

# Trustees Report and Financial Statements

*For the year ended 31 March 2020*

## Company Information

### Trustees

Prof. Marion McMurdo  
(Interim Chair)

Lord George Foulkes, Chair  
(Resigned 31 December 2019)

Dorry McLaughlin, Vice Chair  
(Resigned 13 September 2019)

Pennie Taylor

Prof. Brendan McCormack

Prof. Alasdair Rutherford

Kenneth Nicholson

Alison Harrington

Graham Reece

Malcolm Brown  
(Resigned 13 December 2019)

Faith A H Jayne  
(Appointed 7 April 2020)

Prof. Lesley M Sawers OBE  
(Appointed 7 April 2020)

Kate A Smith  
(Appointed 7 April 2020)

### Treasurer

Tom O'Connell, Treasurer  
(Resigned 27 January 2020)

Robert Hare  
(Appointed 27 January 2020)

### Independent Auditor

BDO LLP  
Citypoint  
65 Haymarket Terrace  
Edinburgh  
EH12 5HD

### Bankers

Bank of Scotland  
32 Brandon Parade South  
Motherwell  
ML1 1RB

### Solicitors

Turcan Connell  
Princes Exchange  
1 Earl Grey Street  
Edinburgh  
EH3 9EE

### Registered office

Causewayside House  
160 Causewayside  
Edinburgh  
EH9 1PR

**Company No.** SC153343

**Charity No.** SC010100

## Contents

 Trustees' Report	4-27
 Statement of Trustees' Responsibilities	28
 Independent Auditor's Report	29-31
 Consolidated Statement of Financial Activities	32
 Consolidated Balance Sheet	33
 Statement of Consolidated Cash Flows	34
 Charity Statement of Financial Activities	35
 Charity Balance Sheet	36
 Notes to the Financial Statements	37-59

# Trustees' Report for the year ended 31 March 2020

## The Trustees have pleasure in presenting the Trustees' Report and audited financial statements for the year ended 31 March 2020.

The Directors of the Charitable Company (the Charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

The Group consists of the charity together with two wholly owned trading subsidiaries; Age Scotland Trading Ltd and Age Scotland Enterprises Ltd and Care & Repair, of whom Age Scotland became the sole member on 1 June 2018.

### Our vision for older people in Scotland

A Scotland and a world where older people flourish as valued and equal citizens.

### Our part in fulfilling that vision; our mission

To help all older people present a strong and effective voice and to reduce the challenges for those facing serious and multiple disadvantage as they grow older.

## Financial Review

The group's result for the year is a surplus of £8,436 (2019: surplus £817,119). The Charity continues to identify and implement efficiencies where possible. The reduction of legacy income received within the year, has contributed to the decline in the surplus. The Charity has also been successful in attracting restricted funding throughout the year for its various projects as outlined in Note 18 to the financial statements.

The Charity's work is highly dependent upon the level of legacies and donations it receives from the public each year. In addition, Age Scotland Enterprises Ltd supports the Charity by gift aiding its profits. The Charity is also reliant upon the Scottish Government and other agencies for its restricted project funding. In 2019/20 this amounted to £1,002,200 (2019: £549,909).

## Legacies

Age Scotland benefitted from £570,903 (2019: £1,100,439) in legacy gifts.

## Donations

The Group received £233,872 (2019: £234,501) from donations during the year.



## Trading

### Age Scotland Enterprises Ltd

The operating loss for the year was £15,588 (2019: operating profit £243,928). There were a number of factors which contributed to the operating loss with the main one being that there was no commission income in the last two months of the financial years due to the closure of the Age Co network on 31st January 2020. Additionally, the closure of the Glasgow premises in June 2019 resulted in fixed assets being written off, contributing to the operating loss.

### Age Scotland Trading Ltd

During 2019/20 Age Scotland Trading Limited was dormant.

## Care and Repair Edinburgh Ltd

For the year ending 31 March 2020 Care and Repair Edinburgh made a surplus of £38,286 (2019: £39,742). Income received during the year was below budget mainly due to fundraising activities being pushed back to 2020. On the other hand, the charity was able to make cost savings through redundancies and relocating to Causewayside premises which resulted in an operating surplus.

## Trustees' Review

The trustees of Age Scotland continually review its strategic plan against the external environment in which we operate.

The charity's three **strategic aims** are:



 We help older people be as well as they can be



 We promote positive views of ageing and later life

 We tackle loneliness and isolation

## Key Performance Indicators 2019/20

To review progress made against the strategic aims of the charity the below key performance indicators (KPIs) are regularly reported on:

Strategic Outcomes	KPIs
 <b>Help older people be as well as they can be</b>	
<b>Independent</b> Older people can live independently for as long as they want, and are able to	<ul style="list-style-type: none"> <li>• Calls to our helpline</li> <li>• Information and advice leaflets distributed</li> <li>• Visits to the information and advice pages on our website</li> <li>• Quality assurance feedback from helpline callers</li> </ul>
<b>Secure</b> Older people have what they need to live life securely	<ul style="list-style-type: none"> <li>• Number of benefit checks undertaken</li> <li>• Amount of unclaimed benefits identified</li> <li>• Participation in Planning for Your Future workshops</li> <li>• Employer participation in Age Inclusive Matrix</li> </ul>
<b>Health and Wellbeing</b> Older people are as healthy as they can be	<ul style="list-style-type: none"> <li>• Engagement with health and wellbeing initiatives</li> <li>• Participation in Body Boosting Bingo programme to help build and maintain strength and balance in older people</li> <li>• Expansion of Walking Sports in Scotland</li> <li>• Interactions with veterans</li> </ul>
 <b>Promote positive views of ageing and later life</b>	
<b>Effective voice</b> Older people can influence and affect change	<ul style="list-style-type: none"> <li>• MPs and MSPs engagement</li> <li>• Parliamentary briefings produced</li> <li>• Responses to parliamentary consultations</li> <li>• Evidence given to Scottish Parliament committees</li> <li>• Consultations with older people to gather views</li> <li>• 'About Dementia Policy &amp; Practice Forum' forum meetings</li> </ul>
<b>Included</b> Older people are included, involved, celebrated and viewed positively	<ul style="list-style-type: none"> <li>• Media coverage</li> <li>• Attendees at our national conference and awards</li> <li>• Reach of Advantage magazine</li> <li>• Age inclusive workshops participation and feedback</li> <li>• Participation in dementia awareness workshops</li> </ul>

Strategic Outcomes	KPIs
 <b>Tackle loneliness and isolation</b>	
<b>Connected</b> Older people do not feel lonely or isolated and are connected to communities that are important to them	<ul style="list-style-type: none"> <li>• Age Scotland membership</li> <li>• Regional network meeting participation</li> <li>• Expansion of Men's Sheds in Scotland</li> <li>• Community Connecting referrals</li> <li>• Calls to our Friendship line</li> <li>• Regular outbound friendship calls</li> </ul>
 <b>Be a high performing, sustainable, people-centred charity</b>	
Ensure the charity is financially sustainable for the future	<ul style="list-style-type: none"> <li>• Maintain six months reserves</li> <li>• Report on and review finances monthly</li> <li>• Meeting annual income targets</li> <li>• Control annual expenditures</li> </ul>
Engage and involve people	<ul style="list-style-type: none"> <li>• Feedback from staff via employee engagement surveys</li> <li>• High quality job applicants</li> <li>• Number of volunteers engaged</li> <li>• Feedback from volunteers</li> </ul>





A summary of our activities, against our strategic aims, is as follows:

## Helping older people be as well as they can be

### National Helpline for Older People

Supporting and encouraging older people to be as well as they can be is at the heart of everything we do. From our helpline to our policy work shaping government legislation, we exist to help older people get the most out of later life and to make Scotland a better place to grow older.

After a busy and productive 2019 and early 2020, we, along with every other organisation worldwide, were confronted with the outbreak of coronavirus – a global pandemic that particularly affects older people.

Our helpline, which offers advice, information and friendship to older people and their families, was at the forefront of our agile and impressive response to the challenge of coronavirus.

A week before full lockdown, we had a virtual call centre up and running, staffed by experienced call handlers who helped thousands of vulnerable older people get access to essential food and medication, as well as offer friendship and comfort to those who felt anxious and alone. Our call volume reached unprecedented levels after the Scottish Government and other agencies signposted older people to our lifeline service.

Even before coronavirus, our helpline experienced a busy year.

Between 1 April 2019 and 31 March 2020, we handled

# 26,578

calls from older people & their families  
17,149 inbound and 9,429 outbound.

Access to benefits remains one of our most common call inquiries, closely followed by questions about residential care and community care.

Helpline advisors identified

# £728,706

in benefits for older people that would otherwise have gone unclaimed.

This was a record-breaking figure for Age Scotland and one which we are very proud of.

Our quality assurance survey results show that **99% of callers would recommend Age Scotland to a friend.**

In March 2020, the Scottish Government asked us to increase the capacity of our national helpline to support older people in response to the coronavirus crisis. They invested around £93,000 so that we could acquire new call handling and monitoring technology to enable our helpline colleagues to work from home. This helped us create an enhanced service for older people at a time it was needed most.

The First Minister visited our headquarters on 18 March to announce the new funding, meet with helpline colleagues and see first-hand the service we were offering older people. She said the helpline was **“invaluable”** and described it as another emergency service.

### Information and Advice

Our Information and advice service produces a wide range of guides and factsheets for older people. There are 69 information guides available for free, in print and online, including those for specialised projects.



In 2019/20

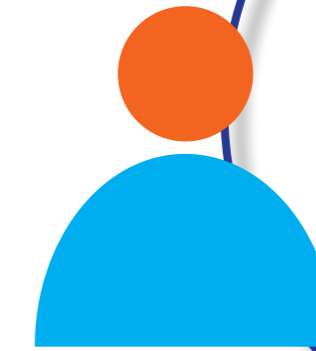
# 35,792

information guides were distributed to the public and organisations across Scotland

The most popular and requested guides were those for Pension Credit, Power of Attorney and Benefits Maze.

The addition of an information writer post to this team has made a significant improvement in capacity to keep paper-based and website information up to date. We also work with Age UK, other partners and projects to ensure that their information is relevant to older people in Scotland.

The team created new guides to Funeral Support payments (a benefit now devolved to Scotland), Care and Support at Home: Practical Help - which combines and updates content from some of our older factsheets - and on Universal Credit. In addition, we began the creation of Scottish versions of the few Age UK guides we still use, the first of these being Avoiding Scams.




“It’s unbelievable where we were, to where we are now. We don’t have to think, can I afford steak this week or do I have to do with a mince pie? It’s taken all that away. I just want to say thank you very much.”

70 years old caller who had a benefits check figure carried out that showed she was eligible for an extra £16,000 a year in benefits.

In response to the coronavirus crisis, the team swiftly established and developed an **online information hub offering up to date advice for older people on 19 March.**

It has acted as the organisation’s cornerstone for public information and for our helpline operation.

**It has been well received and applauded by the NHS and Scottish Government as a valuable source of information and advice.**



“I can’t thank you enough. Thank you seems too small a thing to say.”

“I was really worried, but you’ve put my mind at rest. You are a treasure.”

“I don’t see anyone at the moment and I’m not online so I don’t know what I’d have done if I hadn’t been able to phone you.”

- Helpline callers





## Veterans' Project

The work of our Veterans' Project to promote the rights of older veterans and promote initiatives where support is available, including healthcare, transport assistance, benefit entitlements and respite, has continued throughout the year.

More than **500** veterans contacted the helpline, many on multiple occasions.

Our team's awareness raising and training programmes reached

**986**

people from older people's groups and services, many of whom were veterans. We continue to work in partnership with the Unforgotten Forces consortium to develop policy initiatives that will benefit older veterans and their families.

The project has also supported opportunities for older veterans to enjoy and benefits from regular physical activities. Five veterans' groups received recognition in our COVERT (Challenge for Older Veterans to Exercise Regularly Together) initiative, which encouraged and supported them to develop and sustain group activities to boost their physical health. More than 60 older veterans across Scotland took part in our 'power quiz' and another 17 people completed our Functional Fitness MOT with positive feedback.



