AGE CONCERN MID MERSEY

England & Wales · Charity number 1003476

Details

Other names	AGE CONCERN HALTON & ST HELENS, AGE CONCERN ST HELENS, AGE UK MID MERSEY
Status	Registered
Legal form	Charitable company
Company number	02625647
Registered	1991-07-19
Register	View on the Charity Commission register

Contact

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Website	www.ageuk.org.uk/midmersey

Activities

Objects: THE OBJECTS OF THE CHARITY ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE WITHIN THE AREA OF BENEFIT:3.1.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;3.1.2 ADVANCING EDUCATION;3.1.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);3.1.4 PROMOTING EQUALITY AND DIVERSITY;3.1.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;3.1.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND3.1.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE CHARITY TRUSTEES FROM TIME TO TIME DECIDE;THE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLDER PEOPLE.

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Activities: Promote the wellbeing of older people particularly those who suffer loneliness and isolation to help make their lives fulfilling, enjoyable and worthwhile, so that they might love later life.Working on behalf of older people across Merseyside to promote and provide a holistic range of health, wellbeing, care and support services allowing more independence, informed choice and greater control.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** MID MERSEY, COMPRISING THE FOUR BOROUGHS OF HALTON, KNOWSLEY, ST HELENS AND WARRINGTON OR SUCH OTHER AREA OF BENEFIT WITHIN WHICH THE CHARITY MAY OPERATE WITH THE PRIOR APPROVAL OF AGE UK
- Halton
- Knowsley
- St Helens
- Warrington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£435,809	£732,965	-	-
2024-03-31	£497,481	£592,957	-	-
2023-03-31	£564,644	£592,137	£1,331,792	22
2022-03-31	£569,874	£557,091	£1,658,941	22
2021-03-31	£779,105	£631,218	£1,978,026	26

Trustees

Name	Role	Appointed
Nicholas John Farmer	Chair	2024-03-27
Amanda King		2024-04-22
Daniel Nathan Benatan		2025-06-18

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AGE CONCERN MID MERSEY

England & Wales - Charity number 1003476

Accounts

Age UK Mid Mersey
Annual Report & Accounts

2024/25

Mid Mersey age UK

Halton | St Helens | Knowsley | Warrington

Registered Charity Number 1003476 Registered Company Number 02625647

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

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Welcome from our Chair

Nick Farmer

Over the past year, we have continued to respond to the evolving needs of older people in our communities with care, commitment, and creativity. This Annual Report reflects not only the breadth of what we've achieved, but also the core values that drive us - integrity, inclusion, and a firm belief that everyone deserves the opportunity to age well.

We are particularly proud of the growing impact of our welfare benefits support service, which this year helped more older people than ever navigate complex systems and secure vital income. More than £1 million in additional annual benefits was gained on behalf of our clients - a testament to the effectiveness and necessity of this work.

Our digital inclusion efforts have also expanded significantly. Trained Digital Champions supported older people across all four boroughs, including through pioneering partnerships with local GP surgeries, improving digital access to NHS services and bridging the digital divide.

Towards the end of this financial year we launched two new initiatives: the 'My Time' MCST programme, funded by the National Lottery, supports those with mild to moderate dementia through a structured, evidence-based approach. The Community Companions service tackles loneliness by helping individuals reconnect with their communities through goal-oriented companionship.

None of this would be possible without our extraordinary volunteers. Their dedication, warmth, and generosity continue to inspire us. Over the past year, we've focused on enhancing their experience, offering more flexible roles, providing personalised support, and increasing opportunities to shape the services they help deliver. They remain at the heart of all we do, and central to building the connected communities we strive for.

As we look to the future, we remain committed to developing services that are responsive, community-led, and resilient. This report not only captures the progress we've made, it sets out our vision for the journey ahead.

Thank you for your continued support.

A message from our CEO

Rachel McKernan

I feel very privileged to lead the passionate team of staff and volunteers at Age UK Mid Mersey. I am also very proud of the difference they make to the lives of older people. In the pages that follow you will learn a little bit about what we do, the services we deliver and the difference we make.

It is our mission to ensure that people in Halton, St Helens, Knowsley and Warrington can be free from pension poverty and live happy, independent and connected later lives. Last year we supported 2453 people to achieve these aims. However we know that there is much still to do. As we present our annual report we do so with thanks to all who support us in our mission and especially to our paid and unpaid colleagues without whom none of this would be possible.

Who We Are

Who We Are

Age UK Mid Mersey is a local, independent charity and a proud brand partner of Age UK. As a brand partner, we operate under the Age UK name while independently sourcing our own funding and developing our own services. We provide support to people aged 50 and over living in Halton, St Helens, Knowsley and Warrington. Our charity has been serving the Mid Mersey area since 2008, following the merger of Age Concern and Help the Aged to form what is now Age UK.

Our Vision: ***Age UK Mid Mersey exists to promote improved quality of life and empowerment for people aged 50+ and their carers***

Our Mission: ***To be enabling, caring, influential, proactive and to share our expertise***

Our Values:

- ***Continually Strive for Excellence***
- ***Value, promote and protect the welfare of our beneficiaries***
- ***Treat all people fairly, positively and with respect***
- ***Always act with integrity***
- ***Be transparent and accountable for our actions***

We demonstrate our values by independently advocating on the issues that most affect older people, working collaboratively to influence policy and attitudes, and developing high-quality local services to address gaps in support and improve later life.

Our Public Benefit Living Well In Later Life

Our services and activities are centered around creating public benefit and positive impact in four key dimensions of wellbeing in later life.

- Health
- Social Life
- Independence
- Connection

Our holistic Living Well approach recognises that each of these dimensions of wellbeing interact, strengthening and supporting each other to promote overall wellbeing and quality of life.

Our team of dedicated Living Well Officers ensure that wherever individuals aged 50+ access our services they receive a holistic, tailored response based on their needs and expressed preferences.

We work in partnership with, and receive funding from, Halton and St Helens Borough Councils to deliver holistic Living Well Support to older residents in these boroughs.

We were also delighted to receive funding this year from the Garfield Weston Foundation, National Lottery Awards for All, the Alfred Shaw Trust, and from Age UK national. In March we were awarded 3 years of funding by the National Lotteries Reaching Communities fund to deliver Maintenance Cognitive Stimulation Therapy Groups for people living with mild to moderate dementia in all four Boroughs.

Our approach is underpinned by the New Economics Foundations evidence based "5 Ways to Wellbeing"

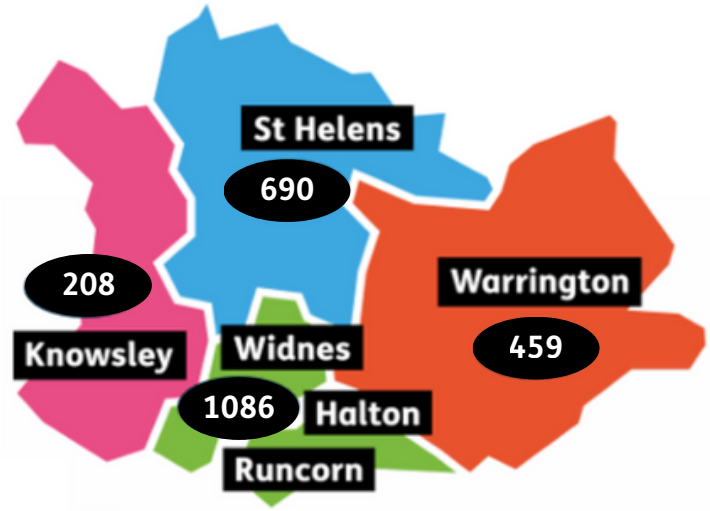
Our Clients

Who We Supported in 2024-25

In 2024-25 we provided support to 2267 clients across Mid-Mersey

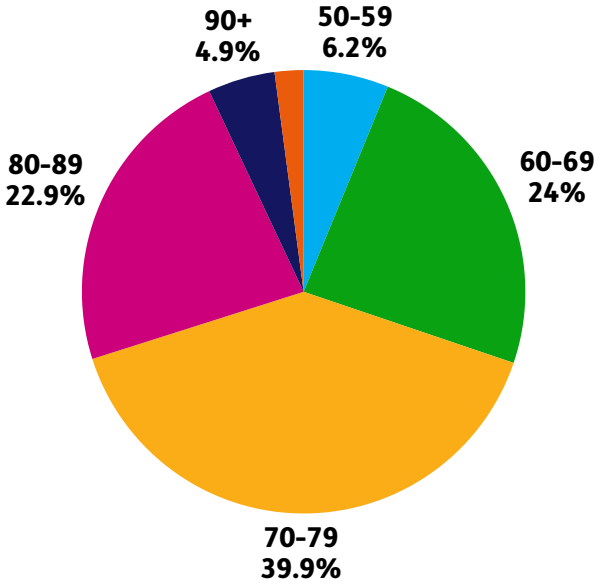
We responded to 2695 individual enquiries/requests for support and provided 7082 contacts with clients. Of our 2267 clients, 2016 were new and 251 were existing client continuing to receive support from March into April 2025. In addition, 138 individual clients regularly attended our groups and activities and 85 were engaged in community consultation events and expert panels.

Client Referrals by Borough

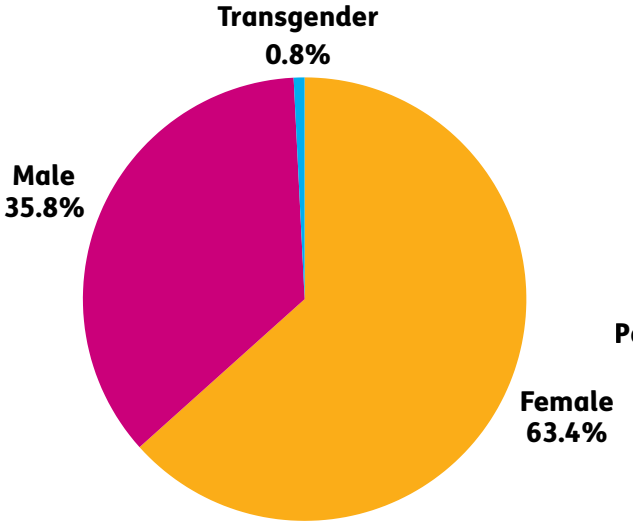


**we also supported an additional 270 clients from outside our boroughs by redirecting them to their local Age UK*

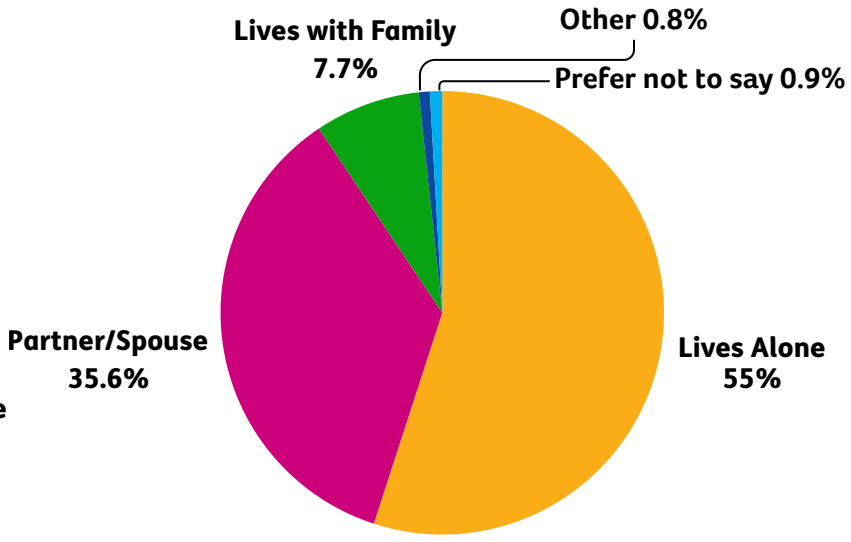
Age Profile of our Clients



Gender of Our Clients



Our Clients Living Arrangements



- 98% of our clients were aged over 50 and nearly 70% were aged over 70
- Just over 60% of our clients were female
- We continued to support a small but representative number of transgender clients
- 55% of clients who received information, advice and support live alone; about 43% live with their partner/spouse, family or friends

Living Well Independently

Advice & Information Service

Our flagship Advice and Information service is the cornerstone of our Living Well Offer providing critical support for older people. Our trained Living Well Officers provide free, confidential, up-to-date information and advice for people aged 50 plus and their significant others.

We do this by:

- Listening to individual client's needs
- Explaining the choices open to them
- Supporting with the choices they make to address their issues
- If required, we act on their behalf

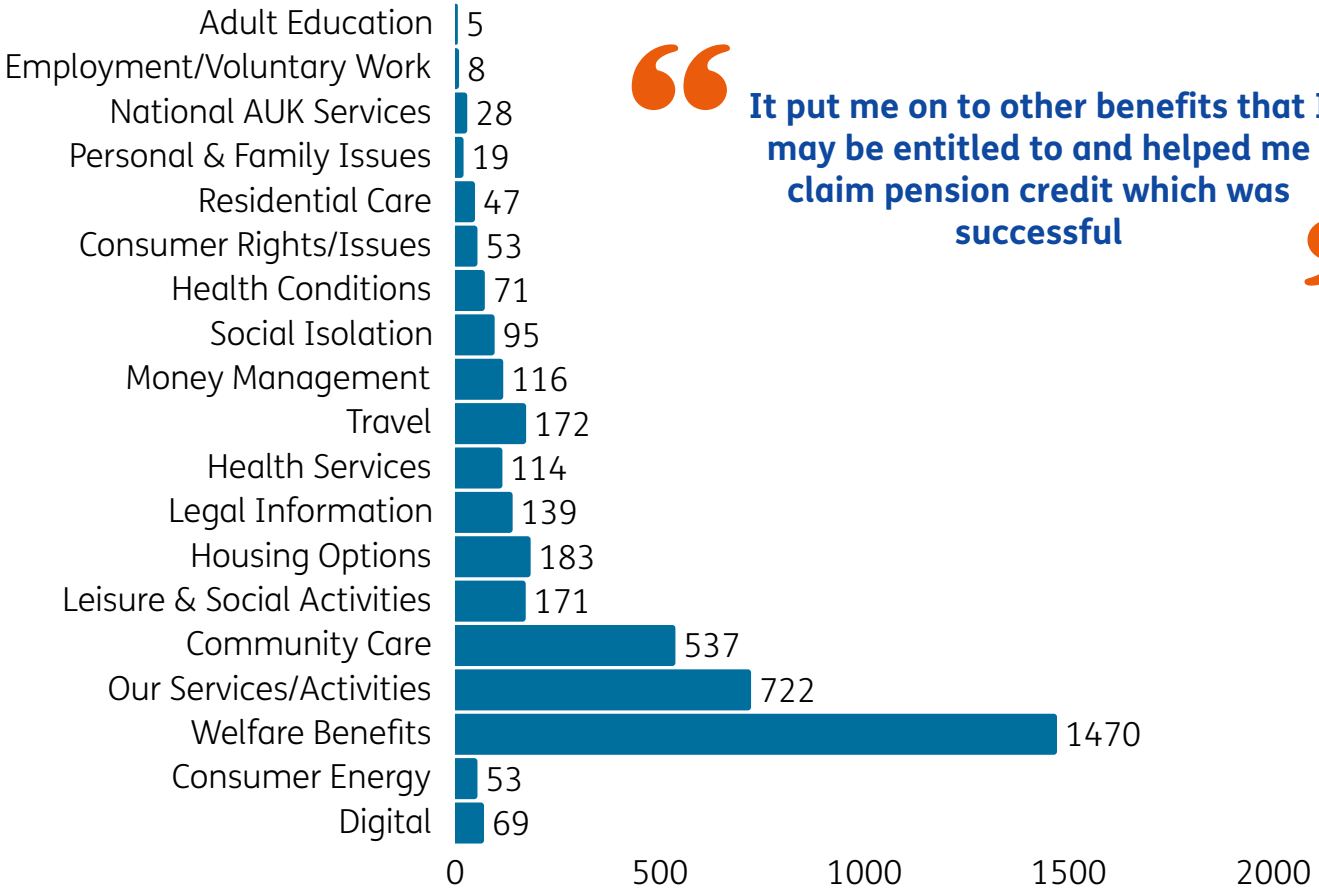
And – if we are not able to help, we will try to put them in touch with people who can.

