

Report of the Trustees and
Financial Statements
for the Year Ended 31 March 2024
for
Age UK Wiltshire

Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Age UK Wiltshire

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for the Year Ended 31 March 2024

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Age UK Wiltshire

Report of the Trustees
for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of 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 2019).

Legal and Administrative Information

Company registered number: 2121174 (England and Wales)

Charity registered number: 800912

Registered Office:

9-10 Prince Maurice Court

Devizes

Wiltshire

SN10 2RT

(Effective 18/09/2024)

Other locations:

44 Catherine Street

Salisbury, Wiltshire

SP1 2DD

Toothill Community Centre

Dunwich Drive

Toothill

Swindon

SN5 8DH

Day Center

Padwell Road

Southampton

SO14 6QX

Company Secretary

Sarah Cardy

Trustees and Directors

Melissa Hillier	Resigned	22/09/23
Jacqueline Wells	Appointed	01/04/23
Richard Purchase	Chair	
Warren Finney		
Keith Johnson		
Stewart Ruston		
Sally Fox	Appointed	14/04/23
Richard Davies	Appointed	08/07/24

Auditors

Sumer Audit

Statutory Auditors

Hermes House

Fire Fly Avenue

Swindon

Wiltshire

SN2 2GA

Age UK Wiltshire

Report of the Trustees
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Solicitors

Thrings LLP
6 Drakes Meadow
Penny Lane
Swindon
SN3 3LL

Bankers

Lloyds Bank plc
38 Marketplace
Devizes
Wiltshire
SN10 1JD

Senior Management Personnel

Sarah Cardy	Chief Executive Officer	Appointed 14/06/21
Ian Poulton	Finance & Business Manager	Appointed 01/09/23
Kate Brooks	Operations Manager-Deputy CEO	Appointed 04/07/22
Oliver Moody	Senior Commercial Manager	Appointed 01/04/24
Kirsten Kerr	Operations Manager	Appointed 03/06/24

Age UK Wiltshire

Report of the Trustees for the Year Ended 31 March 2024

About our Charity

Objectives and Activities

Age UK Wiltshire (AUKW) is an independent local charity established to promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the county of Wiltshire, Swindon and the communities of Southampton. The charity was originally formed in 1949 as the Wiltshire Older People's Welfare Committee and is committed to enhancing the wellbeing of older people in our community. The charity is managed by a board of trustees who have a wealth of experience across the public, private and the third sector, particularly in health, and social care. Our services are provided by a small team of paid employees and a team of around 100 volunteers.

We know there are many circumstances which reduce older peoples' sense of wellbeing in later life. These can include difficulties with physical and mental health, money worries, housing issues, caring responsibilities, and bereavement. The size of the challenge is best explained by the fact that across the UK within the next two decades the total number of people aged 65 and over is estimated to grow by 48.9 per cent, which amounts to around 4.75 million people. Indeed, in keeping with current trends, the fastest growing group will be those aged 85 and over with the numbers projected to increase by 113.9 per cent, from nearly 1.3 million people to just under 2.8 million by 2035/36. (Source: Office for National Statistics).

As an organisation we seek to fulfil our charitable objectives through the provision of services that provide a mixture of practical and emotional support for older people. In furtherance of our objectives, we work in partnership and collaborate with other charities, voluntary bodies, statutory authorities, and other organisations.

Public Benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The trustees consider that they have acted in the public benefit.

Our Mission

Our mission is to inspire, support and enable older people, helping them stay safe, make informed choices and be independent yet connected.

Our Vision

The vision of Age UK Wiltshire is to "To make Wiltshire, Swindon and Southampton places where everyone can love later life".

Our Values

Our four values are:

Person centred -holistic, caring, we see 'people,' compassionate, supportive
Trusted – professional, reliable, knowledgeable, diligent, honest, quality service
Empowering – enabling, independence, ownership, nurturing
Ambitious – for our staff, clients, and the organisation.

The board of trustees recognises their duty to act in the charity's best interests, to manage resources responsibly, take reasonable care and display skill in their leadership of the charity. To that end trustees commit individually and collectively to operate in accordance with the good practice guidance of the Charity Commission. Furthermore, all Age UK Wiltshire trustees and the Chief Executive Officer will subscribe to and uphold the seven Nolan Principles of public life; Selflessness, Integrity, Objectivity, Accountability, Openness, Honesty, and Leadership.

Equality, Diversity, and Inclusion

Equality, diversity, and inclusion are central to everything we do at Age UK Wiltshire. We celebrate the diversity of people, aim to remove barriers and to support everyone to overcome and enable their full inclusion and participation in society.

As an organisation we will not tolerate any discrimination, victimisation, or harassment on the grounds of age, disability, gender, marriage and civil partnership, pregnancy and maternity, race, religion or belief, or sexual orientation. We are committed to tackling the inequalities and exclusion and promoting equality and inclusion of people from diverse backgrounds in all areas of our work. We believe an inclusive society where everyone is treated with dignity and respect will not only benefit older people but will also help to develop greater social cohesion, tolerance, stability, and prosperity.

Age UK Wiltshire believes that harnessing the different life experiences, attributes, and contributions of individuals, will make us a more effective organisation in supporting older people and a better place to work or volunteer.

Age UK Wiltshire
Report of the Trustees
for the Year Ended 31 March 2024

Our Strategy

Our strategic plan builds on the achievements and successes of the charity in recent years and presents our plan for change, that will guide our organisation and people forward:

- ensure our business model is financially sustainable and can continue to support the changing needs of older people for years to come. This will require a more commercial approach to our funding model, with more services being offered at a cost to the client.
- an outcomes-based approach that enables us to demonstrate the true social impact we have and makes our volunteers and staff proud.
- a needs-based approach, reflecting the characteristics of our communities, ensuring priorities are driven by the needs of older people. Providing localised community support reliably, delivering on our commitments and ensuring our services are accessible to all older people.
- help us to engage and energise stakeholders by making it easier to understand what we do and the difference we make.
- become the recognized voice of older people, using our trusted brand and expertise to focus on services and provision that will ensure older people in Wiltshire, Swindon and Southampton can love later life.

Our Key Social Outcomes

We are targeting five key social outcomes, which encapsulate our vision:

- Improved wellbeing – mental, emotional, and physical wellbeing.
- Increased participation in community – being active, socialising, able to maintain and develop life interests and skills - feeling connected.
- Reduced feeling of loneliness and social isolation through social support.
- More older people can remain living independently for longer and safer at home.
- Greater resilience – supporting and creating choice and control, increasing ability to deal with later life.

Achievements and Performance

Integration of AGE UK Southampton (Known as AGE Wessex) Operations

On the 1st of April 2023 Age UK Wiltshire integrated its operations and management with Age UK Southampton (company name Age Wessex). By bringing together the two organisations we have managed to gain efficiencies and strengthen our offer across both areas. We have expanded the Information & Advice service in Southampton and expanded services in the Day Centre.