“Age Scotland's presence and having a link with them is helpful. The partnership is great, we know that you are there and we can come to you for wee bits of advice for members.”

Erskine Reid Macewen  
Activity Centre

## Health and Wellbeing

Health and wellbeing play a vital role in our aim to help older people be as well as they can. This year saw the formal launch of the sustainable Body Boosting Bingo product series to members, as well as focus on providing Train the Trainer sessions into a wide spread of member and partner organisations such as Paths for All, Versus Arthritis, Walking Netball, falls prevention forums, housing associations, church guilds, Holiday at Home clubs, carers organisations, Aberdeen Health and Social Care Partnership, Edinburgh Leisure, Scottish Autism and our Veterans' Project.

“Should call it mood-boosting bingo. I never thought I'd be able to do it but I did!”

- Body Boosting Bingo participants

“It lifted my spirit and my mood and I felt my pain a lot less. Made me glow.”

Working with partners Later Life Learning and Glasgow University, our health and wellbeing professionals introduced a new product, the Functional Fitness MOT, which offers individual understanding of their strength, balance and flexibility capabilities for independent living.

This was piloted in the community as well as with social enterprises to add to their ageing in the workplace training suite, helping older workers to understand their functional fitness and take action to enjoy a more active retirement.

With the community development team, they also led a malnutrition awareness project for older people run by Eat Well Age Well, with training sessions for member and veteran's groups.

## Housing



Over the past year, the policy team has produced several research reports highlighting the needs of older people. Topics include lengthy waiting times for social care and the impact of Brexit on Scotland's older population. The report on the housing needs of older people in Orkney was launched in May 2019 and received almost 1,000 responses from islanders over the age of 55.

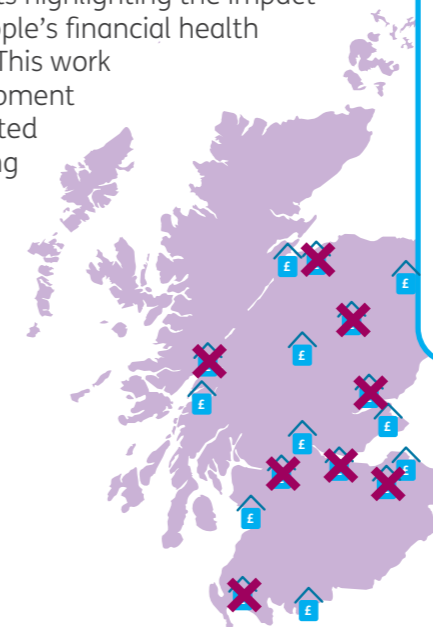
The recommendations from this report were welcomed by decision makers in Orkney and has helped to shape their future work. The Scottish Government found it to be a valuable insight into the housing needs of older people in remoter parts of Scotland.

A new national housing survey, funded by the Scottish Government, was launched in November. It received 1,231 responses from people over the age of 55 from every local authority area of the country. The publication of the report and recommendations was due for mid-March 2020, but was paused as a result of coronavirus, and rescheduled for June.



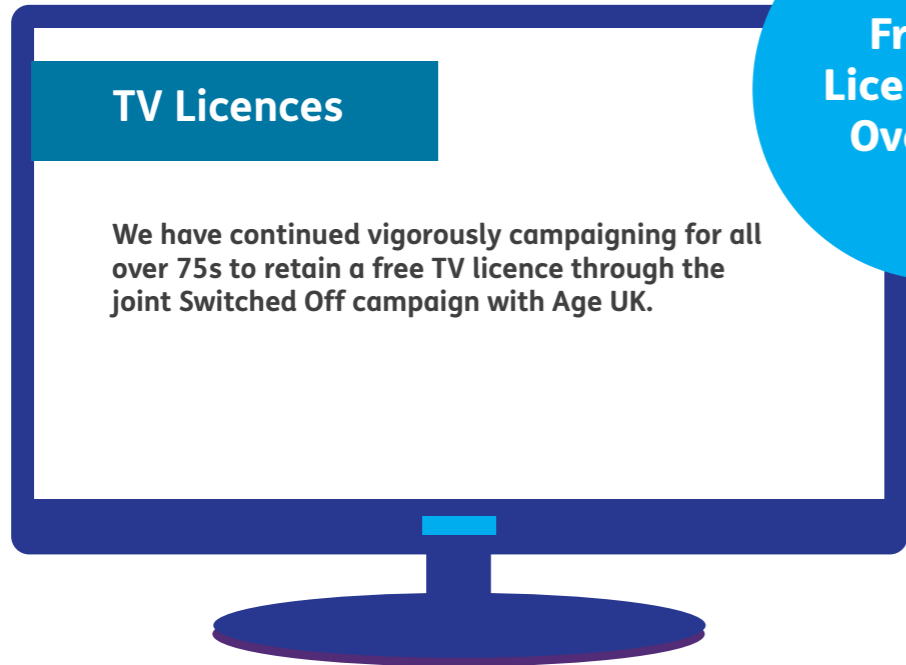
## Access to Cash

Work to highlight and address the challenges faced by older people as a result of bank branch closures and access to cash continued, with regular media reports highlighting the impact this is having on people's financial health and independence. This work included the development of a map which plotted the spread of banking deserts in Scotland.



We contributed to the Bank of England's Future of Finance report, ensuring there was consideration of the needs of older people and we sit on FinTech Scotland's Consumer Panel which focusses on improving financial inclusion.



**TV Licences**

**Free TV Licences for Over 75's**

We have continued vigorously campaigning for all over 75s to retain a free TV licence through the joint Switched Off campaign with Age UK.



### Age Inclusive Workplaces

Our Age Inclusive Workplace workshops positively impacted more than

**3,300**

older workers in Scotland, bringing the total number to over 6,800 from more than

**200**

organisations.

Feedback from the workshops highlighted that

**98%**

of attendees would recommend the workshops to a colleague.



The workshops raised £125,000 of revenue in the year and after third party expenses contributed nearly £100,000 towards our costs.

### Age@work Employers Network



During the year, we developed our partnership with Edinburgh University Business School, CIPD Scotland and Business in the Community Scotland to launch the age@work Employer's Network, a national network of organisations coming together to learn about the needs of older people and share best practice.

### Looking Ahead

Our Planning for Your Future workshops, which enable employees to better plan for later life, remain popular with

**536**

attendees from various organisations across Scotland.

### Unconscious Bias

This was a year of significant product development, with the creation of our immersive Unconscious Bias workshop funded by the Scottish Government Workplace Equality Fund, as well as a new Age Inclusive Matrix programme aimed at helping Scottish employers become more age inclusive. Following a successful pilot, funding was secured from the National Lottery Community Fund to support this work over the next five years.

Looking forward, we are managing the impact that coronavirus is having on our ability to raise awareness and understanding of the older worker's agenda in Scotland. Certain face-to-face workshops will be impractical to deliver for some time and we are focussing on how these can be delivered remotely.

## Promote a positive view of ageing



### National Conference and Awards

As a result of the health and travel concerns about coronavirus we had to postpone our 2020 National Conference and Awards Ceremony due to take place in March 2020. 'We're All Jock Tamson's Bairns: Inclusion and Diversity Matters' was set to be the biggest event yet. We hope to celebrate our award winners later in 2020, and plans are already underway to reschedule our conference in 2021.

### Advantage Magazine



Our popular Age Scotland membership magazine, Advantage, published three times a year and **distributed to**

**7,500**

**households**, provided widespread coverage of our activities and issues affecting older people. We showcased the work of our member groups, alongside our services and community work, and the work of our partner organisations. The magazine continued to inform, inspire and entertain.

## Policy and Influencing



**Scottish Government**  
Riaghaltas na h-Alba  
gov.scot

We have a well-established relationship with the Scottish Government as the major national voice for older people. As stakeholders we have regular opportunities to discuss and influence Scottish Government policy on a wide range of issues that affect older people in Scotland.

**The charity's political engagement has been extensive with three appearances at Scottish Parliament committees to provide expert advice** on the Consumer (Scotland) Bill, budget scrutiny of the Scottish Government's equalities department, and the supply and demand of medicine. We also worked with the health and sport committee on their scoping exercise for a future inquiry into social care, and feature in the social security committee's report on benefit take up.

Our policy team produced

**13** **parliamentary briefings** for MSPs to use in debates and

**12** **consultation responses** to parliamentary and government inquiries.

Through this engagement, we were able to ensure older people's concerns were addressed in the new National Transport Strategy and Transport (Scotland) Act, as well as the Planning (Scotland) Act and Fuel Poverty (Targets, Definitions and Strategy) (Scotland) Act. Our work on an influencing campaign to increase the number of Older People's Champions in local authorities, in conjunction with the Scottish Older People's Assembly (SOPA), has continued.

### Media Coverage

The communications team produce news stories promoting older people's achievements, the work of member groups and challenging negative stereotypes about ageing in the media.

We feature regularly in print and broadcast media and are frequent contributors to BBC Radio Scotland programmes. We offer counterpoint and case studies to demonstrate the value, experience, and positive contribution of older people in Scotland, whether it be to the economy, workplace, as unpaid carers, volunteers and much more. The team also proactively work with journalists to change insulting and derogatory language surrounding ageing and, for example, dementia.





## Partnership Working

As a key member of the Scottish Government's Older People's Strategic Action Forum (OPSAF), chaired by the Minister for Older People, we seek to promote the positive contribution of older people and raise issues of concern for government action. We are part of the First Minister's National Advisory Council for Women and Girls, hosting discussions with colleagues and identifying particular issues affecting older women in Scotland.

## About Dementia Policy and Practice Forum

Our About Dementia project is an innovative new project, which began work on 1 April 2019. Over the course of its first year there has been a focus on building membership, developing the brand identity and establishing the first round of policy subgroups. From 15 original partners it has expanded to now engage with

**232** individuals to the end of March 2020.



Forum meetings and sub-groups focusing on the human rights of unpaid carers, housing and home issues, transport, mobility, dementia prevention and living well have been taking place all over Scotland, including Orkney. Each group and meeting considers the issues that are most important to people affected by dementia and that information is used to develop action plans to influence change.

Work has begun to establish About Dementia as a credible voice on dementia policy in Scotland. Our team members regularly attend the cross party group on dementia at the Scottish Parliament as well as the Scottish Government's dementia strategy implementation and monitoring group where it is influencing the next dementia strategy and pressing for robust evaluation of the previous strategies.



## Dementia Training

We established a new dementia training team, with funding from the Robertson Trust and the Life Changes Trust, working with employers, organisations and individuals to raise awareness of dementia, the signs and symptoms and how to be inclusive of people living with the condition.

There were

**33**

sessions of Early Stage Dementia training between April and October.

From October there were:

**8** dementia awareness sessions

**6** workplace training sessions

**2** train the trainer events

**2** inclusion training sessions

impacting

**264**

people.

Additionally, seven 'rights based' training sessions for 57 carers of people living with dementia were delivered between December and February.

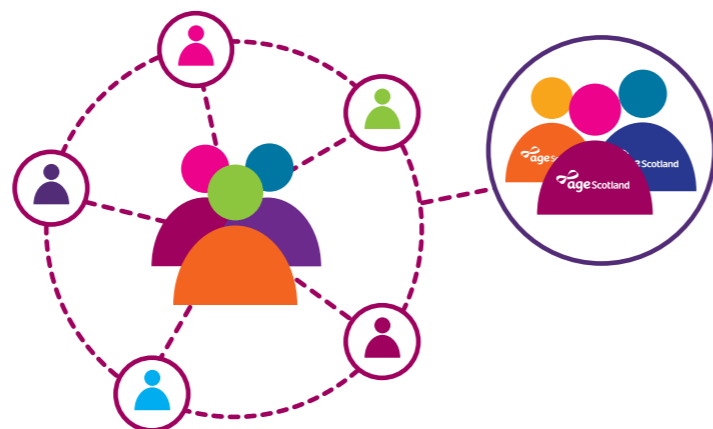


## Tackle loneliness and isolation

### Community Development

Our community development team was able to extend its reach and continue providing greater local support to older people's groups across the country, assisted by four new community development officers and two new regional ambassadors (Jim Slinger in Ayrshire and Rob Snodgrass in Argyll and Bute).