Over the last year we provided the following areas of support:

- Welfare benefits advice for people 50+, including carrying out benefit entitlement calculations and assistance to complete claim forms (e.g. Attendance Allowance, Carers Allowance, Pension Credit, Housing Benefit, Council Tax Support, State Pension etc).
- Support to identify care and support needs, including help accessing Social Services. We provided advice on how to pay for care and support and helped to complete financial assessments where the client was unable to do themselves.
- Advice on local services, support, groups, activities, and statutory services available locally.
- Advice on housing issues, including help with maintaining a property and the different types of housing for older people who may need more support or want to move nearer to family or friends.
- Advice for those who are finding it hard to manage financially or are struggling to pay their bills.
- Helping to make complaints or challenge decisions that have been made by the Department for Work and Pensions, Local authority social services, National Health services and Utility providers.
- Helping with scams and consumer issues.
- Help to apply for travel passes and blue badges.

> **"I was totally lost …the Living Well Team went through everything with me and made it all simpler …they have been such great help - thank you"**

This year we responded to the following number of advice, information and signposting enquiries in each topic area:



> **"It put me on to other benefits that I may be entitled to and helped me claim pension credit which was successful"**

- Demand for welfare benefit information and advice increased by 31%, reflecting the continued impact of the cost-of-living crisis and pensioner poverty. Much of this work focused on helping older people assess their eligibility for Pension Credit, particularly following the removal of the Winter Fuel Payment for many pensioners this year. We also worked closely with social prescribers and local Primary Care Networks in one of our boroughs to proactively promote our support to registered older adults.

- Requests for travel information and advice rose by 60%, largely driven by enquiries around Blue Badge eligibility, new disability travel pass applications, and related welfare benefit issues. Our Living Well Officers (LWO's) have been proactive in identifying and promoting eligibility to ensure older people can access the support available to them.

- We also introduced a new 'Digital' category this year, supported by Age UK national funding, to promote digital inclusion and help older people gain the confidence and skills needed to stay connected and access services online.

- Finally, we separated Consumer Energy as a dedicated category, covering information and advice on switching providers, managing energy debt, and accessing government funding and grants. This area of work continues to grow in response to the ongoing challenges of fuel poverty and the withdrawal of the Winter Fuel Payment.

Tackling Pension Poverty

The greatest number of enquiries this year related to welfare benefit entitlements. Nationally, around £8 billion in benefits goes unclaimed by older people each year, and the ongoing cost-of-living crisis and rising energy costs have left many struggling to make ends meet.

Serving some of the most deprived areas in the country, it's unsurprising that we've seen high demand for welfare advice. Our team supports clients through benefit assessments, form filling, claims submissions, and appeals, ensuring older people receive the help they're entitled to. Having guidance with online applications or the right words to describe someone's daily challenges can make all the difference.

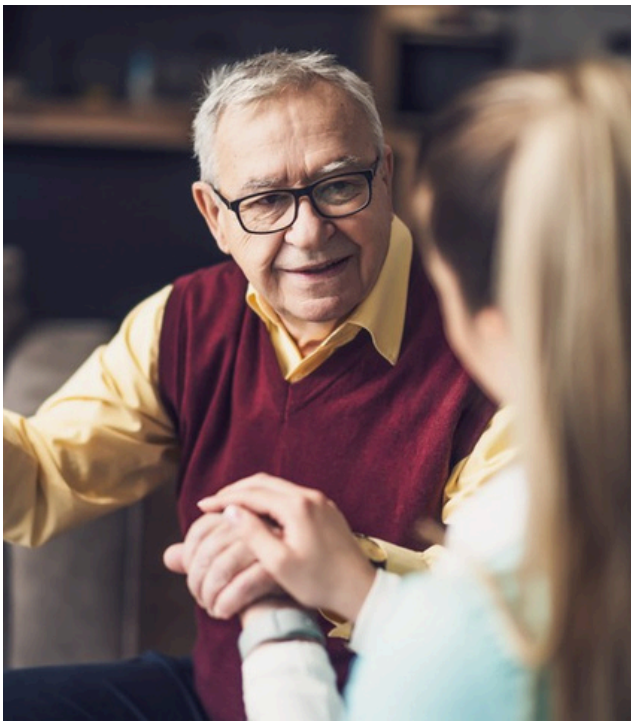
This year also saw heightened concern following the removal of the Winter Fuel Payment for many pensioners. We supported Age UK's national campaign by helping to gather signatures and raise awareness, advocating for the reinstatement of this vital support for older people facing fuel poverty.

> **"I felt they listened to me... I asked questions which they answered ...it's such a brilliant service"**

- **Last year we undertook 273 welfare benefit checks on behalf of clients**
- **Additionally, we provided support to 373 clients to start new benefit claims providing direct support to 409 clients with claiming for attendance allowance**
- **The average yearly income gained per individual in 24/25 - £5694 (compared with £5146 per year in 23/24)**

£1,070,475

Additional annual income directly in the pockets of older people living in Mid Mersey



Living Well Socially

Our Groups & Activities

Throughout the year, we continued to provide weekly opportunities for social connection and peer support through our Social and Activity Groups. In response to the cost-of-living crisis and the end of the energy price cap, we expanded these groups to act as warm spaces, offering a welcoming environment for older people. All groups are now dementia-friendly, ensuring inclusivity for everyone.

Led by dedicated volunteers and supported by our Living Well Officers, the groups help people make friends, learn new skills, and enjoy guest speakers. We've added seasonal themes to keep sessions engaging

Our digital coffee and chat group also holds regular in-person meet-ups, helping members connect face-to-face. Having a friendly, familiar place to go continues to make a real difference to the wellbeing of older people across our communities.

In total we hosted 272 group sessions that attracted 138 regular clients culminating in 2819 individual attendances

Runcorn Coffee & Chat

Attendance at our social groups and activities grew by 25% this year

Billinge Coffee & Chat

Upton Mens Group

Digital Coffee & Chat

St Helens Mens Group

Mixed Crafts

Intergenerational Friendship

Cowley International College & Gorse Covert Primary School

Each year, Cowley International College in St Helens invites members of our Social and Activity Groups to their much-loved 'Christmas Afternoon Tea and Carols' event – a highlight in our festive calendar that many of our older adults now call a "must-go" occasion.

In December 2024, 18 older adults, volunteers and staff , joined pupils and teachers for a joyful afternoon of festive cheer. Guests enjoyed delicious afternoon tea, prepared and served by Year 10 pupils, while singing along to Christmas carols performed by the students.

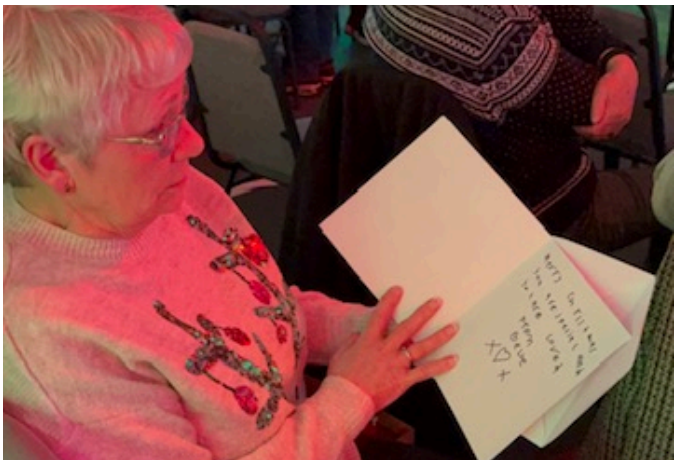
The event concluded with pupils presenting a small gift to each of our older guests - a kind gesture that perfectly captured the spirit of the season.

> **"I enjoyed chatting to the children, they asked me what it was like when I went to school!"**

Enjoying afternoon tea

Gorse Covert Primary school was recognised with the SuperKind Social Impact Schools Award for embedding empathy and social action into everyday school life.

Ceo Rachel McKernan & Resources Manager Katie Barr with children from Gorse Covert Primary School



One of our clients receiving a Christmas Card

As part of their commitment to spreading joy, the children created handmade Christmas cards for our clients, taking time to craft colourful designs and write personal messages that brought real warmth to those who received them.

This thoughtful gesture not only brightened the festive season for many but also forged meaningful links between young people and older generations.

Volunteering

Volunteering is the life blood of the voluntary sector – providing meaningful opportunities for volunteers to make a difference in their community, supporting their own wellbeing, whilst also creating benefit for the other people they support.

This year our volunteers have continued to be at the heart of everything that we do for older people in our community.

Their time, compassion and skills have helped to combat loneliness and isolation, promote independence and create a sense of belonging for those that we support.

Their contributions measured not only in hours but in kindness and impact form the foundations of many of our accomplishments.

Our Volunteer Family

Our volunteers have stepped up in every way imaginable. Their presence has been felt deeply across every corner of our organisation. Whether it was supporting at one of our groups and activities, helping to bridge the digital divide supporting older adults to use technology or greeting our clients with a warm friendly smile, every volunteer action contributed to making life brighter for older people.

> **“It makes me happy to put a smile on people’s faces, and it’s great that they’re so appreciative.”**

This year, our 32 volunteers generously contributed over 1,110 hours per annum, providing the equivalent of £12,698 added value (based on national living wage rate) in support, a significant boost to our capacity & impact.

Volunteer Lead Sarah with two of our volunteers Ian & David

Recognition and Engagement

Volunteers were celebrated during Volunteers’ Week with thankyou cards and social media posts highlighting their journeys and achievements. The volunteers were all invited to a festive Christmas party to celebrate the incredible work that they do for us and our clients. We established new partnerships with our local Dunelm stores to attract and support volunteers. We attended the Volunteer Awards hosted by the Halton and St Helens VCA with our volunteers nominated in several categories.

Living Well Connectedly

Digital Inclusion

Bridging the Digital Divide: helping older people to get online with confidence!

Although more older people are getting digitally connected, there are still millions who are not on-line. Over the last few years we have seen a rapid shift towards digital and on-line services in many parts of everyday life. This includes booking a GP appointment, ordering a prescription, banking and keeping in touch with family and friends. This can all feel challenging when you lack digital skills and confidence or are just fearful of entering a 'digital world'.

2.7 million people aged 65 and over do not use the internet.
1 in 4 people aged 65 and over in the UK remain off-line
69% people over 75 are not able to use the internet safely & successfully.

This year we were awarded UK prosperity funding in St Helens to extend our programme of support for access to digital technology for older residents (previously only in Halton). We were able to increase the number of laptops, tablets and smartphones for using with older people in St Helens being supported by our Digital Champion staff and volunteers to learn new digital skills.

Following a successful funding bid to Age UK national, we commenced delivery of our Digital Champions Programme in July 2024.

This programme raises awareness about digital inclusion, matches Digital Champion staff / volunteers with older people who wish to develop their digital skills and confidence and provides digital equipment on loan with free data for about 6-months where needed. We work with older people 121 or in small groups, in their own home or at one of our venues.

Respecting Choice
We know some older people do not wish to be part of a digital world. Locally we actively promote Age UKs National 'Offline and Overlooked' campaign so those who cannot or who do not wish to use the internet have equal access to essential services (health appointments, banking etc)

- **18 Digital Champion Staff / Volunteers**
- **73 individual older people supported**
- **2784 older people reached through our digital awareness raising activities**

"The Digital Champion Volunteer was so patient ...I can now access my emails"

Community Consultation

As part of our ongoing commitment to ensuring older people's voices are heard, we hosted a successful Tea with Your MP event, creating a valuable platform for open dialogue between local residents and their elected representatives.

The event welcomed Marie Rimmer MP and David Baines MP, who joined attendees for an afternoon of open discussion over tea and scones. It provided a friendly space for older people to share experiences and raise concerns on key issues such as the cost of living, local services, transport, health, and social care.

Many of our clients expressed how valued they felt having this direct opportunity to engage with their MPs, remarking on the importance of being listened to and having their views represented at a decision-making level.

> **"Listening to the lived experiences and ideas of our wisest constituents is crucial in shaping the policy that will benefit them and others."**
> *-Marie Rimmer MP*

Marie Rimmer MP with our CEO Rachel McKernan and some attendees

> **"It's extremely important that older people and the voluntary sector in general feel they have a voice and that those in power hear their concerns and I will always do all I can to help."**
> *-David Baines MP*

David Baines MP later referenced Age UK Mid Mersey in Parliament, highlighting the importance of our work in supporting older residents and ensuring their voices are heard. His remarks in Parliament highlighted the vital role local charities like ours play in reducing isolation and promoting inclusion for older people across Mid Mersey.

David Baines MP with our CEO Rachel McKernan

Events such as Tea with Your MP demonstrate our ongoing focus on community consultation and engagement, ensuring that older people are not only supported but empowered to influence decisions that affect them. By fostering open dialogue between older residents and policymakers, we continue to advocate for a stronger, more inclusive community where the voices of older people are central to shaping local and national priorities.

Living Well Healthily

Winter Warmth Campaign

This year, our Winter Warmth campaign focused on helping older people across Mid Mersey stay safe, warm, and healthy during the colder months. Winter is a time that can be particularly challenging due to rising energy costs and pension poverty.

We distributed energy-efficient night lights and dusk-to-dawn lamps, provided Winter Warmth bags containing essential items, and shared practical advice on keeping warm, managing energy use, and reducing bills. For many older people living on fixed or limited incomes, these small measures can make a significant difference in maintaining comfort and wellbeing through winter.

Through our Warm Homes Project, we completed 75 Home Energy Checks, supporting the most vulnerable and fuel poor older people in our boroughs.

Our team also referred individuals to local councils and charity partners to access grants and emergency support for boiler repairs or replacements, ensuring those in need received timely, practical help.

With the removal of the Winter Fuel Payment for many older households, the risk of cold-related illness and hardship has grown. We continue to advocate for fairer support for older people and raise awareness of pension credit eligibility, ensuring no one has to choose between heating their home and meeting other essential costs.

Staying warm over winter is not just about comfort - it's about health, dignity, and survival. Through our efforts, we aim to make sure every older person in our community has the warmth and support they need during the most difficult months of the year.

Future Developments

‘My Time’ - MCST

We have been buy duing March launching ‘My Time’, a new Maintenance Cognitive Stimulation Therapy (MCST) programme for people with mild to moderate dementia or cognitive impairment.

Thanks to three years of funding from the National Lottery, ‘My Time’ will run across Halton, St Helens, Knowsley, and Warrington, offering 12-week group programmess focused on memory, communication, and wellbeing through activities such as quizzes, arts, gentle movement, and cooking.

