

Age Concern Epsom and Ewell



Helping Older People Feel Less Alone



ANNUAL REPORT AND ACCOUNTS

*Working With Older People in Epsom
and Ewell for over 70 years*

1 April 2019 - 31 March 2020

A company limited by guarantee registered in England and Wales 7448692
Registered Charity No 1139652

MISSION STATEMENT

Empowering older people in Epsom & Ewell
to live the most fulfilling lives they can.

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2020

The Directors of the charitable company ('the Charity') are its Trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

The Trustees present their report and the financial statements for the period ended 31 March 2020. The Trustees confirm that the annual report and financial statements of the charity comply with the provisions of the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006.

- a) **Details of Charity - see page 3**
- b) **Structure, Governance and Management**

(i) **Status and Constitution**

On 23rd November 2010, the Trustees incorporated a company limited by guarantee bearing the name Age Concern Epsom & Ewell which was subsequently granted charitable status by the Charity Commission. The company remained dormant until 31st March 2011 when, with the approval of members of the organisation, the net assets and employees of Age Concern Epsom and Ewell (an unincorporated charity no 248704, with a history going back to 1947) were transferred to the company. Activities commenced on 1st April 2011.

In November 2013, the Charity became a Friend of Age UK.

The company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

The Articles state that the Board shall consist of, the Chair of the Charity, six persons elected by the members at an Annual General Meeting or such other number as may be determined, up to two persons nominated by Epsom and Ewell Borough Council and persons co-opted under the provision of Article 22.29 and 22.10. The Board shall also be Trustees of the Charity.

(ii) **Risk Management**

The major risks to which the Charity is exposed, as identified by the Trustees, have been reviewed and systems have been established to mitigate risks.

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The Trustees have purchased what they are advised is suitable insurance cover for staff (paid and volunteer) who work with the Charity and for the beneficiaries of the services provided by the charity.

Full details are given in our Financial Policy, available from the office.

c) **Public Benefit**

When reviewing our aims and objectives and in planning our future activities the Trustees have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission.

d) **Objectives and Activities**

The objects of the Charity are to promote and assist in the general well-being of elderly people in and around the Borough of Epsom and Ewell. This is fulfilled by providing transport, advice and information services, home visiting, social support services, footcare services and other activities all listed below:

Information and Advice / Home Visiting

We provide free and confidential information and advice on a wide range of issues that affect older people. This service is open between 9.30am and 1.00pm Mon - Fri to telephone, e mail and personal callers. Older people may contact us themselves or a family member who has concerns. We work with numerous voluntary and statutory sector organisations who signpost clients wishing to use our services. This may be via the Epsom & Ewell Social Services Locality Team, Central Surrey Health Community Matrons, Social Prescribing, Hospital to Home, Sight for Surrey, care businesses. The I&A enquiry may be signposted to another ACEE service i.e. Medical Transport scheme, befriending/social support, toe nail cutting clinic or to an outreach service such as the Alzheimer's Society, Silverline, Action for Carers Surrey.

An enquiry through the I&A team may result in a home visit. Home Visitors help to obtain Blue Badges for parking and Attendance Allowance benefit claims enabling people to have funds to help make life easier for themselves. The Home Visitor can assess clients' needs in their own surroundings often resulting in finding out that a client has more needs than originally thought and referrals to the Occupational Therapist team, Social Services and specialist organisations can be made.

Social Support Services

Befriending Service

The service is provided to older, lonely and vulnerable people. Befrienders visit for one hour per week and it is important that the client and befriender 'click' i.e. have a common interest and that their temperaments are compatible. If a befriender does not 'click' with a client a more suitable match is sought.

Friendships are formed that in some cases last for years and we often find that volunteers go above and beyond just having a cup of tea and chat with their client. As a

result, isolation is reduced and any worries or concerns e.g. about health, mobility, benefits etc. can be relayed if appropriate by the befriender to ACEE so that they can try to resolve the problem.

Community Companions

Community Companions is an 'on demand' service supporting clients on visits that may feel a little daunting. This may be by accompanying them to a first visit to a new social activity or day centre, to view alternative accommodation when making decisions about moving home or make sense of an ever increasing pile of paperwork. Clients using this service tend to be older, more vulnerable people, and are often living alone.

Sunday Teas

Once a month a Sunday tea is held which involves a combination of socialisation, activities and entertainment and provides a full afternoon tea. This long-established service is for older people who feel lonely and want some company, entertainment and varied activities. There is a small charge for the tea and transport can be provided by volunteer drivers and is taken up by most of the attendees. It gives clients the opportunity of making new friends in a welcoming environment.

Christmas Hampers

With donations from local schools, staff and volunteers produce Christmas hampers for those clients most likely to benefit from them. The number of hampers delivered depends on donations received. Hampers are delivered by volunteer drivers.