Membership grew steadily throughout the year, following a slight dip as a result of renewal requirements following GDPR guidance, and **the team held 32 local network meetings for members and partners across Scotland.** These covered themes such as funding, technology, transport and activities for older men, as well as dancing, music and song.



### Supporting and enabling Men's Sheds

The Men's Shed movement in Scotland allows men a safe space to talk about health issues, share skills and give back to the community. We are proud to support a local Men's Shed network in 12 local authorities across the country.

**“The Shed brought back my father!”**



**During 2019/20 our Men's Shed's development officer supported and enabled:**

**81** existing Men's Sheds across Scotland. **14** new sheds to be started up

They also offered face to face support visits to 31 Sheds.

There were 11 Regional Men's Shed Network meetings facilitated in Fife, Perth and Kinross, Dumfries and Galloway, Highland, Lothians and Ayrshire. These were attended by 137 shedders and shed supporters from 47 Men's Sheds.

### Community Connecting

Our Community Connecting service remains a key part of our strategy with the main aim of reducing isolation and loneliness by introducing older people in Scotland to organisations that offer social activities, friendship, health and fitness groups and events.

Operating on a referral-based system through the helpline, **the community connecting team received**

**394**

**referrals** to enable older people to get involved with their community and pursue their interests over the past 12 months.

The service is in great demand. We saw a

**200%**

**increase** from 2018/2019.

**855**

**calls** were made to older people signposting them to

**1,285**

**local groups and organisations.**

Callers are largely in their 70s and 80s, with the majority based in Edinburgh, Glasgow and Fife. In early 2019 we introduced community information referrals for those callers who wanted advice on how to get involved, including those without access to the internet.

The Community Connecting Google maps service has grown over the year to enable volunteers to access information about groups or clubs that are available in each area. The service continues to engage with local community centres, voluntary organisations, health centres, libraries and churches to promote community connecting and share local resources and knowledge. This aligns with the work of the community development team to find local groups and organisations and encourage them to become Age Scotland members.

**“Community Connecting has improved my social life as I have two classes on the go and already looking for another! I'm just glad I have my confidence back.”**  
Margaret, Glasgow

**“I have been shown kindness and compassion and in return I feel more confident. It's the only service I have felt I have been able to speak freely and just say how I feel.”**  
Muriel, Lanarkshire



## Share What You Love



### #ShareWhatYouLove

#### Working together to reduce loneliness

We work extensively to influence the Scottish Government on tackling the scourge of loneliness. We participate on the National Implementation Group which aims to monitor and initiate strategy. Work also continues with a range of charities under the umbrella Action Group on Isolation and Loneliness (AGIL) to influence government and other organisations on this issue.

#### Fundraising

As a result of a new team structure and a renewed strategy, created to diversify income streams, the financial year ended positively for fundraising. Individual giving appeals 'Loneliness at Christmas' and 'Well through Winter' were well received and March also saw a significant peak in donations in response to coronavirus.

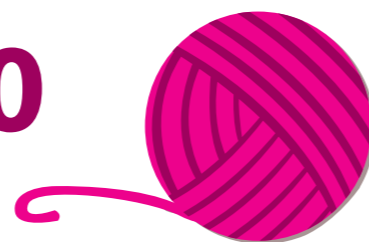
Corporate income increased through national partnerships with Age UK and Cadburys along with local partnerships and donations from organisations such as Pentland Plants and Canadian Natural Resource. The end of the year saw donations from corporates including Aqua Cargill in response to the global pandemic.

The fundraising team had a successful **Big Knit Campaign**, totalling 56,714 hats - an increase from previous years.

The campaign raised a total of

**£14,178.50**

and from that we were able to provide £7,145.75 worth of funds to our member groups who took part.



## Fundraising (cont.)

**“ I’m a keen runner and loved supporting Age Scotland for the work they do to try and combat loneliness. Many older people don’t have family or friends that they can rely on which is so upsetting. ”**

*Grace ran the Edinburgh Marathon raising £1,650*

Community fundraisers took part in a wide range of activities from bungee swings, abseils and marathons. Collections were held at Edinburgh Airport and Waverley Station and additional income was generated through foreign currency donations and student events.



Our charity shop in Broxburn continued to thrive and we are extremely appreciative to the dedicated volunteers who give up their time and expertise to support our work in the community.

Christmas can be an especially difficult time for older people. Through successful relationships with corporate partners we were able to provide over **400 Christmas gifts and cards from SKY and Burness Paull to four members groups**. We were also able to invite three member groups along to SKY contact centres for a Christmas lunch with carols and entertainment. Groups described the experience and kindness they received as **“first class hospitality”** and **“overwhelming”**.

We are very grateful for all the support we receive from our generous donors, companies, charitable trusts and volunteers who make our vital work helping older people in Scotland possible.

## Care and Repair Edinburgh

Care and Repair Edinburgh, which became part of the Age Scotland family in June 2018, moved into our headquarters in summer 2019. The charity uses trusted traders to undertake small repairs, handy person and home from hospital services to older and disabled people in the City of Edinburgh area.

During the year, we launched a new website and consistently exceeded targets, completing **515 small repairs, 1,421 handy person jobs**, installing **971 key safes** and making **1,470 trade referrals**.

Clients were also visited and given advice and support on a variety of topics including repair and improvement options; making homes safer, warmer and more secure; potential funding sources; and arranging major works.



## Governance

Over the year a review of our membership groups was undertaken to ensure GDPR compliance and by 31 March our membership had reduced to 700. We continually review membership development to ensure that the charity's resources are focussed on where they are needed most to deliver the strategic plan.

Our regional ambassadors continue to support the charity and work with member groups in a variety of ways including assisting with decision-making on the Age Scotland Tackling Loneliness and Isolation Policy, helping with planning for network events and our National Conference, giving talks, visits and representing Age Scotland at important committees and conferences.

Age Scotland works with Age UK and the other members of the Age Network on areas of work aimed at delivering consistent and meaningful outcomes for older people in Scotland and the UK and ensuring that expertise and resources are directed towards greatest need.

The Memorandum and Articles of Association for the Charity were reviewed and updated in November 2018.

## Related party transactions

Trustees are required to disclose all relevant interests and register them with the charity and in accordance with the Charity's policy withdraw from decisions where conflict of interest arises.

No Trustees received any remuneration during the year (2019-None). Details of Trustee expenses and related party transactions are disclosed in note 8 to the financial statements.

## Reserves policy

The Reserves Policy has been reviewed by Trustees during the year to 31 March 2020.

Reserves are held for three purposes:

- To enable the charity to meet all its obligations in the event of dissolution;
- To hold sufficient liquid reserves to cushion the impact of fluctuations in legacy income from year to year;
- To hold designated or restricted reserves for a particular purpose as identified by the board.

The Board has designated funds of the Group for the following purposes:

As at 31st March	2020	2019
	£	£
Pension Scheme Liability	277,100	293,400
Charitable Services Development	224,632	574,125
IT Development	25,000	-
Dilapidations	50,000	88,175
Brand Development	50,000	50,000
Community Development	337,404	204,194
Body Boosting Bingo	83,502	126,000
Dementia Training	100,000	100,000
8x8 Telephone System	270,000	-
Care & Repair	20,185	20,932
	<b>1,437,823</b>	<b>1,432,826</b>

At 31 March 2020 £3,504,005 (2019: £3,740,500) was held in total unrestricted reserves. Of this, free reserves amount to £1,456,499 (2019: £1,999,216), the balance of free reserves as at 31 March 2020 represents six months of total unrestricted expenditure based on 2020/21 forecast unrestricted expenditure of £2.9m. It is the view of the Trustees that the group should retain the equivalent of at least six months (£1.4m) unrestricted operating costs as free reserves. The group has achieved the target of free reserves and currently intends to maintain them at this level. Designated funds will be reviewed annually and expected to be used within five years. The Group held reserves of £403,809 (2019: £158,878) which were restricted in purpose.

The reserves policy has remained unchanged since 2016, however the Trustees regularly discuss the appropriateness of the policy in relation to the Charity's ongoing financial position. The emergence of the Covid 19 situation and the subsequent economic disruption represents a significant risk to many organisations. The prudent approach we have taken in ensuring we have a strong reserves policy has allowed us to continue to operate throughout the crisis with limited disruption so far. Nonetheless, the Trustees – through the senior management team – continue to monitor the wider impact of the crisis and will amend the reserves policy if and when they consider it appropriate in order to maintain the Charity's financial stability.

## Risk Statement

In 2019/20 the main areas of risk were identified as below:

Risk	Management
Reduced public trust in the UK charity sector leads to fewer donations and impacts on Age Scotland's income and our ability to provide services and support.	<ul style="list-style-type: none"> <li>We have a clear fundraising charter which addresses the concerns expressed about some fundraising practices.</li> <li>Clear and focussed communications about the work carried out by the charity and the social impact of our work.</li> <li>We will continue to lobby and increase our community outreach efforts.</li> </ul>
Further reductions in government spending affects Age Scotland with a corresponding impact on local services and support.	<ul style="list-style-type: none"> <li>We continue to apply to a broad range of funding sources to facilitate the work of Age Scotland.</li> <li>We maintain strong relationships with Government to ensure robust and timely reporting on project outcomes.</li> <li>We promote our policy positions to government to influence the impact of cuts on older people.</li> </ul>
Economic impact of the Covid-19 pandemic.	<ul style="list-style-type: none"> <li>Our reserves policy of maintaining six months of unrestricted operating costs allows scope to take timely mitigating actions to combat the impact on income streams.</li> <li>Proactively adapting as many of our customer facing propositions to provide a virtual alternative will help mitigate losses in training incomes.</li> <li>Comprehensive management information and reporting systems allow for swift scenario planning to implement necessary changes.</li> </ul>
Fail to meet our ambitious growth targets for our social enterprise and partnership businesses by not making the most of our social enterprises and partnerships.	<ul style="list-style-type: none"> <li>We will ensure we secure the best possible commercial and customer terms when entering and renewing our commercial partnerships.</li> <li>Ongoing focus and momentum with new initiatives being launched and accurately timely reporting performance.</li> </ul>
Loss of Age UK support.	<ul style="list-style-type: none"> <li>We continue to maintain the strong relationship with Age UK and have agreed to roll forward the terms of the existing agreement until such time that new terms are agreed.</li> </ul>



## Volunteer Contribution

Age Scotland benefited from the contribution of over 41 (2019: 47) volunteers across Scotland in 2019/20. Volunteers contributed to our information & advice team including the helpline, fundraising, Planning for your Future Workshops, and in our retail shops.

## Grant Making Policy

Our grants programme targets projects and activities which contribute to Age Scotland's strategic goals.

## Going Concern

In December 2019, the Covid-19 virus circulated across the world, and was declared a pandemic in March 2020. On 16 March the UK government advised against all nonessential travel and for individuals to stay at home.

The impact of this has caused a significant change to the activities and results of the charity during 2020; our customer-facing activities have been paused and our office staff are working remotely. We continue to connect with our member groups and the wider older community but are now doing so using technology. Fortunately, as a result of our ongoing corporate strategy, we were well placed to make the necessary changes to allow us to adopt a new way of working relatively quickly. We have invested in a new telephone system, which gives us far greater reach to our communities, and are developing it to reach even more isolated older people across the country. Working in partnership with the Scottish Government, we upscaled our helpline to a capacity of 1,500 calls per day to provide information, advice and friendship to older people across Scotland. We redeployed many of our employees to support the helpline in its time of need. We continue to actively seek new opportunities to connect with our communities in the most effective and efficient ways possible in this changed world.