Each group is small, friendly, and designed to stimulate the brain, boost confidence, and encourage social connection. Alongside every session, carers can attend a dedicated support group, offering advice, peer connection, and local signposting.

The programme builds on proven national success and will play a vital role in helping local people live well with memory loss while supporting those who care for them.

Community Companions

Loneliness affects around 1.4 million older people in the UK, often leaving them isolated and disconnected.
Our new Community Companions service helps older people rebuild confidence and reconnect with their communities. Unlike traditional befriending, it offers practical companionship - volunteers support individuals to attend local groups, use public transport, or take part in community activities.

Through friendly, one-to-one support, Community Companions helps reduce loneliness, boost confidence, and ensure older people across Halton, Knowsley, St Helens, and Warrington feel supported and part of their community again.

Looking Ahead to 2025/26

We are continuing the conveyancing process for the sale of Mansion House to release capital for reinvestment into vital Mid Mersey services.

Our identified priorities for service development are:

- Addressing social isolation and loneliness so no older person feels alone.
- Tackling pension poverty to ensure everyone receives the income necessary to live with dignity in later life.
- Promoting health and independent living, so everyone can live well in later life.
- Bridging the Digital divide by ensuring those that want to become digitally active are supported to, whilst ensuring no older person is disadvantaged by the shift from analogue to digital service delivery

Our Strategic Priorities

In 2023 we launched our 3-year strategic plan focussing on these key priorities:

We continued making progress towards our objectives in these priority areas:

1

Build Our Resilience

- Recruited new Trustees and appointed new Treasurer to replace planned retirees
- Reviewed our business model to diversify income streams
- Increased strategic system engagement to ensure we are seen as experts in service delivery for older people

2

Invest in Our People

- Revised competency framework creating internal progression opportunities
- Wider range of professional development opportunities
- Expanded range of volunteering roles
- Dementia Awareness Training for all staff and volunteers to become a dementia friendly organisation

3

Service Development

- Achieved funding for and launched new Digital Champions Programme
- Improved our advice and casework practice to double the amount of additional income obtained on behalf of clients
- Achieved funding for MCST for people living with mild to moderate dementia
- Soft launched new goal-orientated befriending offer

4

Raise Profile & Positioning

- Increased our media engagement with live radio broadcasts and interviews
- Increased engagement across our social media handles
- Piloted a quarterly newsletter for clients
- Reviewed all service marketing materials with lived experience panels
- Co-produced our My Time MCST materials

Governance and Social Responsibility

During the year, our Board of Trustees has continued to carry out their responsibilities with diligence and integrity, ensuring that Age UK Mid Mersey remains well-governed and aligned with its strategic objectives. In line with this commitment, we signed the new Partner Agreement with Age UK National, formalising our continued role as a local partner within the national Age UK network.
Our trustees operate within the obligations set out in the new brand partner agreement, helping to ensure that our services and activities reflect the shared values and standards of the Age UK family.

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of Trustees

The trustees (listed on page 27) are appointed by the members of the company and one third of the trustees retire by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee Induction & Training

New trustees are provided a comprehensive induction the Organisation. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The Board now meets formally with the Chief Executive Officer and Director of Operations on a quarterly basis to manage the charity. In addition, trustees participate in dedicated sub-committees focused on Finance and Risk Management, and Income Generation and Fundraising, each of which also meets four times per year.

The Board also meets annually to review the charity's strategic aims and objectives. The trustees appoint a Chief Executive to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority - within terms of delegation approved by the trustees - for all operational and procurement matters.

Risk Management

The Board of Trustees oversees organisational risk through a structured risk management framework, reviewed regularly by the Finance and Risk Sub-Committee. During the year, the organisation has continued to face persistent pressures on capacity, with demand for services rising in response to the ongoing cost of living crisis. This increased demand is within the context of pressures to reduce Local Authority spending and growing competition for grants and other sources of income. These challenges present significant financial challenges across the voluntary sector.

The charity has experienced ongoing delays in completing the sale of the Mansion House, resulting in unanticipated ongoing running and maintenance cost. These factors has placed additional strain on financial and operational resources. Key risks have remained under regular review, with mitigation strategies developed and monitored to support service continuity and maintain overall organisational resilience.

Key Management Personnel

The Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running, and operating the charity. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts. The pay of the Chief Executive and senior staff is reviewed annually following completion of a satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

The trustees serving during the year, and since the year end, were as follows:

Elected Trustees:

Mr. Nick Farmer – Chair (appointed March 2024)
Mrs. Susan Haden - Vice-Chair (resigned September 2025)
Mr. Nigel Thompson - Interim Treasurer (resigned November 2024)
Ms. Siobhan Birch (resigned March 2025)
Ms. Amanda King (appointed May 2024)
Ms. Jeanette Stringer, Treasurer (appointed October 2024, resigned June 2025)
Mr. Daniel Benetan (appointed June 2025)

Key Management Personnel

Mrs. Rachel McKernan – Chief Executive Officer
Mrs. Shelley Brown –Company Secretary, Director of Operations
Ms. Jane Brown – Head of Services

Auditors

Livesey Spottiswood
Chartered Accountants &
Registered Auditors
17 George Street
St. Helens
Merseyside
WA10 1DB

Solicitors

Frodshams Solicitors
17/19 Hardshaw Street
St. Helens
Merseyside
WA10 1RB

Conveyancers

Shoosmith's Solicitors
9th Floor, Platform Building
New Station Street
Leeds
LS1 4JB

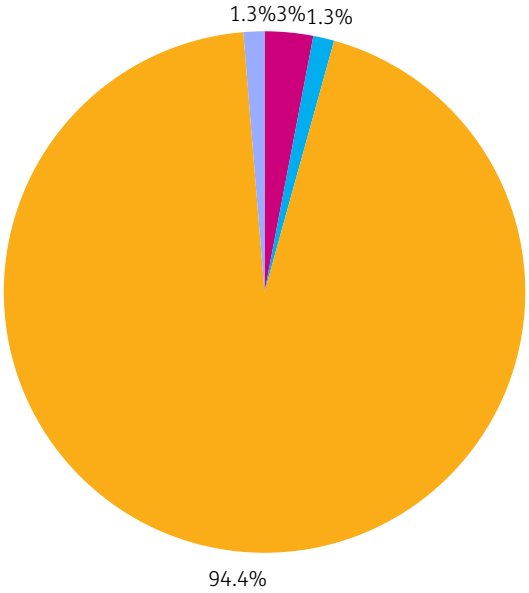
Senior Statutory Auditor

Mr. D Hudd BA FCA

Financial Review

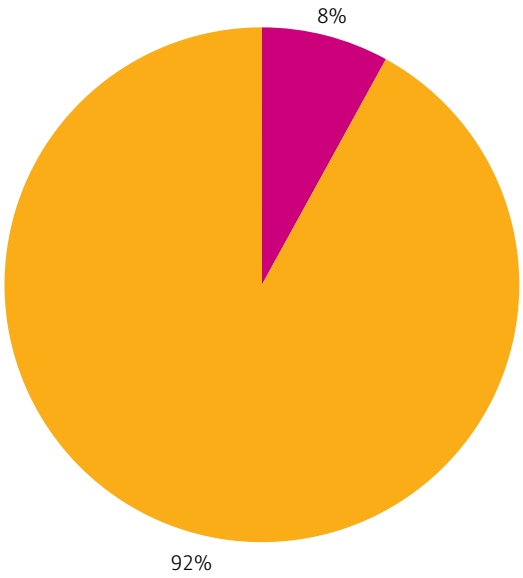
Our income for the year was £435,809(2024 - £497,481). The reduction in income during the year of £61,672 is largely due to a reduction in income in respect of charitable activities of £59,690, of which £46,222 was due to a reduction in funding from Halton Borough Council. In addition, there is a smaller reduction in income from legacies and donations of £6,511. These reductions were partly offset by an increase in income from other sources of £5,220.

Where our income came from in 2024-25



- Charitable Activities
- Investments
- Donations & Legacies
- Other

What we spent money on in 2024-25



- Raising funds
- Charitable activities

Our expenditure amounted to £732,965 (2024- £592,957). This was an increase of approx. £140,000 from the previous year.

At year end there was net expenditure of £297,156, with an effective budget deficit of £15,156 once spending against designated funds was taken into account. Trustees are sighted on the financial uncertainties facing our Charity and have developed multi-faceted approaches to maximising income, reducing expenditure and releasing funds currently held as fixed assets.

Investment Powers & Policy

Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts, looking to reallocate funds should suitable opportunities arise.

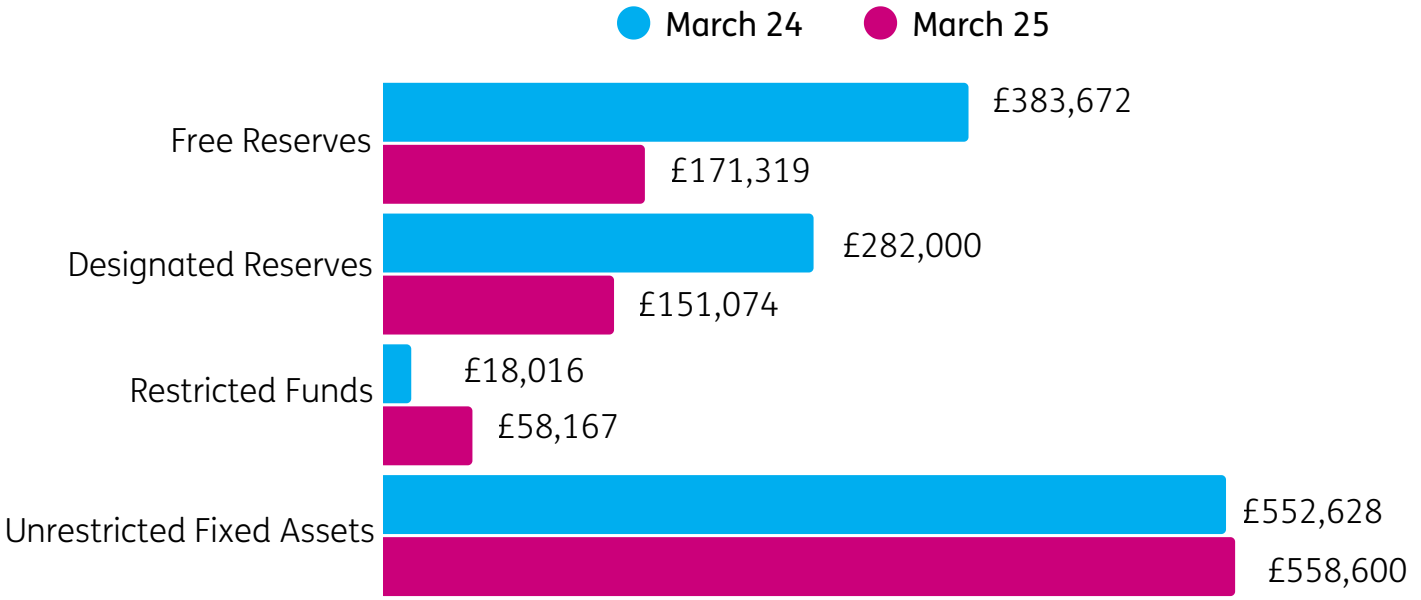
The return on investments of £12,877 in the year saw an reduction of £691 (5%) on that received in the previous year due to the use of some invested funds for designated fund purposes.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that there is a need to hold a target of optimally 3 months full operating costs in reserves, but never less than the costs of winding up the organisation.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions about the use of those reserves.

Our Funds March 2024 & March 2025



At 31 March 2025, our total reserves were £939,160. Of this, £558,600 was held as unrestricted tangible fixed assets and £58,167 was held as restricted funds. £151,074 was held as designated funds with the remaining balance of £171,319 being unrestricted reserves and representing approximately 3 months operating costs based on the 2025-26 budget.

Investing Our Reserves to Further Our Strategic Priorities

At 31st March 2024 the Trustees designated £282,000 of our reserves to be spent over the following year to further our strategic priorities.

Designated Funds 2024-25	Budget	Actual
Future Cash Flows Predicted budget deficit at October 2024	£53,300	£49,032
Investing in People Costs of implementing new employee benefits package	£50,200	£50,200
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£44,100	£43,766
Expansion & Growth Partnership with Competitive Solutions Limited	£32,000	£32,879
IT & Equipment Upgrades New laptops for outreach and mobile working	£17,000	£16,236
Service Delivery Expansion of Advice and Information service to Knowsley and Warrington Boroughs and Volunteer Coordinator	£59,000	£59,000
Training Living Well Team training in preparation for Quality of Advice Assessment	£4,400	£2,214
Legal & Professional Fees Solicitor's fees for ongoing conveyancing on Mansion House	£22,000	£28,673
Total	**£282,000**	**£282,000**

At 31st March 2025 all designated funds had been spent. There were some variations in designation as costs were higher in legal and professionals fees than anticipated. This was primarily related to ongoing conveyancing costs for the sale of the Mansion House.

Having reviewed our reserves position and to further our strategic ambitions trustees have designated the following funds for 2025-26

Designated Fund	Amount
Investing in People Cost of implementing ENIC and Minimum wage increase	£14,500
Service Delivery Investment in volunteering and reception staff	£39,000
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£67,711
Expansion & Growth Partnership with Competitive Solutions Limited	£18,575
IT & Equipment Upgrades Improved mobile phone contracts to enable remote working	£3,288
Legal & Professional Fees Solicitor's fees for ongoing conveyancing	£8,000
Total	**£151,074**

It is expected that all designated funds will be spent by March 2026.

Financial Uncertainties

The current financial environment within which the charity operates is precarious.

There are severe pressures in the wider system which are impacting on the financial security of many charities and from which Age UK Mid Mersey are not immune.

There are continued funding pressures on Local Authorities, Integrated Care Boards and NHS Trusts leading to fewer or reduced grant and contract awards to the third sector.

This is evident in this year's income with the reduction of £46,422 funding on one of our contracts, although this has now been awarded as a three year contract rather than an annual grant providing some level of predictability in financial planning.

In addition, the reduction in statutory funding to local charities is leading to greater competition for funds from non-statutory sources, such as grant making charities and National Lottery Funds.

AUKMM has been fortunate to secure grants from Garfield Weston Trust and National Lottery Awards for all. However multiple other bids to grant making foundations were unsuccessful, with stiff competition and a preference to fund smaller grass roots organisations being cited as as key reasons for these decisions.

Going Concern Assessment

Trustees have a legal duty to assess the Charity's ability to continue as a going concern, and in so doing have taken into consideration the imminent sale of Mansion House and the subsequent transfer of fixed assets to free reserves. With associated costs relating to the sale and agreed repairs to be completed between exchange of contracts and completing the sale will release the following to free reserves:

Income/Expenditure	Amount
Proceeds from sale	£570,000
Required repairs	(£100,752)
legal and professional fees	(£25,000)
Total free reserves released	**£444,248**

The trustees have determined that whilst the sale of Mansion House has not yet completed, the associated risk is not significant enough to affect the organisation's going concern status

In addition Trustees have taken into consideration:

- Budget and reforecasts for 2025-26
- Predicted budget scenarios for 2026-27
- A review of the charity's business model with costed plans to diversify our income streams expanding our fund-raising activity
- Future Cash flow projections. Cash flow is monitored closely

Bankers

The organisation has accounts in the following Banks:

Barclays Bank
19 Church Street
St. Helens
Merseyside
WA10 1BG

Cambridge & Counties
Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business
Park Brentwood
Essex
CM13 3BE

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Account with Shawbrook Bank closed during 2024
Account with United Trust closed during 2024

Statement of Trustee's Responsibilities

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENT

Responsibilities of the Board of Trustees
The trustees (who are also the directors of Age Concern Mid Mersey for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

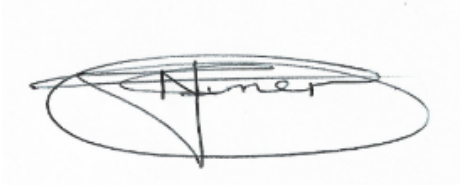
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

Statement as to Disclosure of Information to Auditors
In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the 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.