Information & Advice (I&A) Service

Age UK Wiltshire offers a free, quality, accredited Information & Advice (I&A) service for older people living in Wiltshire, Swindon and Southampton, their families and their carers. Our friendly team of volunteers and staff advisers, triage officers and community officers provide comprehensive information and advice on a wide range of issues affecting older people, including welfare benefits and money; arranging care and support; housing options; finding local services and later life planning. The Information & Advice team supported 3,400 people, engaging in 13,557 contacts with or on behalf of clients, and helped realise over £2.6 million pounds a year in previously unclaimed benefits and grants – a huge amount which will make such a difference.

The Information & Advice service is the front door to the public and underpins the comprehensive approach we take in supporting our older population. An integrated approach and strong connections enable seamless two-way referrals with our other services including Wellbeing, Wellbeing Checks with Meals, Fitness & Friendship, Supportive Independence, Melksham Community Support and the Living Well services, as well as external organisations.

Age UK Wiltshire holds the nationally recognised Advice Quality Standard (AQS) to further demonstrate the quality of the work delivered by our staff and volunteers. This year both Age UK Southampton and Age UK Wiltshire passed the Age UK Quality of Advice Assessment.

Age UK Wiltshire

Report of the Trustees for the Year Ended 31 March 2024

We are grateful to the support of funding from:

EON and Octopus to help people with Benefit advice with the aim of maximising the income of our clients, and to encourage uptake of Warm Home Discount to avoid the risk of fuel poverty.

Wiltshire Community Foundation to offer one-off grants to older people that are on an exceptionally low income and at risk of fuel poverty and/or struggling to keep their home warm during the colder months, through the Surviving Winter programme. The Community Foundation also part-funded a Welfare Benefits Caseworker post, to increase capacity within the Information & Advice team.

Age UK national – The Building Resilience (M&G) enabled us to provide holistic advice and support to older people experiencing a significant life event such as illness, bereavement, need of care or moving house

Wessex Water, to promote uptake of the Wessex Water Pension Credit discount scheme whilst completing income maximisation work with our clients.

Wellbeing Service

Access to the Wellbeing service starts with a Guided Conversation to explore every aspect of the client's life which then help identify the cause of why they are feeling lonely and isolated. It also helps the client focus on what they would like to achieve with our support. Our volunteer Telephone Befrienders make weekly calls to people who are housebound or find it difficult to get out and about.

Living Well Service – Partnerships with GP Practices

During 2023/24 we had three contracts, covering 15 surgeries, in the South West of the Wiltshire and in the Chippenham area. In each location an Age UK Wiltshire Senior Project Worker is an integrated part of the surgery's multi-disciplinary teams. Patients with non-clinical needs are visited at home for a Guided Conversation. This is an opportunity to find out what is important to the patient, what practical problems they are experiencing that require support to overcome, and if there is anything that the patient would like to do in the community which would increase their social connections.

The Living Well team provides a wrap-around service, working with the patient themselves, whilst drawing on the expertise of other services within Age UK Wiltshire or work with other third-party organisations such as Dorset & Wiltshire Fire and Rescue Service, Wiltshire Warm & Safe, Alzheimers Support Wiltshire and Link schemes, to name just a few.

The themes of support most commonly provided include:

- Finding help at home or personal care
- Access transport schemes and blue badge applications
- Housing options
- Falls prevention and Chiropody
- Income maximisation
- Social groups and exercise activities
- Aids and equipment

Melksham Community Support

The Melksham Community Support service, funded by Melksham Town Council and Melksham Without Parish Council, and this year also supported by Melksham Area Board, offers a range of support for people living in the Melksham area, and aims to:

- Improve the wellbeing of older people living in Melksham Town and Melksham Without, by offering support, access to information and practical help.
- Ensure that support is available to those who need it most, particularly those who don't have a support network.
- Promote the take-up of welfare benefits and access to other sources of financial support.
- Promote and provide holistic support tailored to the individual's need.
- Provide an evidence base of future needs.

Fitness & Friendship Clubs

The Age UK Wiltshire Fitness & Friendship (F&F) Clubs reach out to a section of the population that is less likely to feel at ease in a gym or leisure centre. The clubs are aimed at those who are at increased risk of falls, poor health due to lack of exercise and loneliness and social isolation. Inactivity and more sedentary lifestyles lead to an increased risk of falls, obesity, heart disease, and a decline in mental wellbeing. Our clubs build (or rebuild) client confidence to prevent a downward spiral that can occur after a fall, even where there is no hospital admission or minor injury. The club's format is a combination of low-impact exercises emphasising friendship and having fun.

Age UK Wiltshire

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for the Year Ended 31 March 2024

This year we opened several new clubs, ending the year with 19 clubs across Wiltshire and Swindon, with further clubs planned for 2023/24. The clubs are supported through a five-year Service Level Agreement with Wiltshire & Swindon Sport (WASP), running from July 2022 to July 2027. We were also supported through the Get Out Get Active project, the Together Fund, Calne Town Council, Corsham Town Council, Warminster Town Council and Melksham Without Parish Council.

Wellbeing Checks with Meals

The aim of the service is:

- Regular welfare checks to an older person, addressing any concerns or issues directly.
- The provision of an individually selected hot meal at lunchtime, delivered and plated to a client's desired location within their home.
- An interactive conversation with the older person.

The impact of the Covid pandemic very quickly materialised highlighting the sense of isolation and loneliness affecting older people in the community. This meant there was increase in demand and reliance upon the Community Welfare program.

We deliver a 7 day a week service across Swindon, Wiltshire, and Bath and Northeast Somerset. This service is valued by the customer and their families. Often, we are the only visitor they have to the home. There are plans to expand this service to Southampton, and further expand the reach of the service in south Wiltshire.

The service has continued to grow, and we completed over 63,000 visits, with the client base increasing 15% during the year. Most importantly we maintained direct face to face contact with many clients during the year. We continue to see a growing need for this service, and expect it to grow further as other similar services are being withdrawn.

During FY24 Wiltshire Council provided a household support grant to support the service by subsidising the cost of service to clients in the more rural less populated areas of Wiltshire.

Gardening Service - South Wiltshire

The service offers subsidised basic garden maintenance to around 30 clients, including grass cutting and general garden maintenance. This service is for more vulnerable older people who can't engage in arranging a gardener themselves, e.g. due to mental health issues, physical disability or benefits. The aim of the service is to keep a client's garden, especially the front garden, looking cared for and not the home of someone who may be vulnerable.

Supportive Independence, Swindon

The service, which started during this financial year, supports people to remain independent in their homes and empowers them to take charge of their health, wellbeing and independence, helping them to become less likely to fall. We help people to get more connected and increase their activity, at home and in their communities. Where there are barriers to getting out and about (transport, confidence, money, information about what's going on in the local community) we work hard to reduce or remove these. We check whether there are other factors which increase someone's risk of falling, for example medication, footwear, hearing (imbalance), low / high blood pressure, and check how safe the home environment is.

Padwell Road Day Centre

Following the integration of Age UK Southampton in April 2023, the previous two operational locations in Southampton were consolidated into the Padwell road location. The centre has proven to be popular with clients due to the daily activities, and hot lunches served. The Information & Advice service is also located in the day centre.

