldron |
| <b>Company registered number</b> | 04492376  |
| <b>Charity registered number</b> | 1095555   |
| <b>Registered office</b>         | 76-78 Boldmere Road<br>Sutton Coldfield<br>West Midlands<br>B73 5TJ   |
| <b>Company secretary</b>         | S Sharman   |
| <b>Chief executive officer</b>   | R Bews  |
| <b>Independent auditor</b>       | MHA MacIntyre Hudson<br>Chartered Accountants<br>Statutory Auditors<br>Rutland House<br>148 Edmund Street<br>Birmingham<br>B3 2FD   |
| <b>Bankers</b>                   | Unity Trust Bank Plc<br>Nine Brindley Place<br>Birmingham<br>B1 2HB   |

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

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The trustees present their annual report together with the audited financial statements of the charity for the year ended 31 March 2020. The Annual report serves the purposes of both a trustees' report and a directors' report under company law. The trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The company is limited by guarantee and is a registered charity (Registered No.1095555).

**Legal Objects**

The charity's objects are to promote the relief of elderly people and disabled people including assisting and co-operating in the work of statutory authorities and voluntary organisations engaged in providing facilities for physical and mental recreation, developing physical improvements, furthering health, and relieving poverty, distress and sickness.

**Objectives and activities**

**Policies and objectives**

Our aims and objectives are to offer the provision of direct quality services to promote good later life especially with a rise in the elderly population. Our support is offered to all ages and needs, with a focus on older adults, carers and people who may experience hardship in later life. We strive to make a positive contribution to the lives of current and future older adults, and focus on excelling in meeting their support needs, especially preventative support to promote wellbeing and reduce/delay the higher care and support needs.

**Public benefit**

In developing the activities, the Trustees have had due regard to the guidance issued by the Charity Commission in respect of public benefit. In structuring the charges for services, care is taken not to disadvantage those with lower incomes.

**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Achievements and performance**

We continue to offer a holistic person-centred service that is responsive, adaptable and flexible to meet the needs of clients. Care packages are reviewed regularly via client reviews and feedback from family members and care and support workers to ensure the right level of care is being offered to promote and sustain their independence.

We currently have contracts with Birmingham City Council to provide regulated personal care and domestic support packages to clients living in five extra care housing schemes within Birmingham. The care, dependent on the scheme, can be provided 24 hours per day, 7 days per week.

The care packages provided can be anything from 1 to 4 visits a day, with one or two carers delivering the care.

In the community personal care and domestic support packages are delivered by JCUK Wellbeing workers who have over the year delivered over 4,500 hours.

A huge achievement has been the recruitment and retention of care and support and wellbeing workers for the service. This has reduced agency usage and cost implications significantly and provided consistency for clients and staff teams.

All new staff are inducted fully which comprises of safeguarding, medication, moving and handling training and shadowing of shifts. Existing staff have their training regularly updated and work through the Care Certificate standards.

The management team continue to build positive relationships with other relevant stakeholders including clients' families, scheme managers, social work teams and commissioners.

We continue to hold Silver Investors in People and our CQC rating of Good.

**Financial review**

Total income for the year was £1,221,962 (2019: £1,224,534), a slight decrease on the prior year. Total reserves at the year ended 31 March 2020 were £388,771 (2019: £237,075).

The charity continued to be principally funded by service user contributions and additionally by contracts with Birmingham City Council.

**Reserves policy**

The Trustees aim is to retain unrestricted funds sufficient to cover three months' salary costs together with appropriate staff redundancy costs in the event of funding from Birmingham City Council being withdrawn. This is estimated to be approximately £300,000.

**Level of Reserves**

Free reserves are the charity's reserves that are freely available to spend on any of the charity's purposes and therefore exclude tangible fixed assets. At 31 March 2020 the charity held free reserves of £385,636 (2019: £232,816). It is anticipated that there will be a small annual surplus which will continue to be added to the unrestricted reserve.