Since the lockdown, our fundraising team has worked tirelessly to encourage new partnerships to help the charity combat the impact of this terrible situation on our older community. The virus disproportionately affects older people and the heightened public awareness of that outcome has led to a short term increase in giving and funding. Notwithstanding that improvement, we are mindful that it is universally acknowledged that the aftermath of this crisis will see a significant economic recession, which will undoubtedly have an adverse impact on future fundraising. Workplaces training is challenged by the cessation of face to face training with no clear indication of when this will recommence. This creates a budget risk of £100K. We have minimised costs by seconding people to other projects where possible and have created virtual sessions of our main workshops. Initial tests have been very positive and customer response has been encouraging, however at this stage it is not possible to determine whether we will return to, or exceed, previous financial targets but the initial progress has been good. Our retail shop closed in March 2020, and reopened on a phased basis in July, and we continue to follow the Scottish Government's advice on trading to protect both our customers and staff. That has an annual income of around £160K.

Due to the temporary closure of the Probate Office during lockdown, notifications of legacy income were frozen. This has been our largest income source for many years and the outturn for 2020 was around half of the previous year. Our expectation is that this will catch up over the next few months as the office returns to processing estates but for planning purposes we have assumed no further income for the 2019/20 year. We have managed to mitigate the loss of our trading incomes by cost reductions.

We are actively looking at possibilities to defer non-critical expenditure or to change the scope of projects to reduce the short term cost to the charity, and expect to continue to implement mitigating measures during 2020 and, if necessary, beyond. In light of the uncertainty around the economic impact of the virus, we continue to plan and forecast on a short term basis, as there is little value in looking further until there is greater clarity. The Trustees, through the senior management team, closely monitors the impact of this pandemic on the charity's activities and will continue to adapt and progress as the landscape changes in order to protect the charity's future survival.

Given the strength of the balance sheet and availability and liquidity of unrestricted assets, the Trustees believe that, while uncertainty exists, this does not pose a material uncertainty that would cast doubt on the charity's ability to continue as a going concern. The Trustees therefore consider it appropriate for the accounts to be prepared on a going concern basis.

## Trustees

The Trustees of the company who served during the year were as follows:-

**Lord George Foulkes, Chair**  
(Resigned 31 December 2019)

**Dorry McLaughlin, Vice Chair**  
(Resigned 13 September 2019)

**Tom O'Connell, Treasurer**  
(Resigned 27 January 2020)

**Pennie Taylor**

**Prof. Brendan McCormack**

**Prof. Alasdair Rutherford**

**Kenneth Nicholson**

**Alison Harrington**

**Prof. Marion McMurdo, Interim Chair**

**Malcom Brown**  
(Resigned 13 December 2019)

**Graham Reece**

**Robert Hare, Treasurer**  
(Appointed 27 January 2020)

**Faith A H Jayne**  
(Appointed 7 April 2020)

**Prof Lesley M Sawers OBE**  
(Appointed 7 April 2020)

**Kate A Smith**  
(Appointed 7 April 2020)

In 2019/20 the Board was made up of elected Trustees. The Board may also include up to three co-opted Trustees. All Trustees are volunteers and receive an induction and ongoing training.



## Governing Instrument, Structure, Management & Administration Details

Age Scotland is a company limited by guarantee, governed by its Memorandum and Articles of Association.

In 2019/2020 the Trustees/Directors of the company delegated the management to:

**Brian Sloan - Chief Executive**

**Derek McKinley - Director of Finance, IT & Operations**

**Elaine Smurthwaite - Head of Resources**

**Mike Douglas - Director of Social Enterprises**

**Gillian Skuse – Interim Charity Director Helpline Services**

Started 9 August 2018 - Resigned 28 June 2019

**Fiona Cross – Director of Community Services**

**Michelle Supple – Director of Charity Services**

Started 1 June 2019

Age Scotland Limited is a company registered in Scotland, company number SC153343. The company is also a registered charity, SC010100.

Key management remuneration is set by sector benchmarking and with the agreement of the Honorary Officers.

The Trustees have taken advantage of the special exemption conferred by section 62 of the Companies Act 2006 applicable to companies limited by guarantee, allowing them to dispense with the requirement of using the word Limited, or the abbreviation Ltd. after the company name.

## Plans for the future

Age Scotland continually reviews its operations and activities, to ensure that our products and services are relevant to our audience and meeting the needs of our ageing demographic. To further enhance our proposition and to meet the challenges of the future. 2020-21 will see:

- A very fluid, flexible and adaptable strategy to keep pace with the everchanging landscape resulting from the Covid-19 pandemic
  - » We see our 2020/21 service provision being built around addressing the impact Covid-19 has had on older people's health and well-being and their experience of loneliness and isolation
  - » The strategy will remain to be built around our core products and service proposition – community development, age inclusive workplaces, independent living, dementia and trading businesses
- Incorporated into our work will be the continued development of our helpline service, offering information, friendship, advice and community connecting
  - » We will be commencing the development and inclusion of digital innovation across our service delivery in line with the increased adoption of technology we have seen due to the pandemic

- All of our Training Enterprise suite of courses will be developed further to offer virtual training delivery
- We will continue to work with various sporting governing bodies to lead a Walking Sports Strategy built on the success of Walking Football
  - » Due to the working practices experienced during Covid-19 we will be taking all the positive aspects of flexible working and embedding them across the organisation

## Provision of Information to Auditor

In so far as the trustees are aware:

- There is no relevant audit information of which the group and charitable company's auditor is 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 auditor is aware of that information.

## Basis of Preparation

This report is prepared in accordance with the Charities SORP (FRS 102, effective from 1 January 2019) and in accordance with the provisions applicable to companies subject to the small companies regime of the Companies Act 2006.

Approved by the Trustees and signed on their behalf by:

**Marion McMurdo**

**Interim Chair**

Dundee

11th September 2020

## Statement of Trustees' responsibilities

The Trustees (who are also the Directors of Age Scotland) are responsible for preparing the Trustees Report, the Annual Report and the financial statements in accordance with applicable law and regulations.

Charity and company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company and charity law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group and charity for that period.

### In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005. 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.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the Trustees. The Trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

## Independent auditor's report to the members and trustees of Age Scotland

### Opinion

We have audited the financial statements of Age Scotland ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2020 which comprise the consolidated statement of financial activities, the consolidated balance sheet, the consolidated cash flow statement, the charity statement of financial activities, the charity balance sheet 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, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2020 and of the Group's incoming resources and application of resources and the Parent Charitable Company's incoming resources and application of resources 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 Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006.

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group and the Parent

Charitable Company in accordance with the ethical requirements 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 related to going concern

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

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

### Other information

The other information comprises the information included in the Trustees' Report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge



obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### 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 Trustees' Report, which includes the Directors' Report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report included within the Trustees report have 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 Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Trustee's report.

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion;

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

explanations we require for our audit; or

- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report.

### Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines 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 Group's and the Parent 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 Group or the Parent Charitable Company or to cease operations, or have no realistic alternative but to do so.

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

The Trustees have elected for the financial statements to be audited in accordance with the Charities and Trustee Investment (Scotland) Act 2005 rather than also with the Companies Act 2006. Accordingly we have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with that Act.

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

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at:

<https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

### Use of our report

This report is made solely to the Charitable Company's Trustees, as a body, in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the Charitable Company's Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company and the Charitable Company's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

### Martin Gill (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor  
Edinburgh, UK  
Date

BDO LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).



## Consolidated statement of financial activities for the year ended 31 March 2020

(Including Consolidated Income and Expenditure Account)

	Notes	2020			2019		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
<b>Income from:</b>							
Donations & Legacies		1,263,229	102,661	1,365,890	2,062,978	86,808	2,149,786
Other Trading activities		827,139	-	827,139	1,070,784	-	1,070,784
Investments		19,191	-	19,191	18,382	-	18,382
Income from charitable activities		98,724	1,244,037	1,342,761	95,594	724,394	819,988
<b>Total income</b>	<b>3</b>	<b>2,208,283</b>	<b>1,346,698</b>	<b>3,554,981</b>	<b>3,247,738</b>	<b>811,202</b>	<b>4,058,940</b>
<b>Expenditure on:</b>							
Costs of raising funds		56,313	33,513	89,826	142,046	9,791	151,837
Fundraising trading; costs of goods sold and other costs		760,761	-	760,761	711,954	-	711,954
Charitable activities		1,066,474	1,154,868	2,221,342	996,548	959,189	1,955,737
Fieldwork and Service Delivery Policy		382,798	91,818	474,616	323,492	98,801	422,293
<b>Total expenditure</b>	<b>4</b>	<b>2,266,346</b>	<b>1,280,199</b>	<b>3,546,545</b>	<b>2,174,040</b>	<b>1,067,781</b>	<b>3,241,821</b>
<b>Net Income / (expenditure) before transfers</b>		(58,063)	66,499	8,436	1,073,698	(256,579)	817,119
<b>Transfers between funds</b>	<b>15,17</b>	(178,432)	(178,432)	-	(143,952)	143,952	-
<b>Net Movement in funds</b>		(236,495)	(244,931)	8,436	929,746	(112,627)	817,119
<b>Reconciliation of Funds</b>							
<b>Funds brought forward</b>		3,740,500	158,878	3,899,378	2,810,754	271,505	3,082,259
<b>Balance at 31 March 2020</b>	<b>15,17</b>	<b>3,504,005</b>	<b>403,809</b>	<b>3,907,814</b>	<b>3,740,500</b>	<b>158,878</b>	<b>3,899,378</b>

The statement of financial activities includes all gains and losses recognised in the year. All activities relate to continuing activities.

## Consolidated balance sheet as 31 March 2020

	Notes	2020		2019	
		£	£	£	£
<b>Tangible fixed assets</b>					
<b>Goodwill</b>	<b>10a</b>		609,231 452		313,344 920
			<b>609,683</b>		<b>314,264</b>
<b>Current Assets</b>					
Debtors	<b>12</b>		581,998		1,120,207
<b>Cash at bank and in hand</b>			581,998 3,406,820		1,120,207 3,207,478
			<b>3,988,818</b>		<b>4,327,685</b>
<b>Creditors:</b>					
Amounts falling due within one year	<b>13,14</b>		(349,687)		(399,896)
<b>Net current assets</b>					
					3,639,131
					4,248,814
<b>Creditors:</b>					
<b>Amounts falling due after more than one year</b>					
<b>Provisions for liabilities</b>	<b>13 13(a)</b>		(291,000) (50,000)		(244,500) (98,175)
<b>Net Assets</b>					
			<b>3,907,814</b>		<b>3,899,378</b>
<b>Unrestricted Funds</b>					
<b>Designated funds</b>					
Pension Liability	<b>15</b>		277,100		293,400
Charitable Services			1,160,723		1,139,426
General Funds			1,437,823 2,066,182		1,432,826 2,307,674
					3,504,005
<b>Restricted Funds</b>					
Income Funds	<b>17</b>		403,809		158,878
	<b>19</b>		<b>3,907,814</b>		<b>3,899,378</b>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

Approved and authorised for issue by the Board of Trustees on 11 September 2020 and signed on its behalf by:

**Robert Hare**  
Treasurer

## Consolidated statement of cash flows

	2020	2019
	£	£
<b>Net Income for the year</b>	<b>8,436</b>	<b>817,119</b>
Adjustments for:		
Depreciation	87,234	42,204
Amortisation	468	-
Loss on disposal of fixed assets	37,647	552
Investment income	(19,191)	(18,382)
Decrease in debtors	503,167	84,066
Increase in creditors	47,633	20,510
Decrease in Provisions	(48,175)	(38,361)
Donation from Care & Repair Edinburgh Limited	-	(298,266)
<b>Net cash generated from operating activities</b>	<b>617,219</b>	<b>609,442</b>
<b>Cash flows from investing activities:</b>		
Investment Income	19,191	18,382
Proceeds from disposal of tangible assets	400	-
Purchase of tangible assets	(421,168)	(99,584)
Cash acquired from Care & Repair Edinburgh Limited	-	113,923
<b>Net cash generated/(utilised) from invested activities:</b>	<b>(401,577)</b>	<b>32,721</b>
<b>Cash flows from financing activities:</b>		
Repayment of Pension Liability	(16,300)	(16,300)
<b>Net cash utilised from financing activities</b>	<b>(16,300)</b>	<b>(16,300)</b>
<b>Net movement in cash and cash equivalent</b>	<b>199,342</b>	<b>625,863</b>
Net cash brought forward	3,207,478	2,581,615
<b>Cash and cash equivalents carried forward</b>	<b>3,406,820</b>	<b>3,207,478</b>