The Report of the Trustees, incorporating the Strategic Report was approved by the trustees as the Company's Directors on 10th December 2025

SIGNED BY ORDER OF THE TRUSTEES



Mr. Nick Farmer (Chair)

Independent Auditor's Report

Age UK Mid Mersey Limited
Company Number 02625647
Charity Number 1003476

Independent auditor's report to the members of Age UK Mid Mersey (Age Concern Mid Mersey)

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its result for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- The information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue

as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

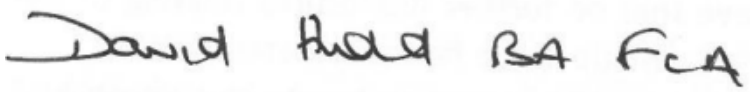
There are inherent limitations in the audit procedures described above. The further removed non- compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities.

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

Use of our report

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



Mr David Hudd BA FCA
(Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date: 10th December 2025

Accounts

Age UK Mid Mersey Limited
Company Number 2625647
Charity Number 1003476

Statement of financial activities (Incorporating an income and expenditure account) for the year ended 31 March 2025

Income	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Donations and Legacies	2	5,646	-	5,646	12,157
Other Trading Activities	3	2,498	-	2,498	596
Income from Investments		12,877	-	12,877	13,568
Income from Charitable Activities	4	44,152	367,318	411,470	471,160
Other Income	5	3,318	-	3,318	-
Total Income		**68,491**	**367,318**	**435,809**	**497,481**
Expenditure On					
Raising Funds	6	56,955	-	56,955	23,795
Charitable Activities	7	362,403	313,607	676,010	569,162
Total Expenditure		**419,358**	**313,607**	**732,965**	**592,957**
Net Income/(expenditure) for the year		(350,867)	53,711	(297,156)	(95,476)
Transfer between funds		13,560	(13,560)	-	-
Reconciliation of funds Total funds brought forward 1 April 2024		**1,218,300**	**18,016**	**1,236,316**	**1,331,792**
Total Funds carried forward 31 March 2025		**880,993**	**58,167**	**939,160**	**1,236,316**

The statement of financial activities includes all gains and losses recognised in the year.
The notes on pages 44 to 56 form part of these accounts.

Balance sheet as at 31 March 2025

Fixed Assets	Notes	2025 £	2024 £
Tangible Assets	10	558,600	566,188
Current Assets			
Stock	11	118	227
Debtors	12	17,019	81,513
Cash at bank and in hand		437,321	633,009
Total		**454,458**	**714,749**
Creditors: Amounts falling due within one year	13	(73,898)	(44,621)
Net Current Assets		380,560	670,128
Net Assets		939,160	1,236,316
Funds			
Restricted Funds	14	58,167	18,016
Unrestricted funds held in fixed assets	15	558,600	552,628
Designated Funds	15	151,074	282,000
Unrestricted general funds	15	171,319	383,672
Total		**939,160**	**1,236,316**

The accounts were approved by the Trustees on 10th December 2025 and signed on its behalf by:

Mr N Farmer (Chair) _____

Mr D Benatan (Treasurer

The notes on pages 44 to 56 form part of these accounts.

Cash flow statement for the year ended 31 March 2025

Cash Flow from operating activities	Notes	2025 £	2024 £
Cash generated from operations	1	(209,515)	(100,365)
Cash Flow from operating activities			
Proceeds from sale of fixed assets		950	-
Interest received		12,877	13,568
Change in cash and cash equivalents in the reporting period		(195,688)	(86,797)
Cash and Cash equivalents at 1 April 2024		633,009	719,806
Total cash and cash equivalents at 31 March 2025		437,321	633,009

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(297,156)	(95,476)
Adjustments for:		
Depreciation charges	5,826	6,172
Loss on sale of fixed assets	812	-
Investment income	(12,877)	(13,568)
Decrease in stocks	109	13
Decrease in debtors	64,494	11,972
Increase/(Decrease) in creditors	29,277	(9,478)
Net cash provided by operating activities	**(209,515)**	**(100,365)**

Notes to the accounts for the year ended 31 March 2025

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019,the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

1. Accounting Policies (continued)

Income Recognition (continued)

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income

Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provision projects being undertaken by the Charity.

Expenditure & Irrecoverable VAT

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies;costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs.

1. Accounting Policies (continued)

Expenditure & Irrecoverable VAT (continued)

Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support,community services and other educational activities undertaken to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

Irrecoverable VAT is charged as an expense within support costs.

Operating Leases

The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible Fixed Assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual Rate
Land and buildings	1% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor Vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

Stocks are stated at the lower of cost and estimated selling price. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at bank & cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Donations & Legacies

Donations	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Sundry Donations	4,618	-	4,618	4,335
Legacies				
Philip Ridings Estate	1,000	-	1,000	-
Mr Cheetham	28	-	28	7,822
Total	**5,646**	-	**5,646**	**12,157**

The £12,157 received in 2024 related entirely to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Fundraising	2,498	-	2,498	596
Total	**2,498**	-	**2,498**	**596**

The £596 received in 2024 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
St Helens MBC	-	97,866	97,866	88,767
Halton Council	-	122,302	122,302	168,724
Bradford Teaching Hospital	-	-	-	79,938
VOLA Consortium	-	5,852	5,852	10,000
Age UK	9,750	40,862	50,612	49,118
PCN Highfield Hospital	-	-	-	8,885
NHSCT - VCS Partnership	-	7,500	7,500	-
Alfred Shaw Trust Fund - I&A Halton	-	2,500	2,500	-
Service User Fees	4,402	-	4,402	5,243
High Sheriffs Trust	-	1,500	1,500	-
UKSPF Ways to Work Fund	-	5,000	5,000	-
SEETEC	-	-	-	(1,347)
Garfield Weston	30,000	-	30,000	-
National Lottery Community Fund	-	83,936	83,936	61,832
Total	**44,152**	**367,318**	**411,470**	**471,160**

Of the £471,160 received in 2024, £457,264 was restricted funds and £13,896 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Sundry Income	3,318	-	3,318	-

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Professional Fees	53,280	-	53,280	20,292
Support Costs (Note 8)	3,675	-	3,675	3,503
Total	**56,955**	**-**	**56,955**	**23,795**

The £23,795 expended in 2024 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Wages & social security	52,370	208,330	260,700	195,324
Repairs & renewals	5,494	10,552	16,046	4,561
Rent & room hire	-	3,884	3,884	2,412
Telephone & computer expenses	1,132	449	1,581	1,176
Printing, stationery & postage	-	444	444	128
Advertising & promotions	-	750	750	385
Heat, light & water	4,385	1,273	5,658	72
Catering costs	229	513	742	1,468
Motor & travel costs	1,128	2,402	3,530	5,720
Training costs	213	700	913	113
Tutor fees & materials	132	1,018	1,150	2,955
Professional fees	-	3,044	3,044	-
Insurance	868	-	868	-
Cleaning & sundry	1,332	104	1,436	109
Loss on disposal of tangible fixed assets	812	-	812	-
Depreciation	-	-	-	256
Support costs (Note 8)	294,308	80,144	374,452	354,483
Total	**362,403**	**313,607**	**676,010**	**569,162**

Of the £569,162 expended in 2024, £453,064 was restricted funds and £116,098 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function £	Raising Funds £ 1%	Charitable Activities £ 99%	2025 £	2024 £
Wages & social security	-	2,018	199,780	201,798	200,361
Recruitment costs	-	50	4,950	5,000	14,878
Irrecoverable VAT	-	158	15,622	15,780	5,500
Repairs & Renewals	-	514	50,890	51,404	37,692
Rent & room hire	-	67	6,596	6,663	8,093
Heat, light & water	-	183	18,133	18,316	20,112
Telephone	-	55	5,490	5,545	4,353
Printing, stationery & postage	-	38	3,727	3,765	4,842
Advertising & promotion	-	7	690	697	4,208
Insurance	-	108	10,643	10,751	12,236
Motor & travel costs	-	16	1,569	1,585	3,029
Training costs	-	35	3,500	3,535	4,845
Audit & accountancy	10,664	-	-	10,664	7,530
Legal & professional fees	-	289	28,590	28,879	19,532
Cleaning & sundry	-	79	7,840	7,919	4,859
Depreciation	-	58	5,768	5,826	5,916
Total	**10,664**	**3,675**	**363,788**	**378,127**	**357,986**

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

9. Staff Costs

	2025 £	2024 £
Wages and salaries	403,280	347,748
Social security costs	29,228	23,473
Pension contribution	29,990	24,454
Total	**462,498**	**395,675**

The average monthly number of employees of the charitable company analysed by function was: -

	2025 £	2024 £
Charitable activities	23	21
Total	**23**	**21**

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2024 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £149,741 (2024 - £123,387).

10. Tangible Fixed Assets

At Cost or Valuation	Freehold Land & Buildings £	Motor Vehicles £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At 1 April 2024	570,000	2,360	9,782	13,367	595,509
Disposals	-	(2,360)	-	-	(2,360)
At 31 March 2025	570,000	-	9,782	13,367	593,149
Depreciation					
At 1 April 2024	5,700	472	9,782	13,367	29,321
Charge for the year	5,700	126	-	-	5,826
Eliminated on Disposal	-	(598)	-	-	(598)
At 31 March 2025	11,400	-	9,782	13,367	34,549
Net Book Value					
At 31 March 2025	558,600	-	-	-	558,600
At 31 March 2024	564,300	1,888	-	-	566,188

11. Stock

	2025 £	2024 £
Stock	118	227

12. Debtors

	2025 £	2024 £
Trade Debtors	546	46,702
Prepayments	16,473	22,871
VAT	-	11,940
Total	**17,019**	**81,513**

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	4,414	15,575
Social security and other taxes	6,375	6,069
Accruals and deferred income	63,109	22,977
Total	**73,898**	**44,621**

14. Restricted Funds

	Balance at 01/04/24 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31/03/25 £
St Helens MBC	-	97,866	97,866	-
Halton Council	-	122,302	122,302	-
Age UK	13,560	40,862	54,422	-
VOLA Consortium	4,456	5,852	10,308	-
UK Social Prosperity Fund	-	5,000	5,000	-
Halton & St Helens VCA	-	7,500	7,500	-
Alfred Shaw Trust Fund	-	2,500	833	1,667
High Sheriff's Trust Fund	-	1,500	-	1,500
The National Lottery Community Fund	-	83,936	28,936	55,000
Total	**18,016**	**367,318**	**327,167**	**58,167**

- Funds received from St Helens Council towards the provision of Positive Living Services and Social Inclusion Services.
- Funds received from Halton Council towards the provision of Office Based Information Services, Social Inclusion Services and Engagement Services.
- Funds received from Age UK towards Digital Champions and Warmer Homes.
- Funds received from VOLA Consortium towards community digital connectivity.
- Funds received from UK Social Prosperity Fund towards Ways to Work.
- Funds received from Halton & St Helens VCA towards Healthy and Home.
- Funds received from Alfred Shaw Trust Fund towards Information and Advice in Halton.
- Funds received from High Sheriff's Trust Fund towards delivery of Domestic Abuse in Later Life conference.
- Funds received from The National Lottery Community Fund towards Cost of Living Grants and the Living Well Programme MCST.

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2024	552,628	282,000	383,672	1,218,300
Movement in Funds in the year	5,972	(282,000)	(61,279)	(337,307)
Funds designated in the year		151,074	(151,074)	-
Balance at 31 March 2025	**558,600**	**151,074**	**171,319**	**880,993**

Full details of designated funds can be found within the Trustees Report on page 31.
The trustees expect the designated funds to be spent in the next twelve months

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted Funds	-	58,167	-	58,167
Unrestricted Funds	558,600	396,291	(73,898)	880,993
Total	**558,600**	**454,458**	**(73,898)**	**939,160**

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The charge for the year was £29,990 (2024 - £24,454).

18. Operating Lease Commitments

At 31 March 2025, the charity had annual commitments under non-cancellable operating leases as set out below: -

Operating leases which expire:	2025 £	2024 £
Within one year	11,458	14,924
Between one & five years	-	11,458
Total	**11,458**	**26,382**

19. Related Party Transactions

Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

20. Contingent Liabilities

As detailed more fully in the trustee's annual report, the charity is in advanced negotiations for the disposal of it's freehold property, Mansion House. In order to facilitate the sale, the trustees have agreed to undertake repairs to the property amounting to £100,752. These works will only be undertaken upon exchange of contracts

21. Provisions Available for Smaller Entities

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

References & Administrative Details

Charity Name
Age Concern Mid Mersey

Charity Number
1003476

Company Number
2625647

Registered Office
The Mansion House
Victoria Park
City Road
St Helens
Merseyside
WA10 2UE

Rachel McKernan
Chief Executive Officer
(Appointed November 2023)

Shelley Brown
Director of Operations
(Appointed January 2024)

Jane Brown
Living Well Services Manager
(Appointed November 2023, retired September 2025)

@AgeUKMidMersey

Mid Mersey age UK
Let's change how we age

Halton | St Helens | Knowsley | Warrington

Registered Charity Number 1003476 Registered Company Number 02625647

AGE CONCERN MID MERSEY

England & Wales - Charity number 1003476

Accounts

Age UK Mid Mersey Annual Report & Accounts

2023/24

Mid Mersey Age UK

Halton | Knowsley | St Helens | Warrington

Registered Charity Number 1003476 . Registered Company Number 02625647

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

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Welcome from our CEO's

I feel very privileged to have joined Age UK Mid Mersey at the start of our journey realising our strategic ambitions. I have been humbled by the passion and dedication of our staff, volunteers, and Trustees during what has been a significant period of change. My first priority was to create stability for our amazing charity and, with the joining of Jane Brown, our Head of Services, and the appointment of our previous CEO Shelley Brown as Director of Operations, we have created a robust senior leadership team able to work collaboratively, sharing our skills and experience and driving us forward in our mission. Whilst I have the honour of introducing our Annual Report, most of the achievements and activities detailed are the result of the vision and efforts of our Board of Trustees and Shelley's leadership in 2023-24. I accept the baton of responsibility for leading the next phase of our transformation with gratitude alongside determination to create sustainable impact for older people living in Mid Mersey's four boroughs.

Rachel McKernan

CEO from November 2023

As I reflect on the past year as the outgoing CEO, I am proud of the resilience and dedication demonstrated by the staff team in navigating a challenging period. Despite the unprecedented recruitment interruptions we faced throughout the year, our small team demonstrated remarkable spirit and continued to excel in supporting clients across the Mid Mersey region, driven by a commitment to enhancing the quality of life for older people and providing them with the information, resources and community connections they need to live with dignity and independence. This report highlights the key initiatives we have undertaken and the impact of our efforts.