**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Financial review (continued)**

**Investment of funds policy**

Any monies not required for immediate use would be placed in a high interest deposit account to achieve added income.

**Structure, governance and management**

**Constitution**

The company is constituted under a Memorandum of Association dated 23 July 2002 and is a registered charity number 1095555.

**Governing Document**

The organisation is a charitable company limited by guarantee, incorporated 23 July 2002. The company was established under a Memorandum of Association which established the objects and powers of the charity and is governed under its Articles of Association. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

**Method of appointment or election of Trustees**

The directors of the company are also the charity Trustees for the purposes of charity law and, under the company's Articles of Association, the members of the Board are elected to serve for a period of three years, after which they must be re-elected at the next Annual General Meeting.

The Trustees serving during the year and to the date of this report are shown on page 1.

There is no private benefit arising to Trustees other than the satisfaction of being involved and making a contribution towards the wellbeing of those we seek to serve.

**Policies adopted for the induction and training of Trustees**

Prospective Trustees are recruited initially in an observer capacity and, after receiving an information pack, attending at least two board meetings to familiarise themselves with the working of the organisation before committing themselves and before being elected to the Board. The Trustees are kept up to date with Charity Commission guidance and encouraged to participate in training events when available.

**Related party relationships**

The Trustees are also directors of Jubilee Citizens Enterprises CIC. The charity is responsible for this entity which is currently dormant.

The Trustees are also Trustees, Directors and Members of Age Concern Birmingham. Certain Trustees are also Directors of Age Concern in Birmingham Trading Ltd.

The strategy of Jubilee Citizens UK is aligned with Age Concern Birmingham.

**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Structure, governance and management (continued)**

**Organisational structure and decision making**

The Chief Executive heads a Management Team who is charged by the Board of Trustees with the delegated responsibility of running the organisation according to the strategic direction of the over-arching business plan. This is updated on an annual basis and approved by the Trustees.

**Pay policy for senior staff**

There are no key management personnel remunerated within the charity. A management charge is levied by Age Concern Birmingham to Jubilee Citizens UK to reflect the staff management and support time and use of premises. The management charge is calculated with reference to the staff salaries and time spent within Age Concern Birmingham.

**Risk management**

The Trustees have assessed the major risks to which the company is exposed, in particular those related to the operations and finances of the company, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

The most significant risk is if funding for the care work provided in the extra care sheltered housing schemes was to be withdrawn by Birmingham City Council. We ensure we maintain a good line of communication between ourselves and Birmingham City Council to ensure we work together to ensure the needs of the clients can be met.

**Future plans**

The charity continually strives to develop and offer the best quality service for clients and funders.

We will continue to work closely with clients, their families and statutory services to establish positive relationships.

We will ensure staff development continues to offer a skilled workforce.

To keep up to date with regulations and legislation.

To further develop the community offer and increase the wellbeing support packages to people living in their own homes across Birmingham.

**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Information on fundraising practices**

The charity has not undertaken any fundraising activities during the year.

**Statement relating to COVID-19**

The charity has considered the impact of COVID-19 and the ensuing economic shutdown in preparing these financial statements. As the circumstances were in existence at the balance sheet date, the events, and any impact after the year-end that related to conditions in existence at that date, have been treated as an adjusting event.

The charity has worked well through the COVID-19 pandemic and has supported vulnerable older adults to stay safe. We have provided consistent community care and support with a significant reduction in the use of agency staff throughout the COVID-19 pandemic. We identify that COVID-19 increases the need to support people to maintain their independence in their own homes for as long as possible. This increase in support aids in avoiding the need for people to move into residential or nursing homes which brings greater risks as evidenced through the COVID-19 pandemic.

There is increased demand for support within peoples own homes to remain independent for longer to delay specialist accommodation. In view of this we are developing our community work to develop a flexible support and care offering around a range of independent living needs.

As the charity's activities constitute a key service, income has not been unduly affected by the COVID-19 pandemic, remaining consistent with levels in the prior year, and the charity continued to generate a surplus. There has been no negative impact on the charity's reserves and the Trustees do not consider it necessary to designate any funds for further impacts arising from the pandemic.