## Charity statement of financial activities for the year ended 31 March 2020

(Including Income and Expenditure Account)

	Notes	2020			2019		
		Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
		£	£	£	£	£	£
<b>Income from:</b>							
Donations & Legacies		1,232,297	82,549	1,314,846	2,243,258	69,308	2,312,566
Other Trading activities		585,513	-	585,513	351,403	-	351,403
Investment		19,191	-	19,191	18,382	-	18,382
Charitable activities		-	1,002,200	1,002,200	-	549,909	549,909
<b>Total income</b>		<b>1,837,001</b>	<b>1,084,749</b>	<b>2,921,750</b>	<b>2,613,043</b>	<b>619,217</b>	<b>3,232,260</b>
<b>Expenditure on:</b>							
Raising Funds		555,055	33,513	588,568	415,573	9,791	425,364
Charitable activities		1,387,627	955,012	2,342,639	1,255,542	799,553	2,055,095
<b>Total expenditure</b>		<b>1,942,682</b>	<b>988,525</b>	<b>2,931,207</b>	<b>1,671,115</b>	<b>809,344</b>	<b>2,480,459</b>
<b>Net Income / (expenditure) before transfers</b>		<b>(105,681)</b>	<b>96,224</b>	<b>(9,457)</b>	<b>941,928</b>	<b>(190,127)</b>	<b>751,801</b>
<b>Transfers between funds</b>	<b>16,18</b>	<b>(128,852)</b>	<b>128,852</b>	<b>-</b>	<b>(55,670)</b>	<b>55,670</b>	<b>-</b>
<b>Net Movement in funds</b>		<b>(234,533)</b>	<b>225,076</b>	<b>(9,457)</b>	<b>886,258</b>	<b>(134,457)</b>	<b>751,801</b>
<b>Reconciliation of Funds</b>							
<b>Funds brought forward</b>		<b>3,656,631</b>	<b>137,048</b>	<b>3,793,679</b>	<b>2,770,373</b>	<b>271,505</b>	<b>3,041,878</b>
<b>Balance at 31 March 2020</b>	<b>16,18</b>	<b>3,422,098</b>	<b>362,124</b>	<b>3,784,222</b>	<b>3,656,631</b>	<b>137,048</b>	<b>3,793,679</b>

The statement of financial activities includes all gains and losses recognised in the year. All activities relate to continuing operations.

## Charity balance sheet as at 31 March 2020

	Notes	2020		2019	
		£	£	£	£
<b>Tangible fixed assets</b>	<b>10b</b>		455,712		111,153
<b>Investments</b>	<b>11</b>		299,366		299,366
			<b>775,078</b>		410,159
<b>Current Assets</b>					
Debtors	<b>12</b>	559,306		1,105,179	
		559,306		1,105,179	
<b>Bank and Cash in hand</b>		3,122,967		2,862,951	
		3,682,273		3,968,130	
<b>Creditors:</b>					
Amounts falling due within one year	<b>13</b>	(312,129)		(252,295)	
<b>Net current assets</b>			3,370,144		3,715,835
			4,125,222		4,126,354
<b>Creditors:</b>					
Amounts falling due after more than one year	<b>13</b>		(291,000)		(244,500)
<b>Provisions for liabilities</b>	<b>13(a)</b>		(50,000)		(88,175)
<b>Net Assets</b>			<b>3,784,222</b>		<b>3,793,679</b>
Unrestricted Funds	<b>16</b>				
Designated funds		277,100		293,400	
Pension Liability		1,140,538		1,112,688	
Charitable Services					
General Funds		1,417,638		1,406,088	
		2,004,460		2,250,543	
			3,422,098		3,656,631
Restricted Funds	<b>18</b>				
Income Funds			362,124		137,048
			<b>3,784,222</b>		<b>3,793,679</b>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

Approved and authorised for issue by the Board of Trustees on 11 September 2020 and signed on its behalf by: **Robert Hare, Treasurer**

## Notes to the Financial Statements

### 1. Accounting Policies

#### Basis of accounting

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Age Scotland is a private limited company, limited by guarantee, incorporated under the Companies Act in Scotland, with company number SC153343. The address of the registered office is Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR. The nature of the group operations and its principal activities are set out on pages 4 to 31.

The company's functional and presentational currency is GBP. Rounding to the nearest pound has been applied to these financial statements.

Age Scotland constitutes a public benefit entity as defined by FRS102.

In accordance with Section 1 of FRS102, exemption has been taken from disclosing a statement of cashflows for the charitable parent company.

The results of Age Scotland Trading, Age Scotland Enterprises and Care & Repair Edinburgh Ltd (from 1 June 2018) are consolidated on a line-by-line basis.

#### Going Concern

In December 2019, the Covid-19 virus circulated across the world, and was declared a pandemic in March 2020. On 16 March the UK government advised against all nonessential travel and for individuals to stay at home.

The impact of this has caused a significant change to the activities and results of the charity during 2020: our customer-facing activities have been paused and our office staff are working remotely. We continue to connect with our member groups and the wider older community but are now doing so using technology. Fortunately, as a result of our ongoing corporate strategy, we were well placed to make the necessary changes to allow us to adopt a new way of working relatively quickly. We have invested in a new telephone system, which gives

us far greater reach to our communities, and are developing it to reach even more isolated older people across the country. Working in Partnership with the Scottish Government, we upscaped our Helpline to a capacity of 1,500 calls per day to provide information, advice and friendship to older people across Scotland. We redeployed many of our employees to support the helpline in its time of need. We continue to actively seek new opportunities to connect with our communities in the most effective and efficient ways possible in this changed world.

Since the lockdown, our fundraising team has worked tirelessly to encourage new partnerships to help the charity combat the impact of this terrible situation on our older community. The virus disproportionately affects older people and the heightened public awareness of that outcome has led to a short term increase in giving and funding. Notwithstanding that improvement, we are mindful that it is universally acknowledged that the aftermath of this crisis will see a significant economic recession, which will undoubtedly have an adverse impact on future fundraising. Workplaces training is challenged by the cessation of face to face training with no clear indication of when this will recommence. This creates a budget risk of £100K. We have minimised costs by seconding people to other projects where possible and have created virtual sessions of our main workshops. Initial tests have been very positive and customer response has been encouraging, however at this stage it is not possible to determine whether we will return to, or exceed, previous financial targets but the initial progress has been good. Our retail shop closed in March 2020, and reopened on a phased basis in July, and we continue to follow the Scottish Government's advice on trading to protect both our customers and staff. That has an annual income of around £160K.

Due to the temporary closure of the Probate Office during lockdown, notifications of legacy income were frozen. This has been our largest income source for many years and the outturn for 2020 was around half of the previous year. Our expectation is that this will catch up over the next few months as the office returns to processing estates but for planning purposes we have assumed no further income for the 2019/20 year. We have managed to mitigate the loss of our trading incomes by cost reductions.



We are actively looking at possibilities to defer non-critical expenditure or to change the scope of projects to reduce the short term cost to the charity, and expect to continue to implement mitigating measures during 2020 and, if necessary, beyond. In light of the uncertainty around the economic impact of the virus, we continue to plan and forecast on a short term basis, as there is little value in looking further until there is greater clarity. The Trustees, through the Senior Management Team, closely monitor the impact of this pandemic on the charity's activities and will continue to adapt and progress as the landscape changes in order to protect the charity's future survival.

Given the strength of the balance sheet and availability and liquidity of unrestricted assets, the Trustees believe that, while uncertainty exists, this does not pose a material uncertainty that would cast doubt on the charity's ability to continue as a going concern. The Trustees therefore consider it appropriate for the accounts to be prepared on a going concern basis.

### Fixed assets and capital grants

Fixed assets are included in the balance sheet at cost. Depreciation is provided in the month in which the assets are brought into use. The rates of depreciation used are calculated to write off the cost less estimated value evenly over the useful life as follows:-

Property	2%
Leased property improvements	10%
Office equipment & IT equipment	20% / 30%
Fixtures, fittings & equipment	20%
Motor Vehicles	20%

Amounts under £500 are not capitalised.

Grants received in respect of fixed assets expenditure are recognised in full in the Statement of Financial Activities in the year in which they are receivable.

### Investments

Current asset investments are included at fair value as income at the date of gift. Investments are included in the balance sheet at market value at the balance sheet date.

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

### Pensions

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

The company previously operated a defined benefit pension scheme. Following a crystallisation event on 1 December 2005, the scheme has now been terminated.

### Operating leases

Costs in respect of operating leases are charged on a straight line basis over the lease term.

### Onerous leases

Where the unavoidable costs of a lease exceed the economic benefit expected to be received from it, a provision is made for the present value of the obligations under the lease. This is released over the remaining lease term.

### Dilapidation provisions

Where the Group and Charity has a legal obligation, a dilapidations provision is created on inception of a lease. These provisions are a best estimate of the cost required to return leased properties to their original condition upon termination of the lease. Where the obligation arises from 'wear and tear', the provision is accrued as the 'wear and tear' occurs.

### Expenditure

Direct costs are charged to the charitable activities and support costs are allocated on a relevant basis. Recharges of support costs are made to cost centres throughout the year on a percentage based on staff numbers, split as follows:

#### Property, admin & management charges

	2020	2019
Fundraising	20%	6%
Charitable Activities	66%	81%
Policy	14%	13%

Governance costs are charged directly and include audit fees and committee expenses.

### Fund accounting

Funds held by the charity are either:

- Unrestricted general funds – these are funds, which can be used in accordance with the charitable objects at the discretion of the Trustees.
- Designated funds – these are funds set aside by the Trustees out of unrestricted general funds for specific future purposes or projects.
- Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by donor or when funds are raised for particular restricted purposes.

### Investment income

Current asset income is recognised in the accounts when receivable by the charity. The gift aid received from the subsidiary companies; Age Scotland Trading Limited and Age Scotland Enterprises Limited, is recognised in the year in which it is earned.

### Donations & legacies

Donations and Legacies are accounted for when receivable. The recognition criteria are entitlement, probable and measurement. The recognition criteria adopted is 1. Entitlement; 2. Probable and 3. Reliably Measured.

### Grants receivable

Grants receivable are credited to the Statement of Financial Activities in the year in which they are receivable.

### Gifts-in-Kind

Donated facilities and services are included in the Statement of Financial Activities in the year in which they are utilised at the value the charity estimates it would pay in the open market for an equivalent service or facility of equivalent utilities. An equivalent amount is included as expenditure under the appropriate heading in the Statement of Financial Activities.

### Related party transactions

The group has taken advantage of the available exemption from disclosing details of transactions with other group entities, in accordance with FRS102, Section 33, on the basis that the transactions and balances have been eliminated on consolidation.

Transactions with the wholly owned subsidiaries are disclosed at Note 2.

Transactions with directors are disclosed at Note 8.

Key management compensation is disclosed at Note 8.

### Cash flow and liquid resources

Cash flows comprise increases and decreases in cash and include cash in hand and cash at bank. Liquid resources comprise assets held as a readily disposable store of value. They include cash term deposits and bank notice accounts. Cash and cash equivalents comprise cash at bank and cash on deposit where funds can be accessed without penalty within three months.

### Financial instruments

Financial assets and liabilities are initially measured at transaction price (including transaction costs). The Group and Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. An analysis is given in note 22.

### Holiday pay

A liability is recognised to the extent of any unused holiday pay entitlement which has accrued at the balance sheet date and carried forward to future periods. This is measured at the undiscounted salary cost of the future holiday entitlement so accrued at the balance sheet date.