Hearing Aids

Batteries can be obtained at our offices.

Foot Clinic

Based at the Community and Wellbeing Centre our practitioners cut toenails, file skin and give advice on footcare. There is a one-off registration fee including instruments. A charge is then made per visit.

Medical Transport Scheme

The scheme is for members to attend medical appointments, visit family or friends in hospital or residential homes or any other journey that is deemed appropriate for the members wellbeing. The transport scheme is run by and serviced by volunteers overseen by a member of staff. A unique part of the scheme is that the volunteer

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driver stays with the client for up to two hours escorting them personally to their appointment. Drivers claim mileage expenses.

IT Support

Our band of IT volunteers help clients to make better use of their computer, tablet, smart phone etc. usually by one to one support at a charge of £10. Training is also offered at the monthly computer club held at The Old Town Hall for a £5 fee.

DIY

Our volunteers help to do small DIY jobs e.g. putting up shelves, curtain poles shelves etc or gardening. A charge is made of £10 per visit.

Men's Club

The "ACE Men's Club" offers the opportunity for the older man, particularly those experiencing loneliness and social exclusion, to overcome the difficulties they have in accessing opportunities to meet socially and enjoy an activity or pastime; enabling them to live a more fulfilling life during their older years and make friends.

e) **Achievements and Performance**

All our charitable activities focus on empowering older people in Epsom & Ewell to live the most fulfilling lives they can and are undertaken to further our charitable purposes for the public benefit. The review of our activities above clearly illustrates the delivery of public benefit.

f) **Financial Review**

The Statement of Financial Activities show that expenditure exceeded income (before transfer of funds) by £32,730 This compares with an excess of expenditure over income 2018-19 of £65,657.

The Balance Sheet shows funds of £247,418 (2018-19 £296,072).

Principal Funding Resources

The Charity received a vital grant (in the form of accommodation) from Epsom & Ewell Borough Council. This amounts to circa 10% of the Charity's expenditure. Other income sources are -

- Investment income from the Designated Fund,
- Fundraising including Donations and Legacies
- Paid for services

Any deficit of income over expenditure is met by withdrawal from the Designated Funds.

Reserves Policy

The Trustees have decided the Charity should hold sufficient Reserves to cover approximately six months operating expenditure (approximately £80,000). The remainder of the Reserves form the Designated and Restricted Funds as described below. As at end March 2020, the Designated Funds stood at approximately £244,377.

In addition, on a quarterly basis, the Governance group review the 18 month horizon for financial viability.

The Trustees also review the level of Reserves on a quarterly basis.

Restricted Funds

We have been successful in being awarded grants/funding to support specific services/events that we deliver directly benefitting our clients.

Men's Club Service

£3,041

This fund supports the sustainability of activities for older gentlemen to reduce isolation and loneliness. This is a project delivered in various outreach settings within the borough supported by a paid member of staff and volunteers.

Investment Policy

The investment principles adopted by the Trustees are:

- To appoint professional financial managers to manage the Charity's investments
- To protect the real value of our assets and income by holding a diversified balanced portfolio of asset classes in order to reduce risk.
- To tolerate a low / medium level of risk in our investments
- To have a reasonable level of investments in readily convertible assets, including cash, in order to provide flexibility.

The Investment Advisors have a brief to hold a balanced portfolio with a low to medium level of risk in order to provide income and growth in line with our Investment principles. The investment portfolio consists primarily of UK Fixed Interest & UK and International Equities with small holdings of Commercial Property, Alternative assets & cash.

The Charity's investments are managed by Mulberry Independent Financial Advisors and Investec Wealth and Investment Limited, who have a brief to provide income and growth in line with our Investment policy outlined above.

Investment Report

As at 31st March 2020, the investment portfolio consisted broadly of Bonds (approx. 34%), Equities (40%), Property (6%), Alternative Assets (17%) & cash (3%). During the year, the investments decreased by 25% across the whole portfolio. A total of £41,280 was withdrawn from the portfolio during the year.

Overall, the capital invested decreased from £285,612 to £229,105 in the year to 31st March 2020.

g) Independent Examiner

The accounts of the Charity for the year ended 31 March 2020 are set out in the Accounts for the Year Ending 31 March 2020.

Trustees' Responsibilities

The Trustees 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).

The law applicable to charities in England and Wales 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 of the incoming resources and application of resources of the Charity 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 in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards 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 operation

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity. These enable them to ascertain the financial position of the charity and 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.