On the basis of the above, and having assessed the impact of COVID-19 by reference to future budgets and forecasts, cashflow and working capital, and the future plans for the charity, the Trustees have determined that the use of the going concern basis of preparation continues to be appropriate.



**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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**Statement of trustees' responsibilities**

The trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Disclosure of information to auditor**

Each of the persons who are trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that trustee has taken all the steps that ought to have been taken as a trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by order of the members of the board of trustees and signed on their behalf by:

**Dr P M Kevern**  
**Chair of Trustees**  
Date: 21.12.20



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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF JUBILEE CITIZENS UK**

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**Opinion**

We have audited the financial statements of Jubilee Citizens UK (the 'charitable company') for the year ended 31 March 2020 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF JUBILEE CITIZENS UK (CONTINUED)**

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**Other information**

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

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

We have nothing to report in this regard.

**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 for the financial year for which the financial statements are prepared is consistent with the financial statements.
- 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 our 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 Trustees' report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a Strategic report.

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**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF JUBILEE CITIZENS UK (CONTINUED)**

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**Responsibilities of trustees**

As explained more fully in the Trustees' responsibilities statement, 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.

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

*MHA MacIntyre Hudson*

**Helen Blundell LLB FCA FCIE DChA (Senior statutory auditor)**

for and on behalf of

**MHA MacIntyre Hudson**

Chartered Accountants

Statutory Auditors

Rutland House

148 Edmund Street

Birmingham

B3 2FD

Date: 24 December 2020

**JUBILEE CITIZENS UK**  
**(A company limited by guarantee)**

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31 MARCH 2020**

|                                    | Note | Unrestricted<br>funds<br>2020<br>£ | Total<br>funds<br>2020<br>£ | Total<br>funds<br>2019<br>£ |
|------------------------------------|------|------------------------------------|-----------------------------|-----------------------------|
| <b>Income from:</b>                |      |                                    |                             |                             |
| Charitable activities              | 3    | 1,221,636                          | 1,221,636                   | 1,224,480                   |
| Investments                        |      | 326                                | 326                         | -                           |
| Other income                       |      | -                                  | -                           | 54                          |
| <b>Total income</b>                |      | <b>1,221,962</b>                   | <b>1,221,962</b>            | <b>1,224,534</b>            |
| <b>Expenditure on:</b>             |      |                                    |                             |                             |
| Charitable activities              | 4    | 1,070,265                          | 1,070,265                   | 1,147,986                   |
| <b>Total expenditure</b>           |      | <b>1,070,265</b>                   | <b>1,070,265</b>            | <b>1,147,986</b>            |
| <b>Net movement in funds</b>       |      | <b>151,697</b>                     | <b>151,697</b>              | <b>76,548</b>               |
| <b>Reconciliation of funds:</b>    |      |                                    |                             |                             |
| Total funds brought forward        |      | 237,075                            | 237,075                     | 160,527                     |
| Net movement in funds              |      | 151,697                            | 151,697                     | 76,548                      |
| <b>Total funds carried forward</b> |      | <b>388,772</b>                     | <b>388,772</b>              | <b>237,075</b>              |

The notes on pages 14 to 26 form part of these financial statements.