### Termination benefits

Age Scotland accepts that there are occasions when it may be necessary to make staff redundant and terminate their employment; our intention is to manage the business in a manner which results in secure employment for our employees and will always try to avoid the need for compulsory redundancies. Payments for redundancy are calculated on the basis of paying the statutory entitlements or above.



## Goodwill

Goodwill represents the excess of the cost of a business combination over the fair value of the group's share of the net identifiable assets of the acquired subsidiary at the date of acquisition. Goodwill on acquisitions of subsidiaries is included in 'intangible assets'. Gains and losses on the disposal of an entity include the carrying amount of goodwill relating to the entity sold. Goodwill is carried at cost less accumulated amortisation and accumulated impairment losses. Goodwill amortisation is calculated by applying the straight-line method to its estimated useful life. If a reliable estimate cannot be made, the useful life of goodwill is presumed to be five years.

Estimates of the useful economic life of goodwill are based on a variety of factors such as the expected use of the acquired business, the expected useful life of the cash generating units to which the goodwill is attributed, any legal, regulatory or contractual provisions that can limit useful life and assumptions that market participants would consider in respect of similar businesses.

## Key judgements and areas of estimation uncertainty

In preparing these financial statements, the directors have made the following judgements:

- Determine whether leases entered into by the group either as a lessor or a lessee are operating or finance leases. These decisions depend on an assessment of whether the risks and rewards of ownership have been transferred from the lessor to the lessee on a lease by lease basis.
- Determine whether there are indicators of impairment of the group's tangible and intangible assets, including goodwill. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

## Other key sources of estimation uncertainty:

- In determining whether an onerous lease provision is required, the discount factor used determines the present value of future payments is the group's weighted average cost of capital. This has been applied to the onerous element of the future payments to be made under the leases:
- Dilapidations provision has been determined using historical professional advice, adjusted for timings and taking account of subsequent negotiated reductions for similar properties.
- Legacies are accrued on prudent basis using historical data, of legacies received as compared to initial valuation received.

## 2. Financial activities of the subsidiaries

### a. Age Scotland Trading Limited

Age Scotland Trading Ltd (SC352746) was incorporated in Scotland to provide retail services on behalf of the charity. On 1 April 2019 the company ceased trading with the charity taking over the operations of the shops. The company produced a profit this year of £nil (2019: Profit £37,861) after tax. A summary of the trading results is shown here:-

	2020	2019
	£	£
<b>Turnover</b>	-	179,485
Cost of sales & administration costs	-	(141,624)
<b>Net Profit/(loss)</b>	-	37,861
Retained in subsidiary	-	37,861
<b>The assets and liabilities of the subsidiary were:</b>		
Fixed assets	-	399
Current assets	77,709	88,462
Current liabilities	(68)	(11,220)
Total net assets	77,641	77,641
<b>Aggregate share capital and reserves</b>	77,641	77,641

The Charity holds 529,474 Ordinary £1 shares in Age Scotland Trading Ltd, representing 100% of the issued share capital.

	2020	2019
	£	£
<b>Turnover</b>	241,625	573,097
Cost of sales & administration costs and tax	(257,213)	(329,084)
<b>Net (Loss)/Profit</b>	(15,588)	244,013
Amount gift aided to the Charity	-	(243,896)
Net Result	(15,588)	(117)
<b>The assets and liabilities of the subsidiary were:</b>		
Fixed assets	-	39,883
Current assets	51,992	89,770
Current liabilities	(66,172)	(129,185)
Total net assets	(15,120)	468
<b>Aggregate share capital and reserves</b>	(15,120)	468

As at 31 March 2020 the Charity holds 100 ordinary £1 shares in Age Scotland Enterprises, representing 100% of issued share capital.

	2020	2019
	£	£
Total Income from Charitable Activities	391,606	418,548
Cost of sales & administration costs	(353,320)	(376,806)
<b>Net Income</b>	38,286	39,742
<b>The assets and liabilities of the subsidiary were:</b>		
Fixed assets	35,070	39,073
Current assets	224,102	210,218
Current liabilities	(17,684)	(46,089)
Total net assets	241,488	21,833
<b>Restricted Funds</b>	41,688	21,833
<b>Unrestricted Funds</b>		
<b>General Funds</b>	179,615	160,439
<b>Designated Funds</b>	20,158	20,932
	241,488	203,202

As at 31 March 2020 the Charity was the sole member of Care & Repair Edinburgh Ltd

### b. Age Scotland Enterprises Limited

Age Scotland Enterprises Limited (SC199856), is incorporated in Scotland, and provides general insurance services and matters relating to the general insurance business. The company pays all of its available tax profits by gift aid. In the current financial year, the company paid £nil (2019: £243,896) to the charity by gift aid. A summary of the trading results is shown here:-

### c. Care & Repair Edinburgh Limited

On 1 June 2018 Age Scotland became the sole member of Care & Repair Edinburgh Ltd. Care & Repair Edinburgh Ltd (SC158690), is incorporated in Scotland, and provides practical services to older and disabled people in Edinburgh. In the current financial year, the charity achieved a surplus of £38,288 (2019: £39,742). A summary of the trading results is shown here:-

## 3. Income - Group

	Unrestricted	Restricted	2020 Total	2019 Total
	£	£	£	£
<b>Donations &amp; Legacies</b>				
Donations & gifts	212,947	20,925	233,872	234,501
Legacies	568,903	2,000	570,903	1,100,439
Trust and Corporates	131,779	19,738	151,517	107,980
Age UK Grant	349,600	-	349,600	348,600
Care & Repair	-	-	-	298,266
Core Grant	-	59,998	59,998	60,000
	1,263,229	102,661	1,365,890	2,149,786
<b>Other Trading Activities</b>				
Appeal	-	-	-	380
Property	26,500	-	26,500	25,250
Retail	132,725	-	132,725	-
Pre-Retirement/Dementia Training	72,433	-	72,433	134,627
Age Scotland Lottery/Compensation	353,856	-	353,856	157,945
Age Scotland Trading Ltd	-	-	-	179,485
Age Scotland Enterprises Limited	241,625	-	241,625	573,097
	827,139	-	827,139	1,070,784
<b>Investment</b>				
Interest	19,096	-	19,096	18,327
Dividends	95	-	95	55
	19,191	-	19,191	18,382
<b>Charitable Activities</b>				
Fieldwork & service delivery	98,724	1,158,027	1,256,751	723,863
Policy	-	86,010	86,010	96,125
	98,724	1,244,037	1,342,761	819,988
<b>Total Income</b>	<b>2,208,283</b>	<b>1,346,698</b>	<b>3,544,981</b>	<b>4,058,940</b>

## Prior year comparatives

	Unrestricted	Restricted	2019 Total	2018 Total
	£	£	£	£
<b>Donations &amp; Legacies</b>				
Donations & gifts	217,011	17,500	234,501	141,170
Legacies	1,100,439	-	1,100,439	1,652,025
Trust and Corporates	98,672	9,308	107,980	112,599
Age UK Grant	348,600	-	348,600	348,600
Care & Repair	298,266	-	298,266	-
Core Grant	-	60,000	60,000	60,000
	2,062,978	86,808	2,149,786	2,314,394
<b>Other Trading Activities</b>				
Appeal	380	-	380	27,304
Property	25,250	-	25,250	25,000
Pre-Retirement/Dementia Training	134,627	-	134,627	96,590
Age Scotland Lottery/Compensation	157,945	-	157,945	-
Age Scotland Trading Ltd	179,485	-	179,485	338,354
Age Scotland Enterprises Limited	573,097	-	573,097	758,227
	1,070,784	-	1,070,784	1,245,876
<b>Investment</b>				
Interest	18,327	-	18,327	1,975
Dividends	55	-	55	36
	18,382	-	18,382	2,011
<b>Charitable Activities</b>				
Fieldwork & service delivery	95,594	628,269	723,863	748,151
Policy	-	96,125	96,125	82,185
	95,594	724,394	819,988	830,336
<b>Total Income</b>	<b>3,247,738</b>	<b>811,202</b>	<b>4,058,940</b>	<b>4,392,617</b>

## Grant income

Included in restricted income are the following receipts of grants:

Significant grant support has been received from the Scottish Government, most of which is restricted to accomplish the work of various projects.

FUNDER	2020 Total	2019 Total
Scottish Government	£	£
a) Helpline	140,000	140,000
b) Housing	85,000	94,000
c) Core Grant	59,998	60,000
d) Men's Sheds	50,000	50,000

## 4. Expenditure - Group

	Activities Undertaken	Support Costs (Note 5)	2020 Total	2019 Total
	£	£	£	£
<b>Raising Funds</b>				
Cost of raising funds	87,017	-	87,017	27,158
Legacies	2,809	-	2,809	16,258
Age Scotland Trading Ltd	-	-	-	108,421
	89,826	-	89,826	151,837
<b>Fundraising costs of goods sold and other costs</b>				
Fundraising	52,303	206,372	258,675	167,999
Property	135,340	-	135,340	76,482
Now & Next	109,533	-	109,533	137,898
Age Scotland Enterprises	257,213	-	257,213	329,084
	554,389	206,372	760,761	711,463
<b>Charitable Activities</b>				
Fieldwork & Service delivery	1,538,179	683,163	2,221,342	1,957,289
Policy	332,291	142,325	474,616	421,232
	1,870,470	825,488	2,695,958	2,378,521
<b>Total Expenditure</b>	<b>2,514,685</b>	<b>1,031,860</b>	<b>3,546,545</b>	<b>3,241,821</b>

## Prior year comparatives

	Activities Undertaken	Support Costs (note 5)	2019 Total	2018 Total
	£	£	£	£
<b>Raising Funds</b>				
Cost of raising funds	27,158	-	27,158	61,376
Legacies	16,258	-	16,258	33,245
Age Scotland Trading Ltd	105,421	3,000	108,421	198,530
	148,837	3,000	151,837	293,151
<b>Fundraising costs of goods sold and other costs</b>				
Fundraising	115,034	52,965	167,999	115,278
Property	76,482	-	76,482	209,254
Now & Next	137,898	-	137,898	109,070
Age Scotland Trading Ltd	-	-	-	28,577
Age Scotland Enterprises	325,834	3,250	329,084	354,020
	655,248	56,215	711,463	816,199
<b>Charitable Activities</b>				
Fieldwork & Service delivery	1,240,954	716,335	1,957,289	1,552,257
Policy	306,714	114,518	421,232	332,286
	1,547,668	830,853	2,378,521	1,885,543
<b>Total Expenditure</b>	<b>2,351,753</b>	<b>890,068</b>	<b>3,241,821</b>	<b>2,994,893</b>

## 5. Support Costs

	Raising Funds	Fundraising	Charitable Activities	Policy	2020 Total	2019 Total
	£	£	£	£	£	£
Property Administration	-	40,281	133,345	27,780	<b>201,406</b>	<b>176,282</b>
Management	-	73,142	242,125	50,442	<b>365,709</b>	<b>623,560</b>
Governance	-	87,606	290,007	60,418	<b>438,031</b>	<b>67,846</b>
	-	5,343	17,686	3,685	<b>26,714</b>	<b>22,380</b>
	-	206,372	683,163	142,325	<b>1,031,860</b>	890,068

### Prior year comparatives

	Raising Funds	Fundraising	Charitable Activities	Policy	2020 Total	2019 Total
	£	£	£	£	£	£
Property Administration	-	10,560	142,890	22,832	<b>176,282</b>	165,199
Management	-	36,998	506,559	80,003	<b>623,560</b>	447,514
Governance	-	4,066	54,995	8,785	<b>67,846</b>	97,973
	3,000	4,591	11,891	2,898	<b>22,380</b>	33,776
	3,000	56,215	716,335	114,518	<b>890,068</b>	744,462

	2020	2019
Governance costs:	£	£
Audit fees	15,500	15,650
Non audit/professional fees	9,891	4,893
AGM & Directors expenses	1,323	1,837

## 6. Grants Payable - Group and Charity

Grants payable are debited to the financial statements in the year in which they are awarded.