Approved by the Trustees and signed on their behalf on 9th September 2020
by



Doug Earle Chair

Accounts for the Period Ending 31 March 2020

Company No 7448692
Registered Charity No 1139652

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STATEMENT OF FINANCIAL ACTIVITIES (incorporating an Income and Expenditure account) FOR THE YEAR ENDED 31 MARCH 2020

	Note	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Incoming Resources					
Incoming Resources from Generated Funds					
Voluntary Income	2	80,479	-	80,479	52,696
Activities for Generating Funds		48,960	-	48,960	37,464
Investment Income - incl bank interest	3	4,578	-	4,578	7,404
Incoming Resources from Charitable Activities	4	45,556	-	45,556	47,685
Total incoming resources		<u>179,573</u>	<u>-</u>	<u>179,573</u>	<u>145,249</u>
Resources Expended					
Cost of Generating Funds					
Costs of Generating Voluntary Income		25,492	-	25,492	22,003
Costs of Activities for Generating Funds		10,540	-	10,540	15,094
Investment Management Fee		3,882	-	3,882	4,344
Charitable Activities		164,087	7,402	171,489	168,565
Governance Costs		900		900	900
Total resources expended	5	<u>204,901</u>	<u>7,402</u>	<u>212,303</u>	<u>210,906</u>
NET OUTGOING RESOURCES	6	(25,328)	(7,402)	(32,730)	(65,657)
Gains/(Losses) on Investment - realised	7	18,290	-	18,290	10,037
- unrealised	7	(34,214)	-	(34,214)	8,275
NET MOVEMENT IN FUNDS		<u>(41,252)</u>	<u>(7,402)</u>	<u>(48,654)</u>	<u>(47,345)</u>
TOTAL FUNDS brought forward		285,629	10,443	296,072	343,417
TOTAL FUNDS carried forward		<u>244,377</u>	<u>3,041</u>	<u>247,418</u>	<u>296,072</u>

All income and expenditure derive from continuing activities.

All gains and losses recognised in the period are included above. The loss for the year for Companies Acts purposes, including realised gains and losses but excluding unrealised gains and losses, would be £14,440

The notes on pages 13-17 form part of these financial statements

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BALANCE SHEET AS AT 31 MARCH 2020

	Note	2020 £	2019 £
Fixed Assets	8	0	617
Investments	9	229,105	285,612
Current Assets			
Sundry Debtors and Prepayments		2,252	2,486
Bank and Cash Balances		24,726	21,813
		26,977	24,299
TOTAL ASSETS		256,082	310,528
less Current Liabilities - amounts falling due within one year			
Creditors and Accruals		(8,664)	(14,456)
TOTAL ASSETS LESS CURRENT LIABILITIES		247,418	296,072
NET ASSETS		247,418	296,072
Funds			
Restricted funds	10	3,041	10,443
Unrestricted funds	10	244,377	285,629
TOTAL FUNDS		247,418	296,072

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

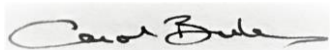
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

These financial statements have been approved by the Trustees on 9th September 2020 and signed on their behalf by:



Carol Buley
Treasurer



Doug Earle
Chairman

Company No 07448692

The notes on pages 13-17 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS - YEAR ENDED 31 MARCH 2020

1 Accounting Policies

1.1 Basis of preparation of financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity has taken advantage of the following reduced disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

1.2 Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies apply to categories of income:

For legacies, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

Donated services and facilities are recognised in the Statement of Financial Activities where the value can be quantified with reasonable accuracy. Whilst valuable additional resources, no amounts have been included in the financial statements for services donated by volunteers.

Dividend income is included in the Statement of Financial Activities when received by our investment manager. Fixed interest income is accrued.

Grants are included in the Statement of Financial Activities when received.

1.3 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of resources. Central overhead costs are allocated to operational and fundraising functions on the basis of their use of central support services.

Costs of generating funds are those involved in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

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Governance costs are the costs associated with the governance arrangements of the Charity that relate to the general running of the Charity, as opposed to those costs associated with fundraising or charitable activity. Included within this category are costs associated with the strategic, as opposed to day-to-day management of the charities activities.

1.4 Fund accounting

General funds are unrestricted funds that 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.

Designated funds comprise unrestricted funds that have been earmarked by the Trustees for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income and gains are allocated to the appropriate fund.

1.5 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation and impairment is provided on all tangible assets at rates calculated to write off the cost of those assets, less their estimated residual value, over their useful economic lives on the following bases:

Computer equipment – 25% straight line

1.6 Investments

Investments including interest-earning bank accounts are stated at mid-market value at the balance sheet date. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year.