**JUBILEE CITIZENS UK**  
**(A company limited by guarantee)**  
**REGISTERED NUMBER: 04492376**

**BALANCE SHEET**  
**AS AT 31 MARCH 2020**

|  | Note | 2020<br>£             | 2019<br>£             |
|--|------|-----------------------|-----------------------|
| <b>Fixed assets</b>                            |      |                       |                       |
| Tangible assets                                | 6    | 3,133                 | 4,257                 |
| Investments                                    | 7    | 2                     | 2                     |
|  |      | <u>3,135</u>          | <u>4,259</u>          |
| <b>Current assets</b>                          |      |                       |                       |
| Debtors  | 8    | 87,882                | 69,485                |
| Cash at bank and in hand                       |      | 704,511               | 488,309               |
|  |      | <u>792,393</u>        | <u>557,794</u>        |
| Creditors: amounts falling due within one year | 9    | (406,757)             | (324,978)             |
| <b>Net current assets</b>                      |      | <u>385,636</u>        | <u>232,816</u>        |
| <b>Net assets</b>                              |      | <u><u>388,771</u></u> | <u><u>237,075</u></u> |
| <b>Charity funds</b>                           |      |                       |                       |
| Unrestricted funds                             |      | <u>388,771</u>        | <u>237,075</u>        |
| <b>Total funds</b>                             |      | <u><u>388,771</u></u> | <u><u>237,075</u></u> |

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the trustees and signed on their behalf by:

**Dr P M Kevern**  
**Chair of Trustees**  
**Date: 21.12.20**

The notes on pages 14 to 26 form part of these financial statements.



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**JUBILEE CITIZENS UK**  
**(A company limited by guarantee)**

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**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2020**

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|   | <b>2020</b><br><b>£</b> | <b>2019</b><br><b>£</b> |
|---|-------------------------|-------------------------|
| <b>Cash flows from operating activities</b>                       |                         |                         |
| Net cash used in operating activities (note 10)                   | <b>216,202</b>          | <b>170,976</b>          |
|   | <hr/>                   | <hr/>                   |
| <b>Change in cash and cash equivalents in the year</b>            | <b>216,202</b>          | <b>170,976</b>          |
| Cash and cash equivalents at the beginning of the year            | <b>488,309</b>          | <b>317,333</b>          |
|   | <hr/>                   | <hr/>                   |
| <b>Cash and cash equivalents at the end of the year (note 11)</b> | <b>704,511</b>          | <b>488,309</b>          |
|   | <hr/> <hr/>             | <hr/> <hr/>             |

The notes on pages 14 to 26 form part of these financial statements

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

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**1. General information**

Jubilee Citizens UK is a charitable company limited by guarantee and is registered with the Charity Commission (Charity Registered Number 1095555) and Registrar of Companies (Company Registration Number 04492376) in England and Wales. Its registered office is 76-78 Boldmere Road, Sutton Coldfield, West Midlands, B73 5TJ. Its principal activity is the delivery of support services for elderly people.

**Company status**

The company is a private company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Jubilee Citizens UK meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in sterling which is the functional currency of the charity, rounded to the nearest pound.

**2.2 Going concern**

The financial statements have been prepared on a going concern basis. In response to the COVID-19 pandemic, the Trustees have performed a robust analysis of forecast future cash flows taking into account the potential impact on the charity of possible future scenarios arising from the impact of COVID-19. This analysis also considers the effectiveness of available measures to assist in mitigating the impact.

As the charity's activities constitute a key service, income has not been unduly affected by the COVID-19 pandemic, remaining consistent with levels in the prior year, and the charity continued to generate a surplus. There has been no negative impact on the charity's reserves. Please see further detail on the impact of the COVID-19 pandemic within the Trustees' Report.

Based on these assessments and having regard to the resources available to the charity, the Trustees have concluded that there is no material uncertainty and that they can continue to adopt the going concern basis in preparing the annual report and accounts.



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

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**2. Accounting policies (continued)**

**2.3 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Investment income, gains and losses are allocated to the appropriate fund.

**2.4 Income**

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

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

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

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**2. Accounting policies (continued)**

**2.5 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Support costs are those costs incurred directly in support of expenditure on the objects of the company. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

**2.6 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.7 Tangible fixed assets and depreciation**

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

|                  |   |                       |
|------------------|---|-----------------------|
| Office equipment | - | 20% per annum on cost |
|------------------|---|-----------------------|

**2.8 Investments**

Investments in subsidiary undertakings are held at cost, net of any provision for impairment.

**2.9 Debtors**

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

**2.10 Cash at bank and in hand**

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

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

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2. Accounting policies (continued)

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation.