Included within costs of charitable activities are the following grants paid to member groups:-

	2020	2019
Name of Group	£	£
Glasgow's Golden Generation	-	1,000
Grampian 50+ Network	-	1,000
Granton Hub Madelvic History Group	-	1,000
Highland Senior Citizen Association	-	1,000
Luminate	5,881	5,794
Milan Senior Welfare Organisation	-	1,000
< £1,000	5,051	7,707
<b>Total</b>	<b>10,932</b>	<b>18,501</b>

## 7. Operating surplus for the year

The group operating surplus for the year is stated after charging

	2020	2019
	£	£
Auditors Remuneration		
- Audit of charity	10,500	9,000
- Audit of subsidiaries	5,000	6,650
- Other fees	5,985	4,950
Depreciation	87,234	42,204
Operating lease costs	204,670	198,436
Loss on disposal of fixed assets	37,649	-

## 8. Staff numbers and costs

The average headcount of employees during the year was:

	Group		Charity	
	2020	2019	2020	2019
Charitable work	42	39	40	33
Administration	12	20	7	5
Fundraising	8	3	14	3
	62	62	61	41

The aggregate remuneration and associated costs of the employees were:

	Group		Charity	
	2020	2019	2020	2019
Wages and salaries	1,788,542	1,713,696	1,601,469	1,253,393
Social Security costs	146,883	135,706	132,894	105,770
Pension costs	130,311	107,373	118,664	85,264
Termination benefits	51,091	45,312	-	-
	<b>2,116,827</b>	<b>2,002,087</b>	<b>1,853,027</b>	<b>1,444,427</b>

## 9. Taxation

The company is a charitable company within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

One employee earned between £70,000 and £80,000 per annum (2019: nil). One employee earned between £60,000 and £70,000 (2019: Two). Travel expenses totalling £633 (2019: £Nil) were paid to the three Trustees (2019: none). No Trustee received any remuneration (2019: £Nil) during the year.

The key management personnel of both the parent charity and the group comprise the Chief Executive, Director of Charity Services, Director of Community Services, Director of Finance, IT and Operations, Head of Resources and Director of Social Enterprise. The total employee benefits of the key management personnel of the Charity were £393,911 (2019: £323,824). As at 31 March 2020 the Group had £Nil (2019 - £24,411) of termination benefits that had been accrued but were not yet paid. The Charity had £Nil (2019- £Nil) of termination benefits that had been accrued but were not yet paid.



**10(a). Tangible Fixed Assets - Group**

	Leased Property Improvements	Property	Office & IT Equipment	Fixtures, Fittings & Equipment	Motor Vehicle	2020 Total
	£	£	£	£	£	£
<b>Cost</b>						
As at 1 April 2019	124,371	163,000	549,450	78,203	4,713	<b>919,737</b>
Additions	314,283	-	106,885	-	-	<b>421,168</b>
Disposals	(121,483)	-	(995)	(77,479)	-	<b>(199,957)</b>
As at 31 March 2020	317,171	163,000	655,340	724	4,713	<b>1,140,948</b>
<b>Depreciation</b>						
As at 1 April 2019	121,481	5,466	436,492	41,141	1,813	<b>606,393</b>
Charge	29,744	5,467	50,196	-	1,827	<b>87,234</b>
Disposals	(121,483)	-	(10)	(40,417)	-	<b>(161,910)</b>
As at 31 March 2020	29,742	10,933	486,678	724	3,640	<b>531,717</b>
<b>Net Book Value</b>						
As at 31 March 2020	287,429	152,067	168,662	-	1,073	<b>609,231</b>
As at 31 March 2019	2,890	157,534	112,958	37,062	2,900	<b>313,344</b>

**10(b). Tangible Fixed Assets - Charity**

	Leased Property Improvements	Office Equipment	IT Equipment	2020 Total
	£	£	£	£
<b>Cost</b>				
As at 1 April 2019	124,371	450,322	93,746	<b>668,439</b>
Additions	314,283	22,948	83,937	<b>421,168</b>
Disposals	(121,483)	-	-	<b>(121,483)</b>
As at 31 March 2020	317,171	473,270	177,683	<b>968,124</b>
<b>Depreciation</b>				
As at 1 April 2019	121,482	428,450	7,354	<b>557,286</b>
Charge	29,744	11,287	35,579	<b>76,609</b>
Disposals	(121,484)	-	-	<b>(121,484)</b>
As at 31 March 2020	29,742	439,737	42,933	<b>512,412</b>
<b>Net Book Value</b>				
As at 31 March 2020	287,429	33,533	134,750	<b>455,712</b>
As at 31 March 2019	2,889	21,872	86,392	<b>111,153</b>

**11. Investments - Fixed Assets**

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Investment in subsidiary	-	-	827,840	529,574
Additions	-	-	-	298,266
Provision	-	-	(528,474)	(528,474)
	-	-	299,366	299,366

**12. Debtors**

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Trade debtors	74,262	43,718	23,809	26,225
Accrued income	408,357	932,042	404,973	930,634
Other debtors	6,177	4,269	3,599	1,900
Prepayments	93,202	140,178	81,985	117,524
Due from group undertakings	-	-	44,940	28,896
	581,998	1,120,207	559,306	1,105,179

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

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Trade creditors	106,270	107,460	98,088	75,477
Pension scheme liability	48,900	48,900	48,900	48,900
Other creditors	116,337	180,425	99,133	84,846
Due to group undertakings	-	-	451	-
Other taxes and social security costs	50,811	51,460	44,313	31,421
Deferred income (note 14)	27,369	11,651	21,244	11,651
	349,687	399,896	312,129	252,295

## Amounts falling due within one year

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Pension Scheme Liability	228,200	244,500	228,200	244,500
Other creditors	62,800	-	62,800	-
	291,000	244,500	291,000	244,500

The Pension Scheme Liability of £277,100 (2019: £293,400) has been accrued following an agreement reached with Lothian Pension Fund, to repay the debt over a period of between 10 and 20 years, dependent on the outcome of certain agreed KPIs.

## 13(a). Provisions for liabilities

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Provisions brought forward	98,175	136,536	88,175	126,536
Charged to SOFA	-	-	-	-
Utilised in the Year	(15,000)	-	(15,000)	-
Released	(33,175)	(38,361)	(23,175)	(38,361)
Provision carried forward	50,000	98,175	50,000	88,175

The dilapidations provision is the estimated costs of making good all current retail shops when they reach the end of their leases

## 14. Deferred Income

	Group		Charity	
	£	£	£	£
Balance at 1 April 2019	11,651		11,651	
Released in the year	(11,651)		(11,651)	
Deferred in the year	27,369		21,244	
Provision carried forward	27,369		21,244	

Deferred Income relates to Age Scotland and Age Scotland Enterprises Limited.

## 15. Unrestricted Funds - Group

	Balance at 31 March 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£	£
	<b>General funds</b>	2,307,674	2,208,283	(1,725,365)	(724,410)
<b>Designated Fund:</b>					
Pension scheme liability	293,400	-	(16,300)	-	277,100
Charitable Services					
Development	547,125	-	(231,866)	(90,627)	224,632
Dilapidations	88,175	-	-	(38,175)	50,000
IT Development	-	-	-	25,000	25,000
Brand Development	50,000	-	-	-	50,000
Body Boosting Bingo	126,000	-	(42,498)	-	83,502
Dementia Training	100,000	-	-	-	100,000
Community Development	207,194	-	(249,570)	379,780	337,404
8x8 Telephone system	-	-	-	270,000	270,000
Care & Repair	20,932	-	(747)	-	20,185
Total	3,740,500	2,208,283	(2,266,346)	(178,432)	3,504,005

## Prior year comparatives

	Balance at 31 March 2018	Income	Expenditure	Transfers	Balance at 31 March 2019
	£	£	£	£	£
	<b>General funds</b>	1,500,518	3,247,738	(1,641,161)	(799,421)
<b>Designated Fund:</b>					
Pension scheme liability	309,700	-	(16,300)	-	293,400
Charitable Services					
Development	544,000	-	(211,374)	214,499	547,125
Dilapidations	126,536	-	-	(38,361)	88,175
IT Development	75,000	-	(75,000)	-	-
Brand Development	50,000	-	(23,602)	23,602	50,000
Body Boosting Bingo	-	-	-	126,000	126,000
Dementia Training	-	-	-	100,000	100,000
Community Development	205,000	-	(206,603)	208,797	207,194
Care & Repair	-	-	-	20,932	20,932
Total	2,810,754	3,247,738	(2,174,040)	(143,952)	3,740,500

Funds transfers - designated funds are set aside to cover one year's costs of each of the Charity's big propositions. Should income or funding falter, the directors have designated reserves dedicated to running these for a further 12 months while alternative funding is sought. These funds also allow Age Scotland to launch new programmes and develop the existing brand. Finally, funds are also designated to cover the Lothian Pension fund debt. Each year the funds are reviewed and funds transferred to and from General funds to support each area for another 12 months or to cover costs. Transfers to restricted funds take place to ensure any deficits are met by unrestricted funds.

## 16. Unrestricted Funds - Charity

	Balance at 31 March 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£	£
<b>General funds</b>	2,244,737	1,837,011	(1,402,448)	(674,830)	2,004,460
<b>Designated Fund:</b>					
Pension scheme liability	293,400	-	(16,300)	-	277,100
Charitable Services					
Development	547,125	-	(231,866)	(90,627)	224,632
Dilapidations	88,175	-	-	(38,175)	50,000
IT Development	-	-	-	25,000	25,000
Brand Development	50,000	-	-	-	50,000
Body Boosting Bingo	126,000	-	(42,498)	-	83,502
Dementia Training	100,000	-	-	-	100,000
Community Development	207,194	-	(249,570)	379,780	337,404
8x8 Telephone system	-	-	-	270,000	270,000
	3,656,631	1,837,001	(1,942,682)	(128,852)	3,422,098

### Prior year comparatives

	Balance at 31 March 2018	Income	Expenditure	Transfers	Balance at 31 March 2019
	£	£	£	£	£
<b>General funds</b>	1,460,137	2,613,043	(1,138,236)	(690,207)	2,255,737
<b>Designated Fund:</b>					
Pension scheme liability	309,700	-	(16,300)	-	293,400
Charitable Services					
Development	544,000	-	(211,374)	241,499	547,125
Dilapidations	126,536	-	-	(38,361)	88,175
IT Development	75,000	-	(75,000)	-	-
Brand Development	50,000	-	(23,602)	23,602	50,000
Body Boosting Bingo	-	-	-	126,000	126,000
Dementia Training	-	-	-	100,000	100,000
Community Development	205,000	-	(206,603)	208,797	207,194
	2,770,373	2,613,043	(1,671,115)	(55,670)	3,656,631

Funds transfers - designated funds are set aside to cover one year's costs of each of the Charity's big propositions. Should income or funding falter, the directors have designated reserves dedicated to running these for a further 12 months while alternative funding is sought. These fund also allows Age Scotland to launch new programmes and develop the existing brand. Finally, funds are also designated to cover the Lothian Pension fund debt. Each year the funds are reviewed and funds transferred to and from General funds to support each area for another 12 months or to cover costs. Transfers to restricted funds take place to ensure any deficits are met by unrestricted funds.