Shelley Brown

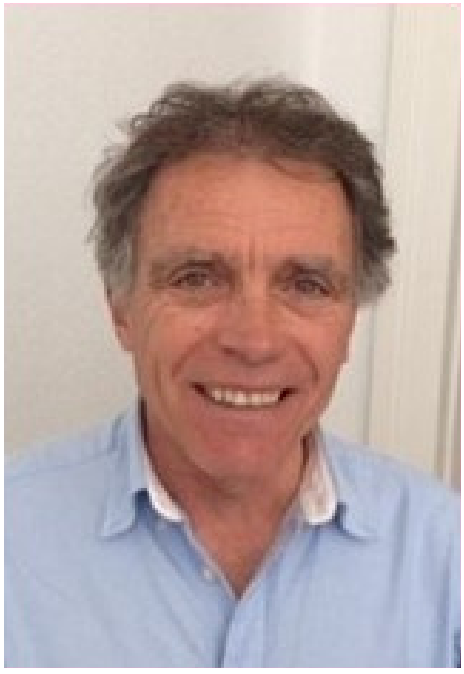
CEO until December 2023

Welcome from our Chairs

I have the privilege of joining Age UK Mid Mersey as its new Chair of Board of Trustees from March 2024. Firstly, I would like to thank the outgoing Chair, Pete Stubbs for his stewardship and commitment during his tenure. This year has been one of challenges and opportunities, and I am proud to report that the charity has demonstrated remarkable resilience and adaptability within a challenging operating environment. As we look to the future, I remain optimistic. I believe that our strong market position and profile, and dedicated workforce position us well for continued success. We will continue to invest in our people, technology, and sustainability initiatives, as these are key to creating a long-term future for the charity. I would like to express my sincere gratitude to our colleagues for their hard work. I would also thank our customers for their continued trust, our partners for their collaboration, and our Trustees, for their ongoing support and commitment.

Nick Farmer

Appointed Chair March 2024



To stay relevant and fulfill our mission of improving the quality of life for people over 50, Age UK Mid Mersey had to adapt to the changing world. This meant developing a long-term strategy and transforming the organisation to support our team in delivering new services and securing long-term funding. In 2023, after consulting with clients, staff, and stakeholders, we created this strategy. The Covid-19 pandemic made us realise that we need to be able to be adaptable and responsive to needs. We also evaluated our structure and leadership to ensure we were equipped to move forward. From 2023 to 2024, we underwent significant changes, including appointing a new CEO, strengthening our leadership team, and welcoming a new Chair of the Board of Trustees. I'm confident this new team will support and empower the 50+ community for years to come.

Pete Stubbs

Retired Chair March 2024

Who We Are

Who We Are

Age UK Mid Mersey is a local, independent charity that is a brand partner of Age UK. This means we operate under the Age UK brand name, but source our own funding and set our own services. We offer support to anyone aged 50+ living in Knowsley, St Helens, Warrington or Halton. We have been operating across Mid-Mersey since 2008, when Age Concern and Help the Aged merged to form what is now Age UK.

Our Vision: **Age UK Mid Mersey exists to promote improved quality of life and empowerment for people aged 50+ and their carers**

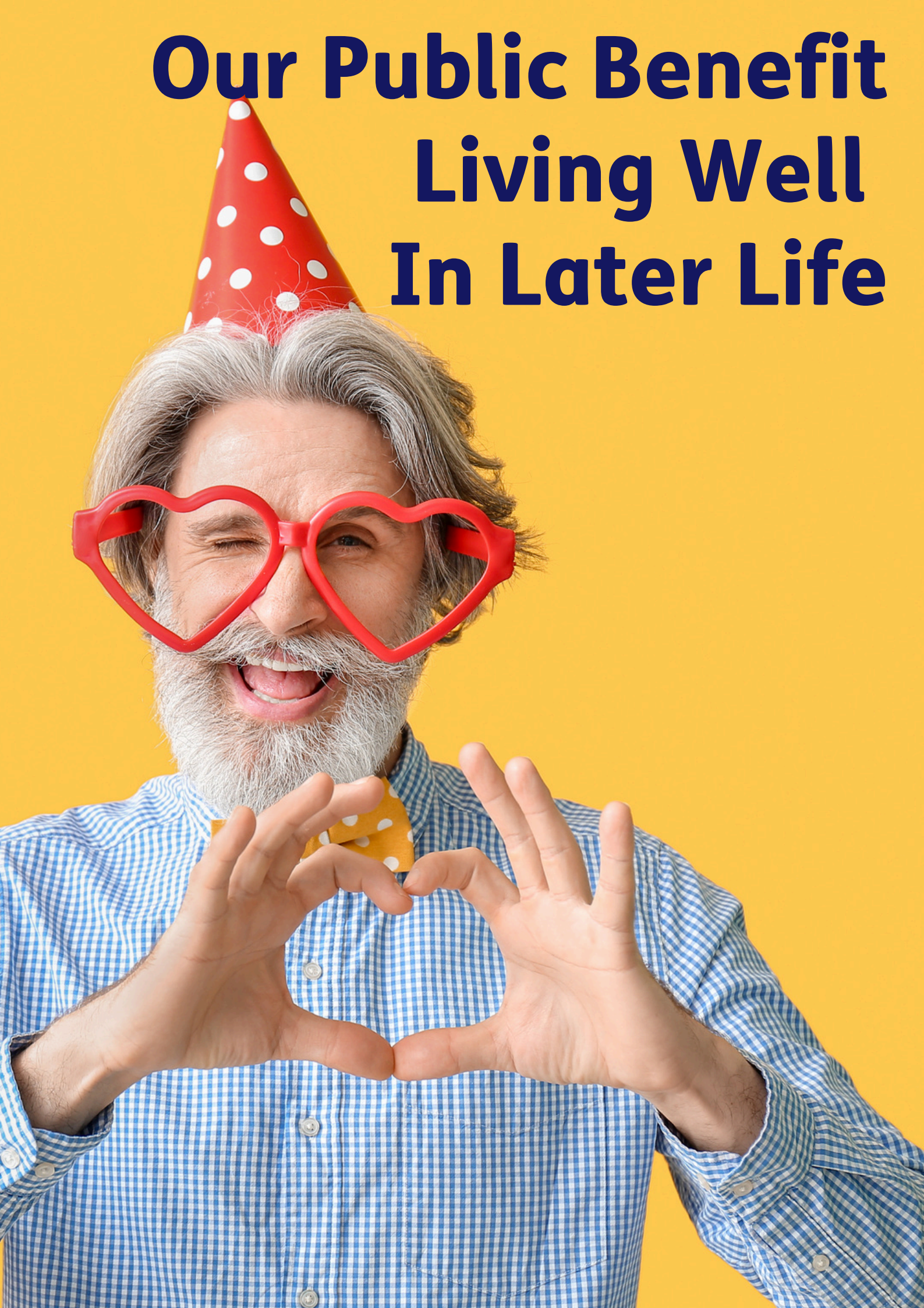
Our Mission: **To be enabling, caring, influential, proactive and to share our expertise**

Our Values:

- **Continually Strive for Excellence**
- **Value, promote and protect the welfare of our beneficiaries**
- **Treat all people fairly, positively and with respect**
- **Always act with integrity**
- **Be transparent and accountable for our actions**

We put our values into action by independently speaking out on what effects people the most, campaigning to improve policy and attitudes in partnership with others & developing excellent local services to meet and fulfil unmet needs.

Our Public Benefit Living Well In Later Life



Our services and activities are centered around creating public benefit and positive impact in four key dimensions of wellbeing in later life.

- Health
- Social Life
- Independence
- Connection

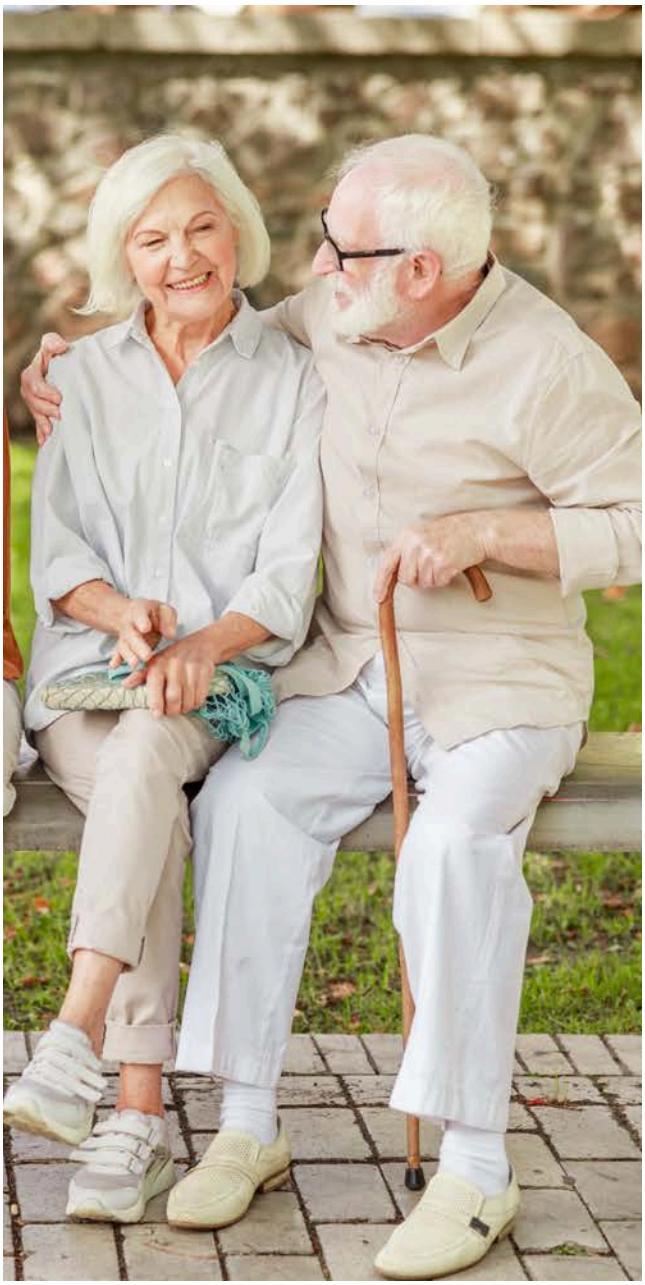
Our holistic Living Well approach recognises that each of these dimensions of wellbeing interact, strengthening and supporting each other to promote overall wellbeing and quality of life.

Our team of dedicated Living Well Officers work across all activities and services, ensuring that wherever older people access our services they receive a holistic, tailored response based on their needs and expressed preferences.

We work in partnership with, and receive funding from, Halton and St Helens Borough Councils to deliver holistic Living Well Support to older residents in these boroughs.

This year we also benefited from funding from Bradford Teaching Hospitals for a research project supporting older people in Warrington and from Widnes Primary Care Network for a pilot wellbeing project in GP surgeries. We offered information and signposting support in all four boroughs.

Our approach is underpinned by the New Economics Foundations evidence based "5 Ways to Wellbeing"



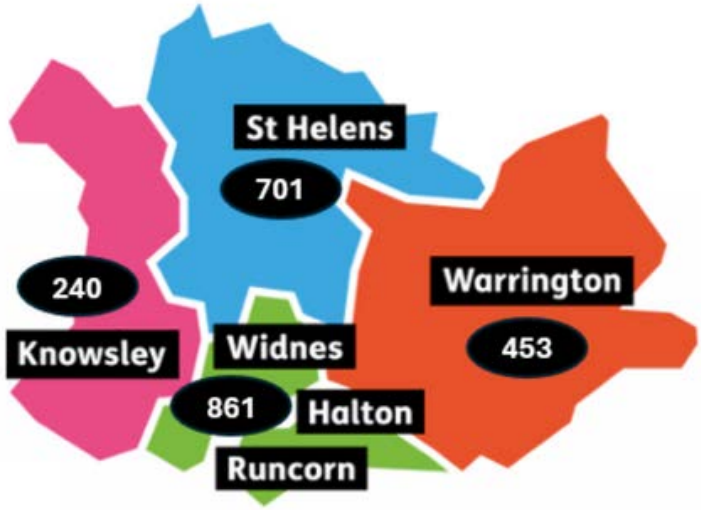
Our Clients

Who We Supported in 2023-24

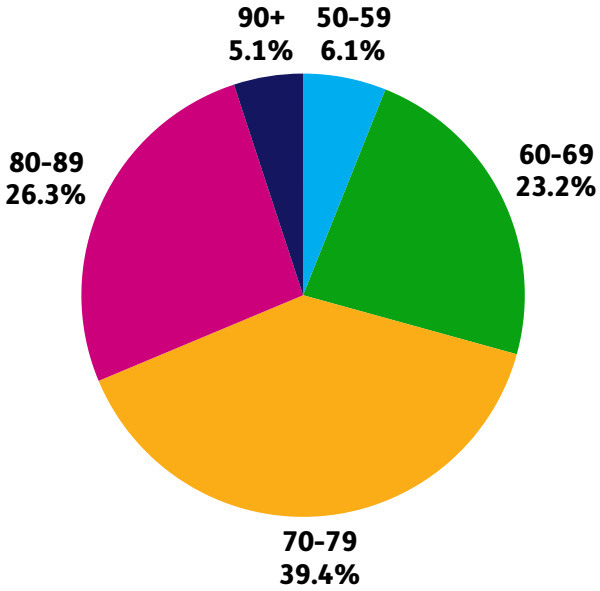
In 2023-24 we provided support to 2453 clients across Mid-Mersey

We responded to 2767 individual enquiries/requests for support and provided 7082 contacts with clients. Of our 2453 clients, 2287 were new and 166 were existing clients continuing to receive support from March into April 2024. In addition, 131 individual clients regularly attended our groups and activities and 85 were engaged in community consultation events and expert panels.

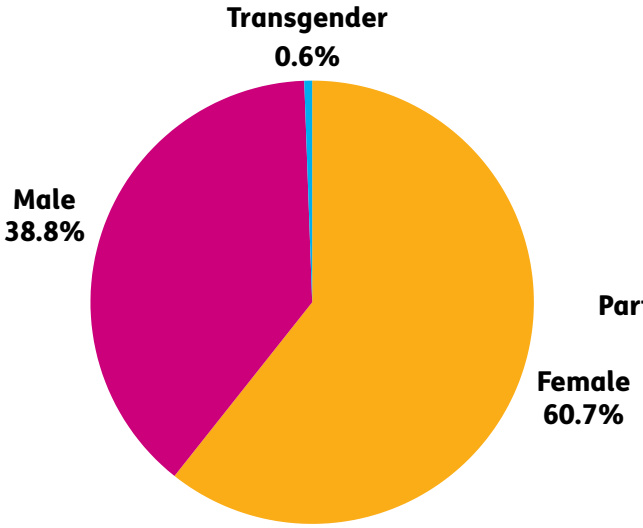
Clients by Borough



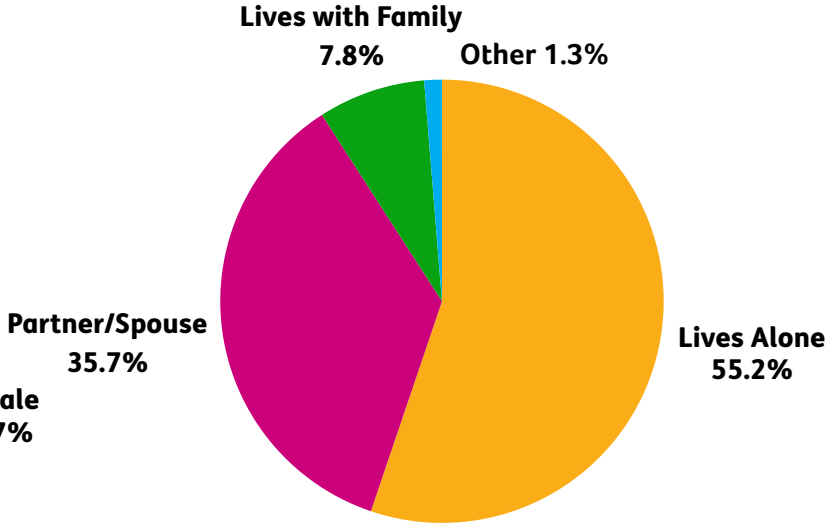
Age Profile of our Clients



Gender of Our Clients



Our Clients Living Arrangements



98% of our clients were aged over 50 and 70% were aged over 70. Our oldest 3 clients were over 100 years of age. 60% of our clients were female, and we supported a small but growing number of transgender clients. 54% of our clients who received advice and support live alone. A further 36% live with their partner or spouse.