2.12 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.13 Consolidation

The charity is the parent undertaking of a small group. The charity's sole subsidiary undertaking is effectively dormant and therefore the charity has not prepared consolidated financial statements. These financial statements therefore present the information about the individual undertaking and not the group.

3. Income from charitable activities

|   | Unrestricted<br>funds<br>2020<br>£ | Total<br>funds<br>2020<br>£ |
|---|------------------------------------|-----------------------------|
| Service user contributions              | 126,107                            | 126,107                     |
| Contracts for care and support services | 1,095,529                          | 1,095,529                   |
| <b>Total 2020</b>                       | <b>1,221,636</b>                   | <b>1,221,636</b>            |
|   |                                    |                             |
|   | Unrestricted<br>funds<br>2019<br>£ | Total<br>funds<br>2019<br>£ |
| Service user contributions              | 119,867                            | 119,867                     |
| Contracts for care and support services | 1,104,613                          | 1,104,613                   |
| <b>Total 2019</b>                       | <b>1,224,480</b>                   | <b>1,224,480</b>            |

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

3. Income from charitable activities (continued)

4. Analysis of expenditure by activities

|                                    | Activities<br>undertaken<br>directly<br>2020<br>£ | Support<br>costs<br>2020<br>£ | Total<br>funds<br>2020<br>£ |
|------------------------------------|---|-------------------------------|-----------------------------|
| Relief of the elderly and disabled | 904,181   | 166,084                       | 1,070,265                   |
| <b>Total 2020</b>                  | <b>904,181</b>                                    | <b>166,084</b>                | <b>1,070,265</b>            |

|                                    | Activities<br>undertaken<br>directly<br>2019<br>£ | Support<br>costs<br>2019<br>£ | Total<br>funds<br>2019<br>£ |
|------------------------------------|---|-------------------------------|-----------------------------|
| Relief of the elderly and disabled | 1,014,709   | 133,277                       | 1,147,986                   |
| <b>Total 2019</b>                  | <b>1,014,709</b>                                  | <b>133,277</b>                | <b>1,147,986</b>            |

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

4. Analysis of expenditure by activities (continued)

Analysis of direct costs

|                                       | Activities<br>2020<br>£ | Total<br>funds<br>2020<br>£ |
|---------------------------------------|-------------------------|-----------------------------|
| Staff costs                           | 888,249                 | 888,249                     |
| Recruitment                           | 1,388                   | 1,388                       |
| Health & Safety                       | 3,575                   | 3,575                       |
| Training                              | 1,088                   | 1,088                       |
| Staff travel                          | 1,768                   | 1,768                       |
| Consumables                           | 165                     | 165                         |
| Stationery                            | 583                     | 583                         |
| Telephone                             | 1,172                   | 1,172                       |
| Care Quality Commission registration  | 3,235                   | 3,235                       |
| Bad debts provided for or written off | 2,958                   | 2,958                       |
| <b>Total 2020</b>                     | <b>904,181</b>          | <b>904,181</b>              |

|                                       | Activities<br>2019<br>£ | Total<br>funds<br>2019<br>£ |
|---------------------------------------|-------------------------|-----------------------------|
| Staff costs                           | 979,192                 | 979,192                     |
| Recruitment                           | 162                     | 162                         |
| Health & Safety                       | 64                      | 64                          |
| Training                              | 3,876                   | 3,876                       |
| Staff travel                          | 4,689                   | 4,689                       |
| Consumables                           | 4,297                   | 4,297                       |
| Telephone                             | 1,455                   | 1,455                       |
| Care Quality Commission registration  | 2,787                   | 2,787                       |
| Bad debts provided for or written off | 18,187                  | 18,187                      |
| <b>Total 2019</b>                     | <b>1,014,709</b>        | <b>1,014,709</b>            |

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**(A company limited by guarantee)**