Charity Shops with Information Points

As per our strategy which included diversification of revenue sources, in December 2023, saw the opening of our first Charity Shop with Information Point open in Salisbury. We also moved the Salisbury office from St Michael's Community Centre to co-locate with the shop. This has provided a more accessible place for us to meet with clients as well as providing an information point. Following the success in Salisbury Shop an additional Charity Shop with Information Point was opened in Bradford on Avon. While adding revenue into the charity, it has more importantly provided an additional information point for our clients, and families. Additional locations were planned to open in FY25 including Marlborough, Swindon and Devizes.

Future Plans

With a growing 65+ population and a difficult financial climate the board recognise that our services are needed more than ever. Growth will come from expanding services, (Carers Together) and development of commercial activities (retail shops and wellbeing checks with meals) expansion.

With the increasing cost of living, we continue to improve our offer with targeted information and advice and more accessible self-help materials, through our new hubs, and via email and phone. We continue to work with partner organisations to provide effective referrals.

We will develop services to help people stay more mobile and connected. Fitness and Friendship clubs will continue to expand and develop activities for residents of sheltered housing schemes. These activities are aimed at helping prevent ill health both physical and mental health.

Age UK Wiltshire

Report of the Trustees

for the Year Ended 31 March 2024

The contract to provide Day Centre services at our Padwell road facility in Southampton via SCIA finished in June 2024. The Day Centre has managed to offer their services to many clients on a private pay basis, and now offers additional services to clients, and now has a wheelchair accessible vehicle. The Day Centre continues to add new clients during fiscal year 2025.

We plan to increase our home support services. Our research shows that there is a big demand for people to receive services to help them remain independent at home for longer. This will include handyperson services, shopping, gardening, befriending. The initial pilot in Melksham has proven successful, and we are looking to expand this service offering.

On April 1st 2024, Age UK Wiltshire in conjunction with some strategic partners were awarded the Wiltshire Council Carers Together contract for a 3 year period. This service provides tailored support to unpaid carers, including completing assessments, and opportunities for carers to network, via organized educational and social events.

We also welcome the opportunity to work with Primary Care Networks to help support social needs of patients to help improve their health.

Fundraising

We were successful in securing donations from several grant-makers to support our Information and Advice service, Wellbeing and Telephone Befriending Programme and Fitness and Friendship Clubs.

Relationship building continues to be at the heart of our fundraising activities, and we remain incredibly grateful for the support we receive from individuals, our community, corporate organisations and grant-making trusts and foundations.

We provide various online tools, to allow friends of Age UK Wiltshire to make single or recurring donations online and raise awareness of the potential for people to leave us a legacy in their will via our website and promotional materials.

Supporters

We would like to say thank you to all those organisations that provided a mix of financial and practical support to Age UK Wiltshire including:

- Age UK
- Amesbury Town Council
- Chippenham Town Council
- Chippenham, Corsham, Box PCN
- Corsham Town Council
- Devizes Town Council
- Fulmer Charitable Trust
- Hathaway Medical Practice
- John Rayner Charitable Trust
- Malmesbury Town Council
- Melksham Town Council
- Melksham Without Parish Council
- National Benevolent Institution
- Salisbury City Council
- Sarum West PCN
- Thorton Associates
- Thrings LLP
- Wessex Water
- Westbury Town Council
- Wiltshire & Swindon Sports (WASP)
- Wiltshire Community Foundation
- Wiltshire Council

Age UK Wiltshire

Report of the Trustees

for the Year Ended 31 March 2024

Financial Review

We are reporting an operating deficit of £ (84,609) 2023: deficit £ (134,162). The deficit was a continuation of a higher operating cost structure, partly due to the initial costs of establishing and growing new and existing services, along slightly less than expected grant revenue. The trend is towards increasing revenue levels from paid for services, along with continued revenue from grants, along with some increase in the operating cost basis, but with an expectation that in 2024/25 that the charity will have an operating surplus.

A robust financial reporting mechanism ensures Trustees regularly review income and expenditure against budget/forecast. This allows decisions to be made about the future direction of the charity and its activities in order that organisation and charitable objectives are achieved.

The financial investments and policies of the organisation are reviewed on a regular basis. It was decided that in the light of the current investment climate and the future plans of the organisation to maintain the accounts as they stood. Reviewing of the investments is a constant process but it is acknowledged by the board that with interest rates as low as they are, there is currently little chance of improving our return.

The financial position of the charity remains robust, with unrestricted reserves of £351,676. The charity does still face significant challenges in generating new revenue streams to fulfil its charitable objectives and meet the ever-increasing needs of the rising number of older people. The defined benefit pension scheme was in surplus at the year-end due to changes in actuarial valuations. The £15,000 net asset is not recognised in the balance sheet as the charity is not entitled to any surplus on the wind up of the scheme.

Principal Risks and Uncertainties

The charity has traditionally relied upon various sources of funding, including commissioned services and grant funding from trusts, foundations, and individuals. While these continue as current sources of income, we acknowledge that some revenue streams are potentially at greater risk due to reductions in funding to local authorities. We have therefore made a positive change in our strategy to increase our commercial activity and income. To mitigate this risk, we are:

- Continuing to Increase paid for services
- Expanding and developing commercial opportunities through the addition further retail charity shop locations during the coming fiscal year 2025.
- Taking the opportunity to apply for new grant funding as it becomes available.
- Ensuring efficiency in the use of resources, monitoring expenditure to control costs and safeguard reserves.
- Engaging with funders and contractual partners on a regular basis.
- Collaborating with other charitable organisations to make best use of resources and intellectual property; and
- Developing new ways of working to ensure Age UK Wiltshire remains relevant in an ever-changing environment.

Reserves Policy

In compliance with the guidance from the Charity Commission, the trustees ensure that a financial risk assessment is completed as part of the annual budgeting and business planning process. The Reserves Policy was re-assessed during the year and the level decided upon is maintained to enable Age UK Wiltshire to discharge all financial and pension liabilities in the event of closure.

In assessing the need for reserves the trustees consider:

1. The advisable funding to cover the plans to mitigate an unexpected cut in funding,
2. Specific funding for the development of new or expanded services, and
3. Specific reserves for identified long term liabilities.

For the 2023/2024 fiscal year the trustees have assessed the reserves needed based on the monthly expenditure on central service (infrastructure) costs (around £33,000), as well as central service redundancy costs (around £22,000), based upon those spending levels, the current reserve levels are within the targeted range of 3-6 months expenditure.

The total value of funds held at the balance sheet date was £468,284 (2023: £552,893). The value of restricted funds was £116,608 (2023: £74,326) Designated funds of £98,824, (2023: £140,000) are held to support specific future projects. The charity also holds £66,435 of funds that can only be realised by disposing of tangible fixed assets. Therefore, the free reserves of the charity are £186,417 (2023: £328,446).

The charity holds funds in line with the policy, although the charity is facing unprecedented demand for services and the future for the commissioning of statutory services remains unclear. Several services continue to be funded or part-funded from voluntary income, so we will seek additional income to further develop our services. We are looking to expand our commercial operations to raise enough income to sustain the charity going forward.

Age UK Wiltshire

Report of the Trustees for the Year Ended 31 March 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. Members guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up.