Living Well Independently

Advice & Information Service

Our flagship Advice and Information service is the cornerstone of our Living Well Offer providing critical support for older people. Our trained Living Well Officers provide free, confidential, up-to-date information and advice for people aged 50 plus and their significant others.

We do this by:

- Listening to the client's needs
- Explaining the choices open to them
- Supporting with the choices they make to address their issues
- If required, we act on their behalf

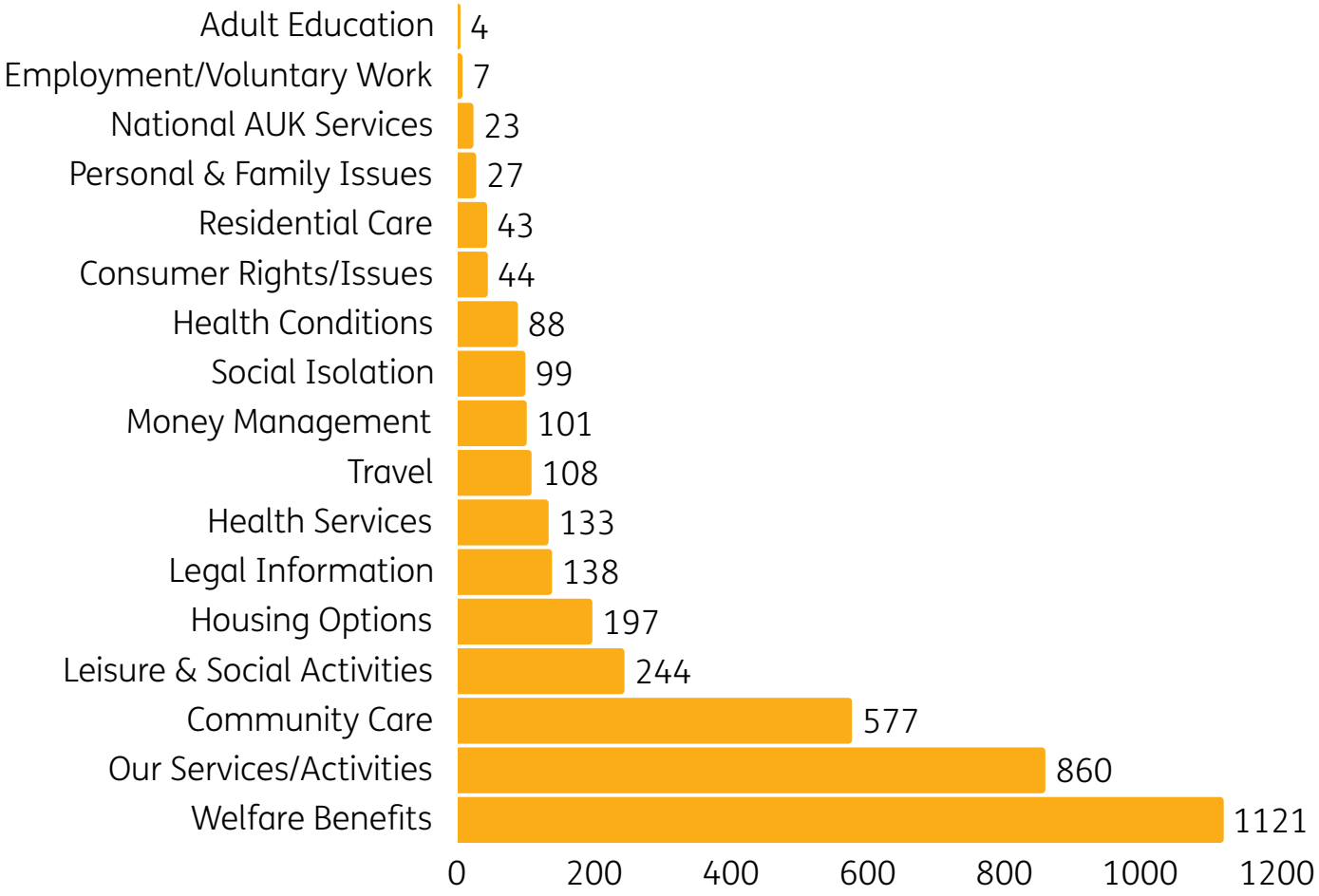
And – if we are not able to help, we will try to put them in touch with people who can help.

Over the last year we provided the following areas of support:

- Welfare benefits advice for people 50+, including carrying out benefit entitlement calculations and assistance to complete claim forms (e.g. Attendance Allowance, Personal Independent Payment, Pension Credit, Housing Benefit etc).
- Support to identify care and support needs, including help accessing Social Services and advice on how to pay for care and support and helping to complete financial assessments where the client was unable to do themselves.
- Advice on housing issues, including help with maintaining a property and advice on the different types of housing for older people who may need more support or want to move nearer to family or friends.
- Help to apply for travel passes and blue badges.
- Advice on services, support, groups, activities, and statutory services available locally.
- Advice for those who are finding it hard to manage financially or are struggling to pay their bills.
- Helping to make complaints or challenge decisions that have been made by the Department for Work and Pensions, Local authority social services, National Health services and Utility providers.
- Helping with scams and consumer issues.

"The Living Well Team have given me confidence to face difficult situations, they have been such great help to me - thank you"

This year we responded to the following number of advice, information and signposting enquiries in each topic area:



"I looked forward to talking to someone that I didn't have to see face to face, that I could tell my troubles to and know I wouldn't be laughed at... if I had to sit in front of someone I wouldn't have spoke openly"

"I felt they listened to me... I came in unannounced and they still helped me. I find it difficult to keep appointments as I have no car"

"I didn't know where to turn, you went out of your way to help me... I'd have been lost without you"

Welfare Benefit Checks

By far the greatest number of enquiries were relating to welfare benefit entitlements.

We know nationally that £8 million goes unclaimed in welfare benefits for older people and that the continuing cost of living crisis and spiralling energy costs has meant many older people have struggled to make ends meet.

As we serve some of the most deprived areas in the country it is not surprising that we have seen this volume of enquiries relating to welfare benefits. As well as supporting clients with assessments to determine if they are eligible to claim certain benefits, we will also support those who need it with form filling, submitting claims and lodging appeals if necessary. Having support to navigate online forms or to find the right words to describe someone's worst days can be invaluable in facilitating access to entitlements.

- **Last year we undertook 205 welfare benefit checks on behalf of clients.**
- **Additionally, we provided support to 316 clients to start new benefit claims, providing direct support to 121 clients with claiming for attendance allowance.**
- **This resulted in awards of additional annual income for clients of £458,020 in welfare benefits.**

Living Well Socially

Our Groups & Activities

Throughout the year we continued to provide weekly opportunities for socialisation and peer support through our Social and Activity Groups.

In response to the cost-of-living crisis and the ending of the energy price cap we widened the remit of our groups to become warm spaces and ensured they were all dementia friendly by default.

The groups are volunteer led with support from Living Well Officers. They help individuals to get out and meet new people, learn new skills or knowledge from guest speakers. Having a regular place to go and being part of a group with a common interest is recognised as having a positive impact on mental wellbeing.

In total we hosted 249 group sessions that attracted 131 clients culminating in 2207 individual attendances.

Our volunteers and group attendees came together in December to enjoy a festive film night. The event was an opportunity to say thank you to our amazing volunteers for all their help and support during the year and allowed the attendees to come together in a more informal setting, enjoy some food and watch the traditional Christmas film 'It's a Wonderful Life'.

We also have a digital WhatsApp Group

Billinge Coffee & Chat

Upton Mens Group

Runcorn Coffee & Chat

St Helens Mens Group

Mixed Crafts

Volunteering

Volunteering is the life blood of the voluntary sector – providing meaningful opportunities for volunteers to make a difference in their community, supporting their own wellbeing, whilst also creating benefit for the other people they support.

This year we have benefited from the support provided by a small group of incredibly dedicated and passionate volunteers who undertook various roles enabling us to expand our reach and provide support to more clients.

Our volunteers provide critical support across various areas of the organisation. Below is a snapshot of some of the roles undertaken and the impact they create within our community;

Group Support Volunteers

These volunteers work directly within our groups, facilitating activities and providing hand-on assistance to participants, offering guidance and support. Their presence enhances the experience for participants by creating a welcoming, supportive environment, allowing our staff to manage larger groups and deepen group engagement.

> **“My favourite part about volunteering is getting together with the group and enjoying their company”**

Digital Champion Volunteers

The Digital Champion Volunteers support older people with whatever they wish to learn to do on digital devices at their own pace, with the aid of step-by-step picture instructions. We are also able to provide a media tablet / laptop and access to the internet to those who do not have access to technology at home. The program has enabled participants to connect digitally with friends, family, groups & the wider world and has given them the confidence and knowledge to get online.

A Digital Champion Volunteer with a client

Admin & Reception Volunteers

Our admin & reception volunteers play a critical role in maintaining organisational efficiency and providing a friendly first point of contact for clients visiting our premises. Volunteers assist with behind-the-scenes tasks including updating leaflets and literature, data entry and other office support functions.

Wellbeing Befrienders

This is a new role and we expect numbers to significantly increase in the next 12 months. The Wellbeing Befrienders provide companionship and emotional support to older clients who may be isolated, lonely, or lacking social interaction. Through regular check-ins, phone calls and in person visits, the Wellbeing Befrienders offer a listening ear and provide encouragement to reconnect, for example re-engaging with a hobby, assisting on a short walk or accompanying them to a community group.

Across all roles, our volunteers contributed over 1,278 hours per annum, providing the equivalent of £14,620 added value (based on national living wage rate) in support.

Pandemic Recovery

As with many local charities we saw a significant decline in our volunteer numbers after the pandemic, which was proving difficult to reverse. This required us to review the way in which we recruited, inducted, trained, and supported volunteers to ensure they felt safe and secure in their volunteering roles with us.

Trustees have invested in the creation of a dedicated Volunteer Coordinator Role, who is working with our Director of Operations to create a simple and supportive volunteering pathway that will enable more residents to volunteer their time with us.

Our investment in volunteering is starting to mature and by the end of the year we had increased the number of active volunteers by 34%. We expect this to continue to grow at similar rates for the year ahead.

A few of our volunteers meet John Bishop when he dropped into our Runcorn Coffee & Chat group.

Living Well Connectedly

Digital Inclusion

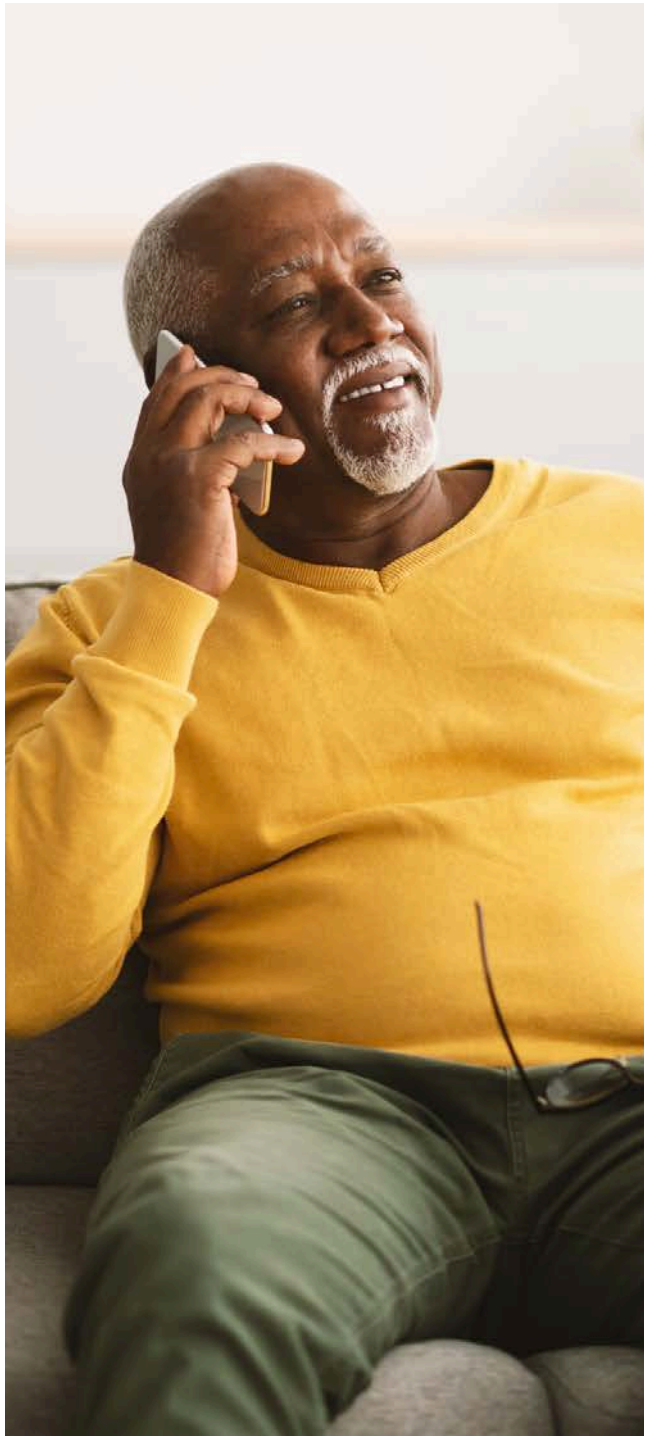
Digital technology is playing an increasing role in all our lives, and for many people, it is essential to the way that they socialise, work, shop, manage their finances, access NHS services, and get entertainment.

Although many older people fully embrace the digital world, evidence shows that digital exclusion increases with age. 18% of people aged 65 & over, around 2.3m, do not use the internet, increasing to 29% of people aged 75 & over.

We believe that this is a barrier to older people being able to live well in later life. This year we were awarded UK prosperity funding in Halton to develop a programme to support access to digital technology for older residents. This enabled us to purchase laptops and tablets and create a digital inclusion drop-in session in Runcorn for older people to learn digital skills at their own pace, supported by trained volunteers and/or living well officers.

This programme was so successful that we wished to expand this to all four boroughs. We were able to use the learning from this project to successfully apply for funding from Age UK national for an 18 month Digital Champions programme which will commence delivery in July 2024.

This programme will match specially trained digital champion volunteers with older people who wish to develop their digital skills. It will include an equipment loan scheme and provide data to enable participants to learn in their own homes as well as our venues.