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

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**4. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

|                                  | <b>Activities<br/>2020<br/>£</b> | <b>Total<br/>funds<br/>2020<br/>£</b> |
|----------------------------------|----------------------------------|---------------------------------------|
| Staff costs                      | 69,417                           | <b>69,417</b>                         |
| Depreciation                     | 1,124                            | <b>1,124</b>                          |
| Recruitment                      | 120                              | <b>120</b>                            |
| Staff travel                     | 14                               | <b>14</b>                             |
| Printing, postage and stationery | 998                              | <b>998</b>                            |
| Telephone                        | 1,135                            | <b>1,135</b>                          |
| Rent and rates                   | 12,000                           | <b>12,000</b>                         |
| Bank charges                     | 1,526                            | <b>1,526</b>                          |
| Repairs                          | 8                                | <b>8</b>                              |
| Insurance                        | 1,813                            | <b>1,813</b>                          |
| Management fees                  | 67,970                           | <b>67,970</b>                         |
| Legal & professional fees        | 13                               | <b>13</b>                             |
| Governance costs                 | 9,946                            | <b>9,946</b>                          |
| <b>Total 2020</b>                | <b>166,084</b>                   | <b>166,084</b>                        |

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

4. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

|                                  | Activities<br>2019<br>£ | Total<br>funds<br>2019<br>£ |
|----------------------------------|-------------------------|-----------------------------|
| Staff costs                      | 35,679                  | 35,679                      |
| Depreciation                     | 1,124                   | 1,124                       |
| Recruitment                      | 268                     | 268                         |
| Staff training                   | 5,800                   | 5,800                       |
| Staff travel                     | 4                       | 4                           |
| Printing, postage and stationery | 1,110                   | 1,110                       |
| Telephone                        | 984                     | 984                         |
| Rent and rates                   | 12,000                  | 12,000                      |
| Bank charges                     | 1,563                   | 1,563                       |
| Management fees                  | 67,675                  | 67,675                      |
| Legal & professional fees        | 290                     | 290                         |
| Governance costs                 | 6,780                   | 6,780                       |
| <b>Total 2019</b>                | <b>133,277</b>          | <b>133,277</b>              |

5. Staff costs

|                       | 2020<br>£      | 2019<br>£        |
|-----------------------|----------------|------------------|
| Wages and salaries    | 908,212        | 969,942          |
| Social security costs | 39,649         | 38,424           |
| Pension costs         | 9,805          | 6,505            |
|                       | <b>957,666</b> | <b>1,014,871</b> |

The average number of persons employed by the charity during the year was as follows:

|                               | 2020<br>No. | 2019<br>No. |
|-------------------------------|-------------|-------------|
| Management and administration | 4           | 2           |
| Domestic and care support     | 66          | 58          |
|                               | <b>70</b>   | <b>60</b>   |

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

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**5. Staff costs (continued)**

No employee received remuneration amounting to more than £60,000 in either year.

There are also amounts of £148,237 (2019: £290,420) in relation to costs of agency staff which have been included in wages and salaries, but have not been reflected in the staff numbers.

Jubilee Citizens UK is managed by staff at Age Concern Birmingham and there are therefore no payments made to key management personnel (2019: £Nil).

**6. Tangible fixed assets**

|                       | <b>Office<br/>equipment<br/>£</b> |
|-----------------------|-----------------------------------|
| <b>Cost</b>           |                                   |
| At 1 April 2019       | 5,619                             |
| At 31 March 2020      | <u>5,619</u>                      |
| <b>Depreciation</b>   |                                   |
| At 1 April 2019       | 1,362                             |
| Charge for the year   | 1,124                             |
| At 31 March 2020      | <u>2,486</u>                      |
| <b>Net book value</b> |                                   |
| At 31 March 2020      | <u><u>3,133</u></u>               |
| At 31 March 2019      | <u><u>4,257</u></u>               |



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

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**7. Fixed asset investments**

|                       | Investments<br>in<br>subsidiary<br>companies<br>£ |
|-----------------------|---|
| <b>Cost</b>           |   |
| At 1 April 2019       | 2   |
|                       | <hr/>   |
| At 31 March 2020      | 2   |
|                       | <hr/> <hr/>                                       |
| <b>Net book value</b> |   |
| At 31 March 2020      | 2   |
|                       | <hr/>   |
| At 31 March 2019      | 2   |
|                       | <hr/> <hr/>                                       |