## 17. Restricted Funds - Group

	Balance at 31 March 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£	£
<b>Scottish Government</b>					
Housing	12,456	86,010	(64,999)	-	33,467
Allied Health Professional	-	-	(42,298)	42,498	-
<b>Core Grant</b>					
Advantage Magazine	9,658	22,000	(26,819)	-	4,839
Community Development	-	19,999	(16,118)	-	3,881
Information General	10,830	18,000	(18,300)	-	10,530
Helpline Grant	-	140,000	(199,617)	59,617	-
Good Day Calls	-	6,000	(2,512)	-	3,488
Life Changes Trust	19,924	-	(16,540)	-	3,384
Impact Funding	-	48,484	(22,521)	-	25,963
Age Inclusive Matrix	-	47,700	(6,300)	-	41,400
Men's Sheds	11,756	50,000	(46,494)	-	15,262
Aged Veterans Fund	48,915	179,390	(157,521)	-	70,784
Energy Project	9,694	11,315	(5,187)	-	15,822
Speaking Up for Our Age	10,769	(2,398)	(6,839)	-	1,532
Community Connecting	-	3,000	(29,737)	26,737	-
About Dementia	3,043	302,696	(234,650)	-	71,089
Dementia Training	-	130,000	(87,182)	-	42,818
Care & Repair	21,833	261,951	(291,674)	45,580	41,690
<b>Restricted Donations:</b>					
Individuals & Appeals	-	813	-	-	813
Corporate Fundraising	-	19,738	(4,691)	-	15,047
<b>Restricted Legacies - Various</b>	-	2,000	-	-	2,000
	158,878	1,346,698	(1,280,199)	178,432	403,809

## Prior year comparatives

	Balance at 31 March 2018	Income	Expenditure	Transfers	Balance at 31 March 2019
	£	£	£	£	£
<b>Scottish Government</b>					
Housing	671	96,125	(84,340)	-	12,456
Allied Health Professional	19,885	18,000	(45,857)	7,972	-
<b>Core Grant</b>					
Advantage Magazine	2,120	22,000	(14,462)	-	9,658
Community Development	-	20,000	(34,351)	14,351	-
Information General	9,216	18,000	(16,386)	-	10,830
Helpline Grant	67	140,000	(170,753)	30,686	-
Good Day Calls	-	-	(1,502)	1,502	-
Dementia Training	116,666	13,589	(110,331)	-	19,924
Men's Sheds	11,818	50,000	(50,062)	-	11,756
Money Advice Service	(7,786)	7,784	-	2	-
Aged Veterans Fund	62,227	152,966	(166,278)	-	48,915
Energy Project	7,714	20,000	(18,020)	-	9,694
Highland Dementia Project	1,490	13,444	(15,589)	655	-
Speaking Up for Our Age	47,417	-	(36,648)	-	10,769
Community Connecting	-	30,000	(30,018)	18	-
Dementia Policy	-	8,000	(4,957)	-	3,043
Care & Repair	-	191,986	(258,436)	88,283	21,833
<b>Restricted Donations:</b>					
Ross & Liddell	-	6,000	(6,483)	483	-
Age UK - Innocent - Big Knit	-	3,308	(3,308)	-	-
	271,505	811,202	(1,067,781)	143,952	158,878

### Balances carried forward at the year-end are as follows:

The Housing Grant support the Charity's housing policy work.

Health and Wellbeing Professionals work to raise awareness of key health and wellbeing messages relevant to older people 50+ while developing and delivering a range of Healthy Active Ageing activities, products and projects.

Scottish Government Equality funding supports the production of Advantage magazine, the delivery of the Age Scotland annual conference, network meetings for older people's groups and the production of Information and Advice guides and leaflets.

The Helpline grant was received from the Scottish Government to support Age Scotland's Helpline which offers advice, information and friendship to older people and their families,

The Good Day Calls Service is a daily call to an older person to check in, make sure they are safe and well and provide friendship over the phone.

Impact Funding are providing funds to create an immersive Unconscious Bias programme which is part of our work to help organisations be age inclusive.

Age Inclusive Matrix is funded by the National Lottery Community Fund and is a nine-month HR consultancy programme designed to allow senior managers to quickly and effectively view their organisation from an age-related perspective and implement changes to the benefit of older workers.

Men's Sheds: Scottish Government Equality funding provides community development support and advice to the Men's Shed network across Scotland.

The Veteran's Project is part of the Unforgotten Forces Consortium, a group of organisations working in partnership to raise awareness of veterans within the community and deliver support and advice to older veterans across Scotland.

Energy Project is a grant that provides advice and support for groups across Scotland on energy.

Speaking Up for Our Age is a historic project to look at groups and individuals who have been involved with the Charity over the last 75 years and gather their stories.

Community Connecting - Community Connecting is a volunteer-led service which aims to connect older people across Scotland to organisations that offer friendship, social activities, health and fitness groups and events.

About Dementia: Shaping Our Worlds Together is Scotland's National Forum for Policy and Practice. Funded for five years by the Life Changes Trust to work together with people living with dementia and those who care for them, About Dementia will shape dementia policy and practice across many different areas of life.

Age Scotland's Dementia Training Project, funded by the Life Changes Trust and the Robertson Trust, seeks to raise awareness of dementia and how to be inclusive of people living with dementia.

Care & Repair - provides practical services to older and disabled people in Edinburgh.

Restricted Legacies and Donations represent monies held for expenditure on projects in a defined geographical area.

Unrestricted reserves are held as designated funds for particular purposes as identified by the Board and in accordance with the Charity's Reserves Policy listed on page 22 of the Trustees Report.



## 18. Restricted Funds - Charity

	Balance at 31 March 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£	£
<b>Scottish Government</b>					
Housing	12,459	86,010	(64,999)	-	33,470
<b>Core Grant</b>					
Advantage Magazine	9,658	22,000	(26,819)	-	4,839
Community Development	-	19,999	(16,118)	-	3,881
Information General	10,830	18,000	(18,300)	-	10,530
Impact Funding	-	48,484	(22,521)	-	25,963
Helpline Grant	-	140,000	(199,617)	59,617	-
Good Day Calls	-	6,000	(2,512)	-	3,488
Age Inclusive Matrix	-	47,700	(6,300)	-	41,400
Life Changes Trust	19,924	-	(16,540)	-	3,384
Men's Sheds	11,756	50,000	(46,494)	-	15,262
Aged Veterans Fund	48,915	179,390	(157,521)	-	70,784
Energy Project	9,694	11,315	(5,187)	-	15,822
Speaking Up for Our Age	10,769	(2,398)	(6,839)	-	1,532
Community Connecting	-	3,000	(29,737)	26,737	-
Allied Health Professional	-	-	(42,498)	42,498	-
Dementia Policy	3,043	302,698	(234,649)	-	71,091
Dementia Training	-	130,000	(87,182)	-	42,818
<b>Restricted Donations:</b>					
Individuals & Appeals	-	813	-	-	813
Corporate Fundraising	-	19,738	(4,691)	-	15,047
<b>Restricted Legacies - Various</b>	-	2,000	-	-	2,000
	137,048	1,084,749	(988,525)	128,852	362,124

## Prior year comparative

	Balance at 31 March 2019	Income	Expenditure	Transfers	Balance at 31 March 2020
	£	£	£	£	£
<b>Scottish Government</b>					
Housing	671	96,126	(84,339)	1	12,459
Allied Health Professional	19,885	18,000	(45,857)	7,972	-
<b>Core Grant</b>					
Advantage Magazine	2,120	22,000	(14,462)	-	9,658
Community Development	-	20,000	(34,351)	14,351	-
Information General	9,216	18,000	(16,386)	-	10,830
Helpline Grant	-	140,000	(170,753)	30,686	-
Good Day Calls	67	-	(1,502)	1,502	-
Life Changes Trust	116,666	13,589	(110,331)	-	19,924
Men's Sheds	11,818	50,000	(50,062)	-	11,756
Money Advice Service	(7,786)	7,784	-	2	-
Aged Veterans Fund	62,227	152,966	(166,278)	-	48,915
Energy Project	7,714	20,000	(18,020)	-	9,694
Highland Dementia Project	1,490	13,444	(15,589)	655	-
Speaking Up for Our Age	47,417	-	(36,648)	-	10,769
Community Connecting	-	30,000	(30,018)	18	-
Dementia Policy	-	8,000	(4,957)	-	3,043
<b>Restricted Donations:</b>					
Ross & Liddell	-	6,000	(6,483)	483	-
Age UK - Innocent - Big Knit	-	3,308	(3,308)	-	-
	271,505	619,217	(809,344)	55,670	137,048

## 19. Analysis of the assets between funds - Group

	Unrestricted Funds	Designated Funds	Restricted Funds	2020 Total Funds
	£	£	£	£
Investment	-	-	-	-
Fixed assets	609,683	-	-	609,683
Net Current assets	1,797,499	1,437,823	403,809	3,639,131
Long term liabilities	(291,000)	-	-	(291,000)
Provisions for liabilities	(50,000)	-	-	(98,175)
	<b>2,066,182</b>	<b>1,437,823</b>	<b>403,809</b>	<b>3,907,814</b>
	Unrestricted Funds	Designated Funds	Restricted Funds	2019 Total Funds
	£	£	£	£
Investment	-	-	-	-
Fixed assets	609,683	314,264	-	314,264
Net Current assets	1,590,382	2,336,085	1,432,826	3,927,789
Long term liabilities	(291,000)	(244,500)	-	(244,500)
Provisions for liabilities	(50,000)	(98,175)	-	(98,175)
	<b>2,307,674</b>	<b>1,432,826</b>	<b>158,878</b>	<b>3,899,378</b>

## 20. Analysis of the assets between funds - Charity

	Unrestricted Funds	Designated Funds	Restricted Funds	2020 Total Funds
	£	£	£	£
Investment	299,366	-	-	299,366
Fixed assets	455,712	-	-	455,712
Net Current assets	1,590,382	1,417,638	362,124	3,370,144
Long term liabilities	(291,000)	-	-	(291,000)
Provisions for liabilities	(50,000)	-	-	(50,000)
	<b>2,004,460</b>	<b>1,417,638</b>	<b>362,124</b>	<b>3,784,222</b>
	Unrestricted Funds	Designated Funds	Restricted Funds	2019 Total Funds
	£	£	£	£
Investment	299,366	-	-	299,366
Fixed assets	111,153	-	-	111,153
Net Current assets	2,172,699	1,406,088	137,048	3,715,835
Long term liabilities	(244,500)	-	-	(244,500)
Provisions for liabilities	(88,175)	-	-	(88,175)
	<b>2,250,543</b>	<b>1,406,088</b>	<b>137,048</b>	<b>3,793,679</b>

## 21. Lease commitments

The group had total commitments under non-cancellable leases expiring as follows:

	2020	2019
	£	£
Operating lease expiring:		
In less than one year	233,324	165,346
In 2-5 years	582,817	272,152
After more than 5 years	706,500	-
Total commitments	<b>1,522,641</b>	<b>437,489</b>

## 22. Financial Instruments

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Financial assets held at amortised cost	3,895,617	4,187,507	3,899,654	3,850,606
Financial liabilities held at amortised cost	562,507	581,285	537,572	453,723

Financial assets held at amortised cost include investments, cash in hand and at bank, trade debtors, other debtors, accrued income and amounts due from intercompany.

Financial liabilities held at amortised cost include trade creditors, hire purchase creditor, other creditors, the pension scheme liability and amount due to group undertakings.

## 23. Pension Scheme

A defined contribution pension scheme is operated by the group on behalf of the employees. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension charge represents contributions payable by the group to the fund and amounted to £130,311 (2019-£100,358). At the balance sheet date the Group had pension charges of £19,057 (2019: £Nil) payable to the defined contribution pension scheme.

The group previously operated a defined benefit pension scheme. Following a crystallisation event on 1 December 2005, the scheme has now been terminated. The Lothian Pension Fund and Age Scotland have a formal agreement in place to repay the liability. This liability is included within the Creditors, Note 13 of these financial statements.

## 24. Post Balance Sheet Events

As at 31 March 2020, the Group and Charity had Capital Commitments of £Nil (2019 - £261,000)

## 24. Analysis of change in net debt

	At 1 April 2019	Cash flows	Other changes	At 31 March 2020
	£	£	£	£
Cash at bank and in hand	3,207,478	199,342	-	3,406,820

# Contact Us



## Call us

Head office:  
0333 323 2400

Helpline:  
0800 12 44 222



## Email us

[info@agescotland.org.uk](mailto:info@agescotland.org.uk)



## Write to us

Age Scotland  
Causewayside House  
160 Causewayside  
Edinburgh, EH9 1PR