Community Consultation

Our established Older People Expert Panels in Halton and St Helen's ensure the views of older people are at the centre of all our activity, including service design, consulting on issues affecting older people and influencing policy makers locally and wider.

Our Expert Panels have a total of 14 members and met 8 times this year. They have helped us design our digital service, develop our Living Well Service, improve volunteer recruitment and provided feedback on our opening times.

We also continue to actively participate in multiple partner networks across all 4 boroughs.

We continued to support system partners by engaging older residents in consultations to inform their strategic priorities and service design.

This year we supported the engagement of over 75 older people in 12 public consultations and events.

This included Halton and St Helen's Borough Councils Loneliness surveys and St. Helen's Joint Strategic Needs Assessment for Older People.

A few members of our Halton Expert Panel & our Engagement, Inclusion & Co-Production Officer

Living Well Healthily

Prosper

Age UK Mid Mersey were one of only a handful of local Age UK charities selected to conduct Prosper Research following a partnership between Age UK and the Universities of Leeds and Manchester, funded by the National Institute for Health Research.

The project concluded in February 2024 and supported 300 clients in total over the course of the project.

Prosper was a clinical trial working with people 65+ who were selected based on strict frailty criteria.

Working closely with GP practices, the study involved our specially trained Living Well Officers visiting older adults and helping them identify life changes and goals.

They encourage clients to talk about the things they feel are important in life and what they would like to achieve, developing a plan of support to make things happen.

The benefits for older people taking part in the trial included:

- Increased confidence - helping people regain and maintain independence
- Decreased social isolation – linking into their community.
- Promoting health and well being through information and advice.
- Improved safety in the home - organising safety checks, repairs, and adaptions
- Supporting families and carers in stressful situations.
- Help with financial security – supporting benefit claims or switching gas and electricity companies.

The Prosper team for Age UK Mid Mersey, Age UK Bradford, Age UK Leeds and Age UK Wakefield

Widnes Primary Care Network Pilot

We were proud to work in partnership with Widnes PCN to deliver a 6-month pilot project providing personalised and holistic support for older people across 6 GP practices, focusing on preventative interventions that would help older people maintain independence and manage long-term conditions effectively.

The benefits for older people supported by the project include;

- Reduced Loneliness and Social Isolation - Many older individuals experience loneliness, which is linked to poorer health outcomes. We were able to offer short-term befriending and access to social activities and group support, improving mental well-being and preventing conditions that might lead to increased healthcare needs.
- Increased Confidence – empowering individuals to regain and maintain independence.
- Improved Patient Experience – having a Living Well Officer embedded in the GP practices led to enhanced overall experience for older patients, as they receive a more personalised, patient-centred approach.
- Enhanced Communication and Collaboration. The project allowed for closer collaboration with healthcare providers, improving communication and ensuring that older patients received well-coordinated care across different sectors.

Winter Warmth Campaign

Through our Warm Homes Project, we completed 94 Home Energy Checks, supporting the most vulnerable and fuel poor older people in our boroughs.

We installed energy efficient night lights, provided a Winter Warmth bag and gave tips and advice on keeping warm and saving energy.

We also referred individuals to their local council and charity partners to access grants and other help with boiler repairs or replacement.

We partnered with the Public Health Team at Halton Borough Council to access money from their Household Support Fund to deliver tutor-led cooking sessions to 16 individuals – all participants received a free crockpot and supermarket vouchers to enable them to cook healthy meals whilst reducing their energy bills.

Our Strategic Priorities

In 2023 we were proud to launch our new 3-year strategic plan following a period of needs assessment and consultation with clients, stakeholders, and staff.

We committed to the following key strategic priorities:

We commenced planning for and working towards these key priorities during 2023-24 as follows:

Building Organisational Resilience

Strengthening our Board and Senior Leadership Team

Throughout the year we worked with specialist recruitment agency Charity People to recruit and appoint a new Chair and two new Trustees (one of whom was formally elected to the board in April 2024).

A campaign to recruit a new Treasurer rolled into 2024-25 with Jeanette Stringer being appointed in October 2024.

We also appointed a new Chief Executive Officer in November 2023 who undertook a strategic review of the requirements of a senior leadership team leading to the creation of a Director of Operations Role and a Resources Manager role.

These roles alongside the CEO and Head of Services comprise the Charity's new Senior Leadership Team charged with planning for and delivering our strategic priorities on behalf of the board of trustees.

Reviewing our business model

We have recognised the inherent risk to financial sustainability in our current business model where the large majority of our income comes via restricted grants for the provision of services.

The current economic climate has created challenges for charities receiving grant funding from, or delivering commissioned services to, Local Authorities.

In addition, competition for funding from grant making bodies is becoming fiercer. Whilst we still have the ambition to be the provider of choice for funded wellbeing services for older people in Mid Mersey's four Boroughs, we also recognise the need to grow our internal capacity to generate income and widen our income streams, whilst also creating impact for our beneficiaries.

Quality

A key factor in creating organisational resilience is ensuring the Charity and the services we deliver are of the highest standards and can demonstrate best practice in operations, management, and governance.

In September 2023 we were proud to achieve the Age UK Charity Quality Standard.

This achievement recognises the high standards of our charity, demonstrating that we are well governed and managed, have a clear direction and strategy and are committed to ensuring the well-being and safety of our staff, volunteers and clients.

In January 2024 we requested assessment against the new Age UK Quality of Advice Standards and commenced planning to ensure that our provision of Advice and Information services meets the latest highest standards in terms of accuracy of advice and quality of experience for our beneficiaries. The assessment is scheduled to take place in Autumn 2024.

Our People

We recognise that our people create the impact that we seek to achieve in our communities. Without our staff and volunteers, we would achieve nothing.

Investing In Our People

In January we held an Age UK Mid Mersey Team away day exploring several themes including: what will help us achieve our strategic priorities and what will hold us back, what would make us the best place to work and what would help us increase our impact.

The whole team at our Team Away Day

Insights from this event, alongside benchmarking against other charity employers, led to a review of our current employee package.

This included the harmonising of terms and conditions which had over many years become unequal amongst team members, alongside improvements in key contractual terms and conditions including:

- Increasing employee entitlement to sick pay and extending this to include one week's paid sick leave in the first six months
- Increasing the paid annual leave entitlement for all staff
- Harmonising the full-time equivalent working week to 35 hours per week.

We also reviewed our salary scales and increased these for all staff below Senior leadership Team grade by 9.8% in line with the increase in The National Living Wage. This followed several years of little or no pay award and brought us in line with other employers in the charitable sector.

Following the awayday we established a "staff action group" of team members from across the organisation. We will be undertaking a staff satisfaction survey in 2024 and the staff action group will help the Senior Leadership Team to interpret the results and plan to address any areas of concern.

To enable our team members to care for their own, each other's and their client's mental health and wellbeing we provided Mental Health First Aid Training. This enables mental health first aiders to identify when people may be struggling with their mental health and provide information about self-help strategies and signpost to professional support.

Service Development

This year saw us pilot a new service in partnership with Widnes Primary Care Network and continue our Prosper research partnership with the Institute of Health Research.

Whilst the funding for these projects ended in year, the learning from them has been used to inform continuous service improvement within our Advice and Information service and Living Well support.

We were active partners in the development of the Warrington Living Well Hub.

The Living Well Hub is a one stop shop which helps people to look after themselves, to live happily, healthily, and independently for longer. It is an important part of Warrington's wider Living Well programme.

Tuesday is dedicated to older people's health and wellbeing services and we have provided an Advice and Information Surgery at the hub since it opened in March 2024.

For full details of our service and activity offer in 2023-24 please see pages 6-16.

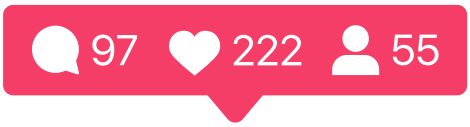
Raising Our Profile & Positioning

To achieve our aspirations of creating impact for more residents and increasing our income via fundraising it is pivotal that we are well known and trusted locally.

This year we invested in extra capacity in our marketing and communications activity and have been raising our local profile by:

- Creating regular social media content, sharing details of our services, and sharing key messages to support our beneficiaries
- Creating reciprocal "tagging" relationship with other third sector and statutory providers to increase our reach
- Reviewing our website content and preparing for integration with the National Age UK Website to enable potential beneficiaries to reach our site via the national web site
- Issuing press releases on issues that matter to older people
- Developing a communications and marketing strategy, with a view to setting benchmarks and KPIs and monitoring our success in 2024-25
- Engaging with local radio stations
- Attending outreach events and marketplaces across our four Boroughs

Dementia Awareness Event Outreach



Radio Halton Interview

Looking to the Future

We continue to work towards our strategic aims and ambitions and Trustees have designated funds in 2024-25 to align to these strategic priorities.

We continue with the process of conveyancing on the sale of Mansion House to release capital to invest in much needed services in Mid Mersey. The process has been complicated and convoluted due to the building's Grade 2 listed status and the number of covenants attached.

We have identified several priority areas for the development and expansion of our services. These include:

- Addressing pension poverty via comprehensive advice and information provision, including welfare benefit checks and support to apply. We are investing our funds in 2024-25 to enable this to be provided equitably across all four boroughs we serve, whilst we seek sustainable funding for its continuation
- Community Befriending support, providing short term intensive befriending to those who want to reconnect with community activities following a period of isolation or illness, or who are lacking the confidence to do this alone. This will provide much needed support to many isolated older people as well as provide meaningful volunteering opportunities for older people in their own communities. We continue to invest our funds in volunteering to develop this support across Mid Mersey

We are proactively seeking funding opportunities to enable us to develop or expand services to meet these identified priorities.

Recognising that our income model is precarious, we are also investing in widening our public appeal and image and developing sustainable income streams through fundraising – widening our income sources and broadening our business model. Trustees and the senior leadership team are sighted on the risks to our financial sustainability in the future and have developed a range of scenarios to address and manage these risks should they become reality.

A key priority for 2024-25 is to be able to better demonstrate the impact of our activities and services. We will be reviewing our data system and collection processes, ensuring we consistently capture what matters, and are able to report on our outputs and outcomes. We will also be working on developing a meaningful outcomes framework and introducing systematic outcome measuring, reporting and analysis, enabling continuous service improvement and development.

Governance and Social Responsibility

During the year, trustees have carried out their responsibilities with due diligence.

They work within their obligations under the brand partner agreement currently in place with Age UK. Age UK Mid Mersey is an active member of the "Age England Association (AEA)," a membership body who represents all brand partner's interests in its legal partnership with Age UK nationally.

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of Trustees

The trustees (listed on page 24) are appointed by the members of the company and one third of the trustees retire by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee Induction & Training

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers, and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities.

Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The board meets formally with the Chief Executive Officer and Director of Operations six times a year to manage the charity. In addition, they meet annually to review strategic aims and objectives. The trustees appoint a Chief Executive to manage the day-to-day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running, and operating the charity. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts. The pay of the Chief Executive and senior staff is reviewed annually following completion of a satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration benchmark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees. The trustees serving during the year and since the year end were as follows:

The trustees serving during the year, and since the year end, were as follows:

Elected Trustees:

Mr. Peter Stubbs – Chair (retired March 2024)
Mrs. Susan Haden - Vice-Chair
Mr. John Chapman - Treasurer (resigned September 2023)
Mr. Nigel Thompson – Interim Treasurer (appointed September 2023)
Mr. William Arnold (retired March 2024)
Mr. Colin McKenzie (retired November 2023)
Ms. Lynn Woods (appointed November 2023, retired March 2024)
Mr. Nick Farmer – Chair (appointed March 2024)
Ms. Siobhan Birch (appointed March 2024)
Ms. Amanda King (appointed May 2024)
Ms. Jeanette Stringer (Treasurer, appointed October 2024)

Key Management Personnel

Mrs. Shelley Brown –Company Secretary, Chief Executive Officer (to December 2023), Director of Operations (from January 2024)
Mrs. Rachel Mckernan – Chief Executive Officer (appointed November 2023)
Mrs. Bridgid Dineen – Charitable Services Director (resigned October 2023)
Mrs. Amanda Foxcroft – Finance Manager (resigned October 2023)
Mrs. Sharon Hale – Senior Finance Officer (appointed November 2023)
Ms. Jane Brown – Head of Services (appointed November 2023)
Ms. Katie Barr – Head of Resources (appointed December 2023)

Auditors

Livesey Spottiswood
Chartered Accountants &
Registered Auditors
17 George Street
St. Helens
Merseyside
WA10 1DB

Solicitors

Fordshams Solicitors
17/19 Hardshaw Street
St. Helens
Merseyside
WA10 1RB

Senior Statutory Auditor

Mr. D Hudd BA FCA

Risk Management

The Board of Trustees considers the major strategic, business, and operational risks that the charity faces each year when considering budgets and business planning.

The incoming CEO worked with the Board of Trustees to review and update the Charities Risk Management Policy and Procedures in line with Charity Commission Guidance and National Council of Voluntary Organisations best practice.

The Finance and Risk Sub Committee presents a reviewed risk register at each board meeting so the board can agree and monitor the organisation's risk management plan. This plan is kept under constant review by the Senior Leadership Team.

We categorise our risks as Governance, External, Regulatory and Compliance, Financial and Operational. During the year these were the principal risk management activities that the charity was executing:

Strengthening Our Governance

With the planned retirement of four Trustees this year, it was imperative that the charity recruit experienced Trustees to continue leading our strategic vision. Throughout the year we worked with specialist recruitment agency Charity People to recruit and appoint a new Chair and two new Trustees (one of whom was formally elected to the board in April 2024). A campaign to recruit a new Treasurer rolled into 2024-25 with Jeanette Stringer being appointed in October 2024.

Managing the sale of Mansion House

In January 2021 Trustees decided to put the Charity's main asset, the Mansion House, up for sale. This decision was taken as the property was no longer fit for purpose for the charity's activities and incurred significant costs to operate and maintain, which could better be spent delivering services and activities for our beneficiaries.

In November 2022 Trustees accepted an offer on the property and entered conveyancing. Being a grade 2 listed building, subject to covenants and part of a National Lottery Heritage Funding arrangement with St Helen's Borough Council, has meant that this process has been protracted and expensive. Throughout the year trustees and the management team have worked with our solicitors to respond to all enquiries and undertake all necessary work to progress towards exchange of contracts. Unfortunately, this was not achieved in year and this risk has carried over into 2024-25

Strengthening the Senior Leadership Team

Risks were identified regarding the capacity and resilience of the Charity's leadership team. Previous approaches to managing financial pressures had stripped capacity from the leadership team and it was recognised that without investment and transformation of leadership structures the charity would be at significant operational risk and unable to capitalise on opportunities for growth and expansion.

Trustees designated funds to invest in strengthening organisational resilience and growth.

CEO, Shelley Brown recognising that she did not have the strategic leadership skills to lead the new strategic plan decided to step down and make way for new leadership.

Trustees appointed a new CEO and worked with them to review the organisational structure, resulting in Shelley remaining with the charity in the role of Director of Operations, providing stability for the Charity through a period of significant change.

This was alongside the creation of the role of Head of Resources to enable the organisation to develop and implement the processes and systems required to operate effectively and more cost-efficiently.

The appointment of a new Head of Services in November 2023 was pivotal in stabilising the staff teams and completing the new Senior Leadership Team.