**Principal subsidiaries**

The following was a subsidiary undertaking of the charity:

| Name                                | Holding |
|-------------------------------------|---------|
| Jubilee Citizens Enterprises C.I.C. | 100%    |

The financial results of the subsidiary for the period were:

| Name                                | Net assets<br>£ |
|-------------------------------------|-----------------|
| Jubilee Citizens Enterprises C.I.C. | (377)           |

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

**8. Debtors**

|                                    | 2020<br>£     | 2019<br>£     |
|------------------------------------|---------------|---------------|
| Trade debtors                      | 1,253         | 3,123         |
| Amounts owed by group undertakings | 377           | 362           |
| Amounts owed by related parties    | 74,139        | 64,324        |
| Other debtors                      | 9,567         | -             |
| Prepayments and accrued income     | 2,546         | 1,676         |
|                                    | <u>87,882</u> | <u>69,485</u> |

**9. Creditors: Amounts falling due within one year**

|                                    | 2020<br>£      | 2019<br>£      |
|------------------------------------|----------------|----------------|
| Trade creditors                    | 11,075         | 35,595         |
| Other taxation and social security | 9,626          | 8,073          |
| Other creditors                    | 363,458        | 262,697        |
| Accruals and deferred income       | 22,598         | 18,613         |
|                                    | <u>406,757</u> | <u>324,978</u> |

|  | 2020<br>£ | 2019<br>£ |
|--|-----------|-----------|
| Deferred income at 1 April 2019        | -         | 6,332     |
| Amounts released from previous periods | -         | (6,332)   |
|  | <u>-</u>  | <u>-</u>  |

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

10. Reconciliation of net movement in funds to net cash flow from operating activities

|  | 2020<br>£      | 2019<br>£      |
|--|----------------|----------------|
| Net income for the period (as per Statement of Financial Activities) | 151,697        | 76,548         |
| <b>Adjustments for:</b>  |                |                |
| Depreciation charges   | 1,124          | 1,124          |
| (Increase)/decrease in debtors                                       | (18,396)       | 4,846          |
| Increase in creditors  | 81,777         | 88,458         |
| <b>Net cash provided by operating activities</b>                     | <b>216,202</b> | <b>170,976</b> |

11. Analysis of cash and cash equivalents

|              | 2020<br>£ | 2019<br>£ |
|--------------|-----------|-----------|
| Cash in hand | 704,511   | 488,309   |

12. Analysis of Net Debt

|                          | At 1 April<br>2019<br>£ | Cash flows<br>£ | At 31 March<br>2020<br>£ |
|--------------------------|-------------------------|-----------------|--------------------------|
| Cash at bank and in hand | 488,309                 | 216,202         | 704,511                  |
|                          | <b>488,309</b>          | <b>216,202</b>  | <b>704,511</b>           |

13. Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £9,805 (2019: £6,504). Contributions totalling £1,895 (2019: £1,127) were payable to the fund at the balance sheet date and are included in other creditors.

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**14. Related party transactions**

At the year end a balance of £377 was due to the charity from its subsidiary, Jubilee Citizens Enterprises CIC (2019: £362 due to the charity) and was included within amounts due from group undertakings.

During the year, the activities of the charity were managed by Age Concern Birmingham, a charity which has the same trustees. Under the provisions of SORP (FRS102) the entities do not meet the formal criteria of control and therefore for statutory reporting purposes are not treated as a group but for strategic and management purposes the trustees consider the two entities to form part of the same group.

During the year, sales of £89,808 (2019: £102,553) were made to Age Concern Birmingham by the charity and purchases of £12,000 (2019: £39,111) were made from the charity. Age Concern Birmingham has made a management charge to the charity of £67,970 (2019: £67,675). At the year end £74,139 was due from (2019: £64,324 was due from) Age Concern Birmingham.