Recruitment of Trustees

The charity's board comprises a Chair and between three and seven other trustees. A trustee may be appointed by ordinary resolution of the charity or co-opted by the board. Vacancies for trustees are advertised, applicants are interviewed following short-listing, references are taken up and criminal record disclosures are obtained. Once elected, a trustee may serve for a period of three years and be eligible for re-election.

Induction and Training of Trustees

On appointment, trustees attend induction training for trustees as well as organisation induction training and are given on-going support from fellow trustees and the company secretary. External training is used where relevant, together with appropriate publications (e.g. Charity Commission CC3).

Organisation Structure

The board of trustees meets at least quarterly where it considers matters relating to the organisation's strategy, policy, monitoring performance, regulatory matters, and governance. In addition, it considers and if in agreement, ratifies recommendations made by subcommittees and any relevant working groups. A Chief Executive is appointed by the trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within the scheme of delegation approved by the trustees for operational matters. This delegated authority was formally reviewed and updated in February 2024.

Pay Policy for Senior Staff

The senior management team comprises the trustees and key management personnel of the charity in charge of directing and controlling, running, and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee received remuneration in the year.

The pay of senior staff is managed in accordance with a scheme of remuneration for all staff and has been adjusted dependent on the circumstances of the charity. The board of trustees considers the affordability of pay increases annually.

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and risks. The trustees confirm that the major risks have been reviewed and systems or procedures have been established to manage those risks.

The trustees' risk management strategy comprises:

- A formal quarterly review of the register of principal risks and uncertainties that the charity faces.
- The establishment of policies, systems, and procedures to mitigate those risks identified in the review, and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

Attention has also been focussed on non-financial risks arising from fire, health and safety of staff and volunteers, data protection and other risks. These risks are managed by ensuring the organisation has robust policies and procedures in place with regular and appropriate training for staff and volunteers.

Fund-Raising Standards Information

Relationship building continues to be at the heart of our fundraising activities, and we remain incredibly grateful for the support we receive from individuals, our community, corporate organisations and grant-making trusts and foundations. We rely on raising income from grant application, contracts, voluntary donations, and legacies

We have an option to make single or recurring donations online and raise awareness of the potential for people to leave us a legacy in their will via our website and promotional materials.

We do not use any third-party organisations to raise funds on our behalf. We are registered with the Fundraising Regulator and follow the Code of Fundraising Practice. We have no complaints about our fund-raising activity. Our fundraising activities do not carry out any direct marketing or contacting individuals.

Age UK Wiltshire

Report of the Trustees for the Year Ended 31 March 2024

Related Parties and Co-Operation with Other Organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager of the charity with any other local related party or organisation is disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. A Register of Interests is maintained and is readily available for inspection.

Age UK Wiltshire is one of approximately 125 Brand Partners affiliated to Age UK. We work together in a spirit of collaboration and mutual support to achieve common goals. It is important to stress that we are an independent local charity run by local people for local people. The brand partnership with Age UK is as part of a federation and is NOT a branch structure. Age UK Wiltshire is not funded by the national charity except for specific project funding, and we continue to be entirely responsible for raising our own funding.

As a brand partner of Age UK, we aim to ensure that the issues and concerns of older adults in Wiltshire are brought to the attention of policy makers, national, regional, and local, and that high-quality services continue to be provided at a local level to support older adults to maintain their independence, dignity, and well-being.

Finally, and Most Importantly

Age UK Wiltshire is only able to provide the huge amount of support that it does to older people across Wiltshire, Swindon and Southampton by the selfless effort and dedication of all our staff and volunteers. Every single one of the team, whatever their role, contributes significantly to making life better for older people. We are also extremely grateful to our donors and funders for their support. On behalf of the board and the Chief Executive Officer a heartfelt, thank you!

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age UK Wiltshire for the purposes 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 fiscal year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

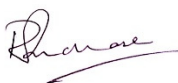
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Sumer Audit, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 22nd October 2024 and signed on its behalf by:



Richard Purchase
Chair of Trustees

Report of the Independent Auditors to the Members of
Age UK Wiltshire

Opinion

We have audited the financial statements of Age UK Wiltshire (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, 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 (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 2024 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 Auditors' 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 Report of the Independent Auditors 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Opinions 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 Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees 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 Report of the Trustees.

We have nothing to report in respect of the following matters 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; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Report of the Independent Auditors to the Members of Age UK Wiltshire

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our 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 a Report of the Independent Auditors 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.

Based on our understanding of the charity and the provision of services to the elderly, we identified that the principal risks of non-compliance with laws and regulations related to safeguarding, health and safety, employment law, Companies Act 2006 and Charity Law, and we considered the extent to which non-compliance might have a material effect on the financial statements of the charity. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to revenue recognition, management override, and potential lack of segregation of duties. Audit procedures performed by the audit engagement team included:

- discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- understanding and review of management's internal controls designed to prevent and detect irregularities, and fraud;
- review of the minutes of the Trustees meetings;
- designing audit procedures to incorporate unpredictability;
- performing analytical procedures to identify any unusual or unexpected relationships that might indicate risks of material misstatement due to fraud;
- review of the financial statements disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above;
- enquiring of the Trustees and third-party advisors about actual and potential litigation and claims;
- testing transactions entered into outside of the normal course of the charity's business; and
- identifying and testing journal entries, in particular any journal entries with fraud characteristics such as journals with round numbers.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and the transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

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. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
Age UK Wiltshire

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 auditors' 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.



James Gare DChA FCA (Senior Statutory Auditor)
for and on behalf of Sumer Auditco Limited
Statutory Auditors
Hermes House
Fire Fly Avenue
Swindon
Wiltshire
SN2 2GA

Date: 07 November 2024

Age UK Wiltshire

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 March 2024**

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	3	123,640	-	367,312	490,952	362,258
Charitable activities						
Provision of services	6	942,313	-	40,468	982,781	730,518
Other trading activities	4	50,823	-	-	50,823	20,632
Investment income	5	5,637	-	-	5,637	2,016
Transfer from Age Wessex	7	-	-	113,361	113,361	-
Total		<u>1,122,413</u>	<u>-</u>	<u>521,141</u>	<u>1,643,554</u>	<u>1,115,424</u>
EXPENDITURE ON						
Raising funds	8	121,613	41,176	-	162,789	33,379
Charitable activities						
Provision of services	9	<u>1,076,515</u>	<u>-</u>	<u>478,859</u>	<u>1,555,374</u>	<u>1,207,207</u>
Total		<u>1,198,128</u>	<u>41,176</u>	<u>478,859</u>	<u>1,718,163</u>	<u>1,240,586</u>
NET INCOME/(EXPENDITURE)						
Other recognised gains/(losses)		(75,715)	(41,176)	42,282	(74,609)	(125,162)
Actuarial gains/(losses) on defined benefit schemes		<u>(10,000)</u>	<u>-</u>	<u>-</u>	<u>(10,000)</u>	<u>(9,000)</u>
Net movement in funds		(85,715)	(41,176)	42,282	(84,609)	(134,162)
RECONCILIATION OF FUNDS						
Total funds brought forward		338,567	140,000	74,326	552,893	687,055
TOTAL FUNDS CARRIED FORWARD		<u>252,852</u>	<u>98,824</u>	<u>116,608</u>	<u>468,284</u>	<u>552,893</u>