1.7 Pension costs and other post- retirement benefits

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

1.8 Taxation

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

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Notes to the Financial Statements (continued) for the year ended 31 March 2020

2 Voluntary Income	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Donations - other	20,198	-	20,198	49,096
Legacies	60,281	-	60,281	3,600
	<u>80,479</u>	<u>-</u>	<u>80,479</u>	<u>52,696</u>
3 Investment Income	Unrestricted £	Restricted £	2020 Total £	2020 Total £
Collective Investments	4,578	-	4,578	7,404
	<u>4,578</u>	<u>-</u>	<u>4,578</u>	<u>7,404</u>
4 Incoming Resources from Charitable Activities	Unrestricted £	Restricted £	2020 Total £	2020 Total £
Footcare income	24,810	-	24,810	25,392
Transport	17,691	-	17,691	21,227
Sunday teas	3,055	-	3,055	1,066
	<u>45,556</u>	<u>-</u>	<u>45,556</u>	<u>47,685</u>
5 Resources Expended relating to the provision of services to the elderly				
a Analysis of all resources expended				
	Unrestricted £	Restricted £	2020 Total £	2020 Total £
Cost of Generating Voluntary income	<u>25,492</u>	<u>-</u>	<u>25,492</u>	<u>22,003</u>
Cost of Activities for Generating Funds	<u>10,540</u>	<u>-</u>	<u>10,540</u>	<u>15,094</u>
Investment Management Costs	<u>3,882</u>	<u>-</u>	<u>3,882</u>	<u>4,344</u>
Charitable Activities				
Information and advice	31,503	-	31,503	28,797
Visiting Service	56,276	-	56,276	48,996
Transport scheme	19,254	-	19,254	21,041
Footcare	22,949	-	22,949	23,426
Sunday teas	1,147	-	1,147	1,375
Volunteers support	28,739	-	28,739	25,547
Social support	11,621	-	11,621	19,382
Total charitable activities	<u>171,489</u>	<u>-</u>	<u>171,489</u>	<u>168,565</u>
Governance				
Independent examination fee	900	-	900	900
Total governance costs	<u>900</u>	<u>-</u>	<u>900</u>	<u>900</u>
Total resources expended	<u>212,303</u>	<u>-</u>	<u>212,303</u>	<u>210,906</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2020

5 Resources Expended continued	2020	2019
	£	£
b Staff Costs and Numbers (including Management)		
Gross Salaries	141,470	122,476
Employers NI	4,353	2,099
	<u>145,823</u>	<u>124,576</u>
Average numbers of employees (full time equivalent)	5	5
No employee earned in excess of £60,000.		
Trustees received no remuneration or benefits in kind during the period.		
6 Net Outgoing Resources	2020	2019
	£	£
These are stated after charging:		
Depreciation	617	707
Independent Examination (VAT inclusive)	900	900
	<u> </u>	<u> </u>
7 Gains/(losses) on Investments	2020	2019
	£	£
Realised gains	18,290	10,037
Unrealised (losses) / gains	(34,214)	8,275
	<u>(15,924)</u>	<u>18,312</u>
8 Tangible Fixed Assets - Computer Installation and Equipment		
	£	
Cost		
Balance at 1 April 2019	2,828	
Additions	-	
Disposals	-	
At 31 March 2020	<u>2,828</u>	
Depreciation		
Balance at 1 April 2019	2,211	
Charge in year	617	
Disposals	-	
At 31 March 2020	<u>2,828</u>	
Net Book Value at 31 March 2020	<u> </u>	
Net Book Value at 31 March 2019	<u>617</u>	

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2020

9 Investments	2020	2019
	£	£
Collective Investments	222,472	280,450
Investment Cash held by Managers	6,633	5,162
	<u>229,105</u>	<u>285,612</u>
Analysis of Change in Period		
Opening balance at 1 April 2019	285,612	335,741
Additions less Disposals	18,290	4,174
Increase/(reduction) in Investment Cash	1,471	(12,414)
Change in Market Value	(76,268)	(41,889)
	<u>229,105</u>	<u>285,612</u>
Closing balance at 31 March 2020		
	<u>229,105</u>	<u>285,612</u>
Historical Cost of Collective Investments		
as at 31 March 2020	<u>222,089</u>	
as at 31 March 2019		<u>239,242</u>

10 Funds	Restricted	Unrestricted & Legacy funds (designated)	2020 Total	2019 Total
	£	£	£	£
As at 31 March 2019	10,443	285,629	296,072	343,417
Net incoming/(outgoing) resources	(7,402)	(7,038)	(14,440)	(55,620)
Gains (losses) on investments		(34,214)	(34,214)	8,275
As at 31 March 2020	<u>3,041</u>	<u>244,377</u>	<u>247,418</u>	<u>296,072</u>

11 Related Parties

During the year 1 (2019: 1) trustee was reimbursed for travel expenses totalling £42 (2019: £255)

Age Concern Epsom and Ewell

Independent Examiner's Report to the Trustees of Age Concern Epsom & Ewell

Independent examiner's report to the trustees of Age Concern Epsom & Ewell ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

We have completed our examination. We confirm that no matters have come to our attention in connection with the examination giving us cause to believe:

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

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

Sloane Winckless & Co

Sloane Winckless & Co
Chartered Accountants
2-4 Stoneleigh Park Road
Epsom
KT19 0QT

Date: 14th July 2020