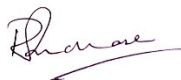
The notes form part of these financial statements

Age UK Wiltshire (Registered number: 02121174)

		<u>Balance Sheet</u>	
		<u>31 March 2024</u>	
	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	18	66,435	10,121
Investments	19	<u>1</u>	<u>1</u>
		66,436	10,122
CURRENT ASSETS			
Stocks	20	4,015	2,919
Debtors: amounts falling due within one year	21	379,210	212,451
Cash at bank and in hand		<u>412,353</u>	<u>508,076</u>
		795,578	723,446
CREDITORS			
Amounts falling due within one year	22	(393,730)	(180,675)
		<u>401,848</u>	<u>542,771</u>
NET CURRENT ASSETS			
		<u>401,848</u>	<u>542,771</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		468,284	552,893
		<u>468,284</u>	<u>552,893</u>
NET ASSETS			
		<u>468,284</u>	<u>552,893</u>
FUNDS	25		
Unrestricted funds		351,676	478,567
Restricted funds		<u>116,608</u>	<u>74,326</u>
TOTAL FUNDS		<u>468,284</u>	<u>552,893</u>

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

The financial statements were approved by the Board of Trustees and authorised for issue on October 22nd 2024 and were signed on its behalf by:



.....
R Purchase - Trustee

The notes form part of these financial statements

Age UK Wiltshire

Cash Flow Statement
for the Year Ended 31 March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(150,601)</u>	<u>(144,101)</u>
Net cash used in operating activities		<u>(150,601)</u>	<u>(144,101)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(64,592)	(5,794)
Transfer fixed assets from Age Wessex		(10,183)	-
Transfer funds in from Age Wessex		124,016	-
Interest received		<u>5,637</u>	<u>2,016</u>
Net cash provided by/(used in) investing activities		<u>54,878</u>	<u>(3,778)</u>
Change in cash and cash equivalents in the reporting period			
		(95,723)	(147,879)
Cash and cash equivalents at the beginning of the reporting period		<u>508,076</u>	<u>655,955</u>
Cash and cash equivalents at the end of the reporting period		<u>412,353</u>	<u>508,076</u>

The notes form part of these financial statements

Age UK Wiltshire

Notes to the Cash Flow Statement
for the Year Ended 31 March 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(74,609)	(125,162)
Adjustments for:		
Depreciation charges	18,461	11,143
Interest received	(5,637)	(2,016)
Increase in stocks	(1,096)	-
Increase in debtors	(290,775)	(129,008)
Increase in creditors	213,055	109,942
Difference between pension charge and cash contributions	<u>(10,000)</u>	<u>(9,000)</u>
Net cash used in operations	<u>(150,601)</u>	<u>(144,101)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank and in hand	<u>508,076</u>	<u>(95,723)</u>	<u>412,353</u>
	<u>508,076</u>	<u>(95,723)</u>	<u>412,353</u>
Total	<u>508,076</u>	<u>(95,723)</u>	<u>412,353</u>

The notes form part of these financial statements

Age UK Wiltshire

Notes to the Financial Statements for the Year Ended 31 March 2024

1. GENERAL INFORMATION

Age UK Wiltshire is a charitable company limited by guarantee, without share capital, incorporated in England and Wales. 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. The registered office address and principal activities can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', 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, with the exception of investments which are included at market value.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value.

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

Going concern

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

The charity has net assets of £468,284 at the year end. The charity has a cash balance of £412,353. There was a net decrease in funds for the year of £84,609. The balance sheet remains strong and the trustees are looking to expand the commercial operations to raise enough income to sustain the charity going forward. On this basis, the trustees consider it appropriate to prepare the financial statements on the going concern basis. This assumes that the charity will continue in operational existence for the foreseeable future. In making this assessment the trustees have reviewed the balance sheet, the likely future cash flows of the charity and have considered the funds available at this point in time.

Preparation of consolidated financial statements

The financial statements contain information about Age UK Wiltshire as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

The charity's trading subsidiary, Age UK Wiltshire Trading Limited, ceased trading on 1 April 2018.

Critical accounting judgements and key sources of estimation uncertainty

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The charitable trust makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

The present value of the Age UK Retirement Benefits Pension Scheme defined benefit liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate. Any changes in these assumptions, which are disclosed in note on Employee Benefit Obligations, will impact the carrying amount of the pension liability.

Furthermore a roll forward approach which projects results from the latest full actuarial valuation performed at 31 March 2022 has been used by the actuary in valuing the pensions liability at 31 March 2024. Any differences between the figures derived from the roll forward approach and a full actuarial valuation would impact on the carrying amount of the pension liability.

Critical areas of judgement

None

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

2. ACCOUNTING POLICIES - continued

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 that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income from government and other grants, whether 'capital' grants or 'revenue' 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 is not deferred.

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 Bank.

Trading income is included in incoming resources in the SOFA and trading costs are included in resources expended. The sale of donated goods is recognised on point of sale.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Fixed assets costing in excess of £500 (per individual item) are capitalised. Computer equipment will be written off over three years on a straight line basis, fixtures and fittings written off over four to five years on a straight line basis, and improvements to property written off over 6 years on a straight line basis.

Investments

Investments in subsidiaries are measured at cost less impairment.

Stocks

Stocks are valued at the lower of cost and net realisable value.

The charitable company does not value donated second hand goods where it is impractical to do so.

Taxation

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

Fund accounting

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

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

Restricted funds are to be used for specified purposes as laid down by the donor which have been raised by the charity for specific purposes. Expenditure which meets these criteria is identified to the fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Age UK Wiltshire

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

2. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

The Charity participates in the Age UK Retirement Benefits Scheme which, with effect from 1st October 2001, has a defined contribution section and a defined benefit section. The defined benefit section of the scheme closed to future accrual on 30 November 2008.

Defined contribution section

The assets of the scheme are held separately from those of the Charity in an independently administered fund. The costs of the defined contribution arrangements are charged as incurred.

Defined benefits section

The expected costs of providing pensions under the defined benefit scheme, as calculated periodically by professionally-qualified actuaries, are charged to the SOFA so as to spread the cost over the service life of the employees. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

Donated goods, services and facilities

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

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

Financial instruments

The charitable trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the academy trust and their measurement basis are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost. Prepayments are not financial instruments. Amounts due to the charity's wholly owned subsidiary are held at face value less any impairment.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument. Amounts due to charity's wholly owned subsidiary are held at face value less any impairment.

Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities as incurred.

3. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations and grants	422,705	358,864
Legacies	<u>68,247</u>	<u>3,394</u>
	<u>490,952</u>	<u>362,258</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

4. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Shop income	36,012	-
Hall hire	<u>14,811</u>	<u>20,632</u>
	<u>50,823</u>	<u>20,632</u>

5. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>5,637</u>	<u>2,016</u>

6. INCOME FROM CHARITABLE ACTIVITIES

		2024	2023
	Activity	£	£
Grants	Provision of services	40,468	31,077
Income from charged for services to beneficiaries of the charity	Provision of services	28,656	26,122
Living Well service	Provision of services	278,163	133,646
Home from Hospital service	Provision of services	-	110,722
Community meals	Provision of services	<u>635,494</u>	<u>428,951</u>
		<u>982,781</u>	<u>730,518</u>

				2024	2023
Activity				£	£
	Grants	Fees	Contract	Total	Total
Information & Advice	40,468	-	-	40,468	31,077
Fitness & Friendship	-	20,511	-	20,511	16,432
Living Well	-	-	278,163	278,163	133,646
Gardening	-	8,145	-	8,145	9,690
Home from Hospital	-	-	-	-	110,722
Community meals	-	<u>635,494</u>	-	<u>635,494</u>	<u>428,951</u>
Total	<u>40,468</u>	<u>664,150</u>	<u>278,163</u>	<u>982,781</u>	<u>730,518</u>

7. TRANSFER FROM AGE WESSEX

	2024	2023
	£	£
Transfer from Age Wessex	<u>113,361</u>	<u>-</u>

On April 1st, 2023, Age Wessex, and Age UK Wiltshire executed an agreement for Age UK Wiltshire to assume management control of Age Wessex. The fair value of the assets of Age Wessex transferred to Age UK Wiltshire.

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

8. RAISING FUNDS

Raising donations and legacies

	2024 £	2023 £
Fundraising costs	6,480	-
Support costs	<u>16,424</u>	<u>33,379</u>
	<u>22,904</u>	<u>33,379</u>

Other trading activities

	2024 £	2023 £
Shop costs	10,384	-
Staff costs	33,250	-
Depreciation	4,163	-
Support costs	<u>92,088</u>	<u>-</u>
	<u>139,885</u>	<u>-</u>
Aggregate amounts	<u>162,789</u>	<u>33,379</u>

9. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 10) £	Grant funding of activities (see note 11) £	Support costs (see note 12) £	Totals £
Provision of services	<u>1,131,339</u>	<u>51,800</u>	<u>372,235</u>	<u>1,555,374</u>

10. DIRECT COSTS OF CHARITABLE ACTIVITIES

Analysis of direct costs

				2024 £	2023 £
	Direct staff costs	Other direct costs	Support costs	Total	Total
Information & Advice	152,383	5,780	85,308	243,471	161,982
Fitness & Friendship	38,796	19,193	19,641	77,630	63,556
Living Well	118,139	6,206	9,117	133,462	158,254
Gardening	12,645	1,170	4,623	18,438	18,172
Home from Hospital	-	-	-	-	86,587
Community meals	338,311	330,324	108,805	777,440	615,700
Falls prevention	19,244	770	41,145	61,159	-
Day care	67,677	8,203	41,643	117,523	-
Travel friends	663	202	12,391	13,256	27,656
Other	<u>11,575</u>	<u>58</u>	<u>12,651</u>	<u>24,243</u>	<u>-</u>
Total	<u>759,433</u>	<u>371,906</u>	<u>335,283</u>	<u>1,466,622</u>	<u>1,131,907</u>
Grants payable (note 10)	<u>-</u>	<u>51,800</u>	<u>36,952</u>	<u>88,752</u>	<u>75,300</u>
Total	<u>759,433</u>	<u>423,706</u>	<u>372,235</u>	<u>1,555,374</u>	<u>1,207,207</u>

Basis of allocation of support costs: Percentage of staff time

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

11. GRANTS PAYABLE

	2024	2023
	£	£
Provision of services	<u>51,800</u>	<u>75,300</u>

The total grants paid to individuals during the year was as follows:

	2024	2023
	£	£
Grants to individuals	<u>51,800</u>	<u>75,300</u>

12. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Raising donations and legacies	16,424	-	16,424
Other trading activities	92,088	-	92,088
Provision of services	<u>346,077</u>	<u>26,158</u>	<u>372,235</u>
	<u>454,589</u>	<u>26,158</u>	<u>480,747</u>

Analysis of support costs

	2024	2023
	£	£
Staff costs	230,416	206,817
Premises, office costs and sundries	227,103	118,849
Depreciation	9,978	11,143
Governance costs	<u>13,250</u>	<u>10,185</u>
	<u>480,747</u>	<u>346,993</u>

13. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Auditors' remuneration - auditing the accounts	13,250	10,185
Auditors' remuneration - VAT and other advice	6,453	-
Depreciation - owned assets	18,461	11,143
Operating leases - land and buildings	23,853	16,260
Operating leases - other	<u>62,090</u>	<u>40,027</u>

14. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

One trustees claimed travel expenses of £166 (2023: one trustee claimed £62)

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

15. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	906,578	653,654
Social security costs	54,267	37,435
Other pension costs	62,254	62,273
	<u>1,023,099</u>	<u>753,362</u>

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

	2024	2023
Direct charitable	30	23
Management and administration	4	5
Casual	29	23
	<u>63</u>	<u>51</u>

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

The average full-time equivalent staff numbers are 25 permanent staff and 11 casuals (2023: 21 permanent, 8 casuals).

The key management personnel of the charity comprise the Trustees and the senior management personnel as listed on page 4. The total employee benefits of the key management personnel of the charity were £197,068 (2023: £136,802).

16. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Designated funds	Restricted funds	Total funds
	£	£	£	£
INCOME AND ENDOWMENTS FROM				
Donations and legacies	40,142	-	322,116	362,258
Charitable activities				
Provision of services	699,441	-	31,077	730,518
Other trading activities	20,632	-	-	20,632
Investment income	2,016	-	-	2,016
Total	<u>762,231</u>	<u>-</u>	<u>353,193</u>	<u>1,115,424</u>
EXPENDITURE ON				
Raising funds	33,379	-	-	33,379
Charitable activities				
Provision of services	865,164	-	342,043	1,207,207
Total	<u>898,543</u>	<u>-</u>	<u>342,043</u>	<u>1,240,586</u>
NET INCOME/(EXPENDITURE)	(136,312)	-	11,150	(125,162)
Other recognised gains/(losses)				
Actuarial gains/(losses) on defined benefit schemes	(9,000)	-	-	(9,000)
Net movement in funds	(145,312)	-	11,150	(134,162)
RECONCILIATION OF FUNDS				
Total funds brought forward	483,879	140,000	63,176	687,055
TOTAL FUNDS CARRIED FORWARD	<u>338,567</u>	<u>140,000</u>	<u>74,326</u>	<u>552,893</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

17. GOVERNMENT GRANT INCOME

	2024	2023
	£	£
Wiltshire Council	25,000	25,000

There were no unfulfilled conditions or other contingencies attached to these grants/contracts. The charity has not directly benefited from any other forms of government assistance.

18. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2023	-	20,212	28,666	48,878
Additions	22,817	25,238	16,537	64,592
Reclassification	-	<u>4,625</u>	<u>26,269</u>	<u>30,894</u>
At 31 March 2024	<u>22,817</u>	<u>50,075</u>	<u>71,472</u>	<u>144,364</u>
DEPRECIATION				
At 1 April 2023	-	17,069	21,688	38,757
Charge for year	1,582	5,806	11,073	18,461
Reclassification/transfer	-	<u>2,817</u>	<u>17,894</u>	<u>20,711</u>
At 31 March 2024	<u>1,582</u>	<u>25,692</u>	<u>50,655</u>	<u>77,929</u>
NET BOOK VALUE				
At 31 March 2024	<u>21,235</u>	<u>24,383</u>	<u>20,817</u>	<u>66,435</u>
At 31 March 2023	<u>-</u>	<u>3,143</u>	<u>6,978</u>	<u>10,121</u>

19. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 April 2023 and 31 March 2024	<u>1</u>
NET BOOK VALUE	
At 31 March 2024	<u>1</u>
At 31 March 2023	<u>1</u>

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Age UK Wiltshire Trading Limited

Registered office:

Nature of business: Dormant

Class of share:	%
Ordinary	holding 100

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

20. STOCKS		2024	2023
		£	£
Stocks		<u>4,015</u>	<u>2,919</u>
21. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024	2023
		£	£
Trade debtors		282,528	167,045
Other debtors		25,184	-
VAT		13,443	-
Prepayments and accrued income		<u>58,055</u>	<u>45,406</u>
		<u>379,210</u>	<u>212,451</u>
22. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		2024	2023
		£	£
Trade creditors		49,730	18,787
Social security and other taxes		18,276	11,637
Other creditors		1,843	2,144
Deferred income		278,308	120,124
Accrued expenses		<u>45,573</u>	<u>27,983</u>
		<u>393,730</u>	<u>180,675</u>

Deferred income of £264,508 (2023: £120,124) relates to income received in advance for contracts commencing in 24/25.

23. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	106,959	28,249
Between one and five years	289,891	36,890
In more than five years	<u>134,500</u>	<u>-</u>
	<u>531,350</u>	<u>65,139</u>

24. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2024	2023
	Total	Total
	funds	funds
	£	£
Fixed assets	66,435	10,121
Investments	1	1
Current assets	580,146	723,446
Current liabilities	<u>(393,730)</u>	<u>(180,675)</u>
	<u>252,852</u>	<u>552,893</u>
	<u>98,824</u>	<u>116,608</u>
	<u>468,284</u>	<u>552,893</u>

Age UK Wiltshire
Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

25. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	338,567	(85,715)	252,852
Dilapidations	40,000	-	40,000
IT equipment	25,000	-	25,000
Strategic Development	25,000	(19,404)	5,596
Business Development	50,000	(21,772)	28,228
	<u>478,567</u>	<u>(126,891)</u>	<u>351,676</u>
Restricted funds			
Legacies & Special Purposes	35,926	(17,963)	17,963
Home from Hospital	28,900	(28,900)	-
Fitness and Friendship	9,500	(9,500)	-
WASP - Together	-	3,401	3,401
Southampton	-	75,574	75,574
I&A - National Benevolent Fund	-	9,330	9,330
Royal Wootton Bassett Activities	-	10,340	10,340
	<u>74,326</u>	<u>42,282</u>	<u>116,608</u>
TOTAL FUNDS	<u>552,893</u>	<u>(84,609)</u>	<u>468,284</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,122,413	(1,208,128)	-	(85,715)
Age Concern Defined Benefit Pension Fund	-	10,000	(10,000)	-
Strategic Development	-	(19,404)	-	(19,404)
Business Development	-	(21,772)	-	(21,772)
	<u>1,122,413</u>	<u>(1,239,304)</u>	<u>(10,000)</u>	<u>(126,891)</u>
Restricted funds				
Legacies & Special Purposes	-	(17,963)	-	(17,963)
Home from Hospital	-	(28,900)	-	(28,900)
WASP - Fitness & Friendship	29,925	(29,925)	-	-
Building resilience	32,083	(32,083)	-	-
Wiltshire Community Foundation - Surviving Winter	73,077	(73,077)	-	-
Wiltshire Council household support grant	25,000	(25,000)	-	-
Fitness and Friendship	-	(9,500)	-	(9,500)
Wessex water	5,000	(5,000)	-	-
Travel friends	11,174	(11,174)	-	-
Warm homes	40,468	(40,468)	-	-
Cost of Living Age UK Wiltshire	40,000	(40,000)	-	-
Cost of Living Age Wessex	15,000	(15,000)	-	-
Community Support Melksham	23,000	(23,000)	-	-
Community Investment - Swindon Falls	59,165	(59,165)	-	-
I&A Salisbury	1,500	(1,500)	-	-
WASP - Together	3,401	-	-	3,401
Southampton	139,124	(63,550)	-	75,574
Other	3,554	(3,554)	-	-
I&A - National Benevolent Fund	9,330	-	-	9,330
Royal Wootton Bassett Activities	10,340	-	-	10,340
	<u>521,141</u>	<u>(478,859)</u>	<u>-</u>	<u>42,282</u>
TOTAL FUNDS	<u>1,643,554</u>	<u>(1,718,163)</u>	<u>(10,000)</u>	<u>(84,609)</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

25. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	At 31.3.23 £
Unrestricted funds			
General fund	483,879	(145,312)	338,567
Dilapidations	40,000	-	40,000
IT equipment	25,000	-	25,000
Strategic Development	25,000	-	25,000
Business Development	<u>50,000</u>	<u>-</u>	<u>50,000</u>
	623,879	(145,312)	478,567
Restricted funds			
Legacies & Special Purposes	35,926	-	35,926
Home from Hospital	-	28,900	28,900
Well Being	5,000	(5,000)	-
Wiltshire Community Foundation - Surviving Winter	15,000	(15,000)	-
Fitness and Friendship	-	9,500	9,500
Wessex water	2,250	(2,250)	-
Information and advice	<u>5,000</u>	<u>(5,000)</u>	<u>-</u>
	<u>63,176</u>	<u>11,150</u>	<u>74,326</u>
TOTAL FUNDS	<u><u>687,055</u></u>	<u><u>(134,162)</u></u>	<u><u>552,893</u></u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	762,231	(907,543)	-	(145,312)
Age Concern Defined Benefit Pension Fund	<u>-</u>	<u>9,000</u>	<u>(9,000)</u>	<u>-</u>
	762,231	(898,543)	(9,000)	(145,312)
Restricted funds				
Home from Hospital	44,350	(15,450)	-	28,900
Well Being	-	(5,000)	-	(5,000)
Building resilience	31,688	(31,688)	-	-
Later Life Goals	13,992	(13,992)	-	-
Wiltshire Community Foundation - Surviving Winter	97,052	(112,052)	-	(15,000)
Wiltshire Council household support grant	25,000	(25,000)	-	-
Fitness and Friendship	40,059	(30,559)	-	9,500
Wessex water	5,000	(7,250)	-	(2,250)
Information and advice	11,815	(16,815)	-	(5,000)
Community meals	1,835	(1,835)	-	-
Travel friends	40,326	(40,326)	-	-
Wiltshire Celebrate Jubilee	9,916	(9,916)	-	-
Warm homes	<u>32,160</u>	<u>(32,160)</u>	<u>-</u>	<u>-</u>
	<u>353,193</u>	<u>(342,043)</u>	<u>-</u>	<u>11,150</u>
TOTAL FUNDS	<u><u>1,115,424</u></u>	<u><u>(1,240,586)</u></u>	<u><u>(9,000)</u></u>	<u><u>(134,162)</u></u>

Age UK Wiltshire

Notes to the Financial Statements - continued for the Year Ended 31 March 2024

25. **MOVEMENT IN FUNDS - continued**

Information on material funds:

Legacies & Special Purposes - This fund receives monies given for special restricted purposes and can only be used as specified by the donor.

Well Being: Service - offering older people who have been identified as being lonely, isolated, lacking in confidence or requiring support to access community activities assistance to make steps to improve their personal sense of wellbeing. Funding supplied by benefactors who wish to remain anonymous, Town Councils and foundation trusts.

Age UK National

The follow projects were supported via funds secured via Age UK nationally:

Building resilience - funding to help improve the wellbeing of older people.

Later life goals - funding to provide one to one advice and support to old people, specifically targeting those experiencing a significant life event.

Warm Homes - to provide benefits entitlement checks to older people living in Wiltshire who may be eligible for a discount on utility costs under the government's Warm Home Discount Scheme.

Cost Of Living - funding to help support the organisation to be able to help older people with the recent increases in cost of living.

Travel friends - funding to pair clients up with their own Travel Friend who can accompany clients on any type of journey - whether it's by foot, public transport, community transport or taxi - and will help clients build the confidence to travel independently.

Wiltshire Community Foundation

The following funds were awarded via Wiltshire Community Foundation:

Surviving winter grant - to provide winter fuel grants to older people in receipt of means tested benefits.

Wiltshire Council

The following funds were secured from Wiltshire Council:

Household support grant - funding to provide grants to households to help support people get a Welfare check and hot meal.

Home from Hospital - Discharge from hospital funding to provide a welfare check, and a hot meal for older people recently discharged from hospital.

Others:

Wessex Water - Funding from Wessex Water to support advice on pension credit.

WASP - fitness & Friendship and together - funding to support additional clubs across Wiltshire for older people to get more active while meeting friends.

Royal Wootton Bassett Activities - funding for Fitness & Friendship and other activities for the older people in Royal Wootton Bassett.

Southampton - Age Wessex - This relates to the reserves of Age Wessex that are to be used to continue information and advice services in the Southampton area

Community Investment - Swindon Falls - funding from NHS BANES, Swindon and Wiltshire ICB

I&A - National Benevolent Fund - to increase the capacity of the Information and Advice Service to enable targeted outreach to those experiencing pensioner poverty in Tidworth.

26. **EMPLOYEE BENEFIT OBLIGATIONS**

Defined benefit scheme

Age UK Wiltshire is a member of the Age UK Retirement Benefits Scheme which operates a defined benefit pension arrangement. The disclosures below relate to the Age Concern Section of the scheme, this section of the scheme closed to further accrual on 30 November 2008. The Scheme provides benefits based on salary at their date of leaving the Scheme and length of service.

A full actuarial valuation of the Scheme was carried out as at 31 March 2022 and the results of this valuation have been updated to 31 March 2024 by a qualified independent actuary. The expected Employer contributions for the year ending 31 March 2025 are £11k. These contributions include an allowance for administration expenses and PPF levies.

The results of the latest funding valuation at 31 March 2022 have been adjusted to the balance sheet date taking account of experience over the period since 31 March 2022, changes in market conditions and differences in the financial and demographic assumptions. The present value of the defined benefit obligation was measured using the Projected Unit Method.

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

26. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in the Balance Sheet are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Present value of funded obligations	(271,000)	(269,000)
Fair value of plan assets	<u>286,000</u>	<u>286,000</u>
	15,000	17,000
Present value of unfunded obligations	-	-
Unrecognised asset	<u>(15,000)</u>	<u>(17,000)</u>
Deficit	-	-
Net liability	<u>-</u>	<u>-</u>

The amounts recognised in the Statement of Financial Activities are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Current service cost	-	-
Net interest from net defined benefit asset/liability	26,000	-
Past service cost	-	-
Administration expenses	<u>1,000</u>	<u>2,000</u>
	<u>27,000</u>	<u>2,000</u>
Actual return on plan assets	<u>3,000</u>	<u>(65,000)</u>

Changes in the present value of the defined benefit obligation are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Opening defined benefit obligation	269,000	334,000
Interest cost	13,000	9,000
Actuarial losses/(gains)	2,000	(59,000)
Benefits paid	<u>(13,000)</u>	<u>(15,000)</u>
	<u>271,000</u>	<u>269,000</u>

Changes in the fair value of scheme assets are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Opening fair value of scheme assets	286,000	357,000
Contributions by employer	11,000	11,000
Interest income	13,000	9,000
Actuarial gains/(losses)	(10,000)	(74,000)
Benefits paid	(13,000)	(15,000)
Administration costs incurred	<u>(1,000)</u>	<u>(2,000)</u>
	<u>286,000</u>	<u>286,000</u>

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

26. EMPLOYEE BENEFIT OBLIGATIONS - continued

The amounts recognised in other recognised gains and losses are as follows:

	Defined benefit pension plans	
	2024	2023
	£	£
Actuarial gains/(losses)	(12,000)	(15,000)
Change in effect of the asset ceiling	<u>2,000</u>	<u>6,000</u>
	<u>(10,000)</u>	<u>(9,000)</u>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	Defined benefit pension plans	
	2024	2023
	Equities	14.50%
Diversified growth fund	4.90%	4.80%
Infrastructure	13.40%	13.00%
Matching assets-bonds & gilts	63.70%	70.20%
Cash	<u>3.50%</u>	<u>2.90%</u>
	<u>100.00%</u>	<u>100.00%</u>

The £15,000 net asset is not recognised in the balance sheet. The charity is not entitled to any surplus on the wind up of the scheme and so any pension asset will not be shown on its balance sheet.

Principal actuarial assumptions at the Balance Sheet date (expressed as weighted averages):

	2024	2023
Discount rate	4.90%	4.85%
CPI inflation	2.40%	2.45%
Future pension increases (RPI 3-5)	3.70%	3.70%
Future pension increases (RPI 2.5)	2.05%	2.10%
RPI inflation	3.20%	3.25%

Mortality	2024	2023
Life expectancy for male currently aged 65	21.7 years (age 86.7)	21.8 years (age 86.8)
Life expectancy for female currently aged 65	23.6 years (age 88.6)	23.8 years (age 89.5)
Life expectancy for male currently aged 45	23.0 years (age 88.0)	23.1 years (age 88.1)
Life expectancy for female currently aged 45	25.1 years (age 90.1)	25.2 years (age 90.2)

Allowance has been made for members to exchange 70% of the maximum cash allowance available upon retirement.

Defined contribution scheme

The pension cost charge represents contributions payable by Age UK Wiltshire to the fund and amounted to £62,254 (2023: £62,273). At 31 March 2024 £Nil (2023: £334) of contributions were payable.

Age UK Wiltshire

Notes to the Financial Statements - continued
for the Year Ended 31 March 2024

27. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

The son of the trustee R Purchase, is a director of Jafre Limited. During the year the charity purchased goods and services totalling £2,180 from Jafre Limited.

The husband of CEO, S Cardy, provided construction services to the charity totalling £5,331.