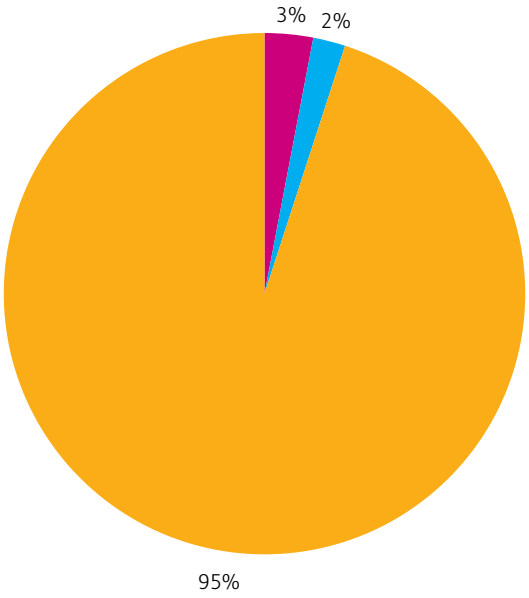
The trustees confirm that they have identified and fully understand all other risks to which the charity is subject and that systems are in place to manage these risks.

Jane Brown, Head of Services

Financial Review

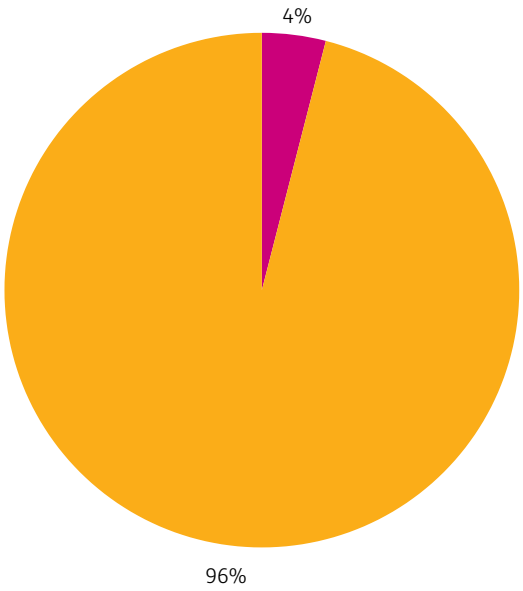
Our income for the year was £497,481 (2023 - £564,644). The reduction in income during the year of £67,163 is largely due to a reduction in income in respect of legacies and donations of £49,516. In addition, there is a smaller reduction in income from charitable grants of £19,632 and, as we have now wound up the Age UK Mid Mersey trading arm, a reduction in income from trading activities of £5,781. These reductions were partly offset by an increase in income from investments of £7,793.

Where our income came from in 2023-24



- Charitable Activities
- Investments
- Donations & Legacies

What we spent money on in 2023-24



- Raising funds
- Charitable activities

Our expenditure amounted to £592,957 (2023- £592,137). This was broadly equivalent to spending in the previous year.

At year end there was an effective budget deficit of £11,734, before spending against designated funds was taken into account. Trustees are sighted on the financial uncertainties facing our Charity and have developed multi-faceted approaches to maximising income, reducing expenditure and releasing funds currently held as fixed assets.

Investment Powers & Policy

Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts, looking to reallocate funds should suitable opportunities arise.

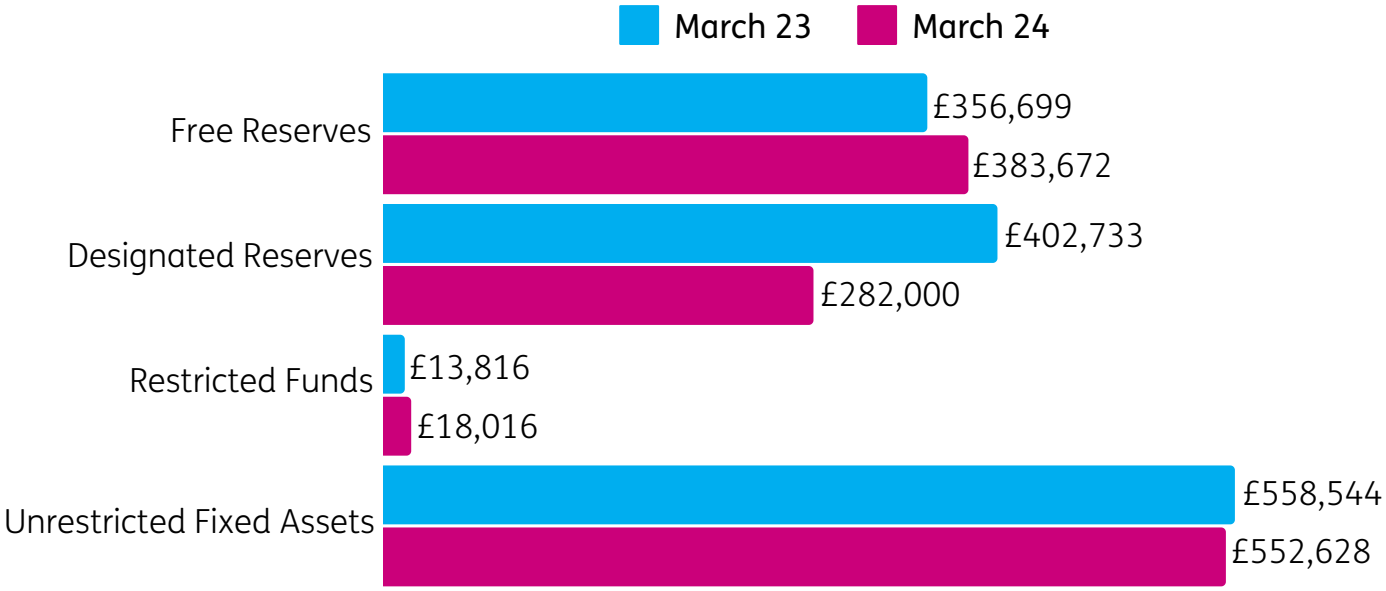
The return on investments of £13,568 in the year saw an increase of £7,793 (138%) on that received in the previous year.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold six months' running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions about the use of those reserves.

Our Funds March 2023 & March 2024



At 31 March 2024, our total reserves were £1,236,316, of this, £552,628 was held as unrestricted tangible fixed assets, £282,000 was held within designated funds, £18,016 was held as restricted funds and the remaining balance of £383,672 represents approximately 7.5 months operating costs based on the 2024-25 budget.

Investing Our Reserves to Further Our Strategic Priorities

At 31st March 2023 the Trustees designated £402,733 of our reserves to be spent over the following two years to further our strategic priorities.

Designated Fund	Amount
Future Cash Flows	£134,184
Staff Costs	£32,000
Property Maintenance	£105,000
Expansion & Growth	£50,349
IT & Equipment Upgrades	£45,200
Replacement Vehicles	£15,000
Training	£11,000
Legal & Professional Fees	£10,000
Total	**£402,733**

At 31st March 2024 a total of £83,742 had been spent against the named designated funds. Only £11,732 was spent against the protected future cash flow designated reserves. This was due to a combination of robust cost management practices and successfully applying for additional funds, meaning the predicted budget deficit at point of publishing the previous year's annual accounts was significantly reduced from a projected £134,184. In line with our reserves policy, we require free reserves of £296,479 for the operating year 2024-25 and currently this figure stands at £383,672.

Having reviewed our reserves position and to further our strategic ambitions trustees have designated the following funds for 2024-25

Designated Funds 2024-25	Amount
Future Cash Flows Predicted budget deficit at October 2024	£53,300
Investing in People Costs of implementing new employee benefits package	£50,200
Property Maintenance Costs of maintaining and running Mansion House during conveyancing	£44,100
Expansion & Growth Partnership with Competitive Solutions Limited	£32,000
IT & Equipment Upgrades New laptops for outreach and mobile working	£17,000
Service Delivery Expansion of Advice and Information service to Knowsley and Warrington Boroughs and Volunteer Coordinator	£59,000
Training Living Well Team training in preparation for Quality of Advice Assessment	£4,400
Legal & Professional Fees Solicitor's fees for ongoing conveyancing on Mansion House	£22,000
Total	**£282,000**

Financial Uncertainties

The current financial environment within which the charity operates is precarious. There are severe pressures in the wider system which are impacting on the financial security of many charities and from which Age UK Mid Mersey are not immune.

There are continued funding pressures on Local Authorities, Integrated Care Boards and NHS Trusts leading to fewer or reduced grant and contract awards to the third sector.

In addition, the reduction in statutory funding to local charities is leading to greater competition for funds from non-statutory sources, such as grant making charities and National Lottery Funds.

One of our Borough Council Grants has been cut by 30% for 2024-25 and we have worked collaboratively with commissioners to remodel our offer to deliver continued impact within the reduced resource envelope. At the time of writing a three-year funding arrangement has just been offered by this funder in place of the usual annual award, which will provide us with a higher degree of funding certainty into the near future.

Going Concern Assessment

Trustees have a legal duty to assess the Charity's ability to continue as a going concern, and in so doing have taken into consideration the following:

- Budget and reforecasts for 2024-25. At point of writing the latest budget forecast (period 6 2024-25) aligns with the designation of funds as listed above and is showing a deficit to be met from free reserves (designated future cash flow) of £53,300
- Predicted budget scenarios for 2025-26, reflecting the various uncertainties reflected in our risk management activity and with costed plans to remodel if risks materialise into certainties.
- A review of the charity's business model with costed plans to diversify our income streams expanding our fund-raising activity
- Future Cash flow projections. Cash flow is monitored closely and the charity has sufficient free reserves to meet our cash flow needs, maintaining the current required level of free reserves and taking no restructuring action until November 2025 based on worst case scenario budget forecasts.
- The status of the Charity's reserves. The charity holds significant illiquid reserves in its main fixed asset, the Mansion House. The conveyancing relating to the sale of the Mansion House is still in progress and the exchange of contracts is being managed as a significant risk. However, on the best information available from solicitors at the point of writing there is optimism that completion will occur prior to the end of the financial year 2024-25.

Trustees monitor the financial situation 6 weekly via the Finance and Risk Sub Committee and have prepared efficiency and restructuring scenarios for 2025-26 should the sale of mansion house not be realised by March 2025 and if currently unconfirmed income targets are not achieved.

Bankers

The organisation has accounts in the following Banks:

Barclays Bank
19 Church Street
St. Helens
Merseyside
WA10 1BG

Cambridge & Counties
Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business
Park Brentwood
Essex
CM13 3BE

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Statement of Trustee's Responsibilities

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENT

Responsibilities of the Board of Trustees
The trustees (who are also the directors of Age Concern Mid Mersey for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

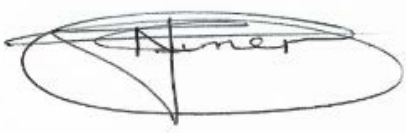
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets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

Statement as to Disclosure of Information to Auditors
In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the 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.

The Report of the Trustees, incorporating the Strategic Report was approved by the trustees as the Company's Directors on 4th December 2024

SIGNED BY ORDER OF THE TRUSTEES



Mr. Nick Farmer (Chair)

Independent Auditor's Report

Age UK Mid Mersey Limited
Company Number 02625647
Charity Number 1003476

Independent auditor's report to the members of Age UK Mid Mersey (Age Concern Mid Mersey)

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its result for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and the provisions available for small entities, in the circumstances set out in note 20 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the trustees' annual report,other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- The information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue

as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

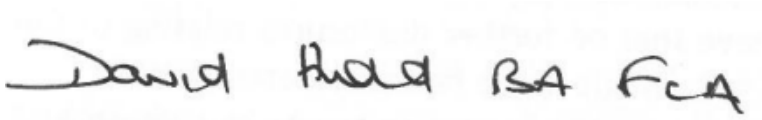
There are inherent limitations in the audit procedures described above. The further removed non- compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities.

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

Use of our report

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



Mr David Hudd BA FCA
(Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date: 4th December 2024

Accounts

Age UK Mid Mersey Limited
Company Number 02625647
Charity Number 1003476

Statement of financial activities (Incorporating an income and expenditure account) for the year ended 31 March 2024

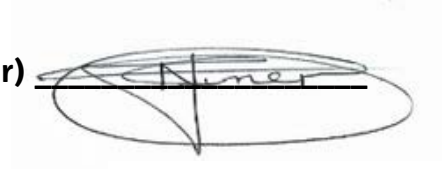
Income	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Donations and Legacies	2	12,157	-	12,157	61,673
Other Trading Activities	3	596	-	596	6,377
Income from Investments		13,568	-	13,568	5,775
Income from Charitable Activities	4	13,896	457,264	471,160	490,792
Other Income	5	-	-	-	27
Total Income		**40,217**	**457,264**	**497,481**	**564,644**
Expenditure On					
Raising Funds	6	23,795	-	23,795	36,257
Charitable Activities	7	116,098	453,064	569,162	555,880
Total Expenditure		**139,893**	**453,064**	**592,957**	**592,137**
Impairment of fixed assets		-	-	-	(299,656)
Net Income/(expenditure) for the year		**(99,676)**	**4,200**	**(95,476)**	**(327,149)**
Reconciliation of funds Total funds brought forward 1 April 2023		**1,317,976**	**13,816**	**1,331,792**	**1,658.941**
Total Funds carried forward 31 March 2024		**1,218,300**	**18,016**	**1,236,316**	**1,331,792**

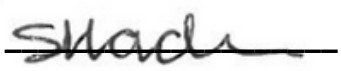
The statement of financial activities includes all gains and losses recognised in the year.
The notes on pages 40 to 53 form part of these accounts.

Balance sheet as at 31 March 2024

Fixed Assets	Notes	2024 £	2023 £
Tangible Assets	10	566,188	572,360
Current Assets			
Stock	11	227	240
Debtors	12	81,513	93,485
Cash at bank and in hand		633,009	719,806
Total		**714,749**	**813,531**
Creditors: Amounts falling due within one year	13	(44,621)	(54,099)
Net Current Assets		670,128	759,432
Net Assets		1,236,316	1,331,792
Funds			
Restricted Funds	14	18,016	13,816
Unrestricted funds held in fixed assets	15	552,628	558,544
Designated Funds	15	282,000	402,733
Unrestricted general funds	15	383,672	356,699
Total		**1,236,316**	**1,331,792**

The accounts were approved by the Trustees on 4th December 2024 and signed on its behalf by: -

Mr N Farmer (Chair) 

Mrs S Haden (Vice Chair) 

The notes on pages 32 to 44 form part of these accounts.

Cash flow statement for the year ended 31 March 2024

Cash Flow from operating activities	Notes	2024 £	2023 £
Cash generated from operations	1	(100,365)	(56,478)
Cash Flow from operating activities			
Interest received		13,568	5,775
Change in cash and cash equivalents in the reporting period		(86,797)	(50,703)
Cash and Cash equivalents at 1 April 2023		719,806	770,509
Total cash and cash equivalents at 31 March 2024		633,009	719,806

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(95,476)	(327,149)
Adjustments for:		
Non-cash donations	-	(2,360)
Depreciation charges	6,172	30,344
Impairment of fixed assets	-	299,656
Investment income	(13,568)	(5,775)
Decrease/(Increase) in stocks	13	(80)
Decrease/(Increase) in debtors	11,972	(55,836)
(Decrease)/Increase in creditors	(9,478)	4,722
Net cash provided by operating activities	**(100,365)**	**(56,478)**

Notes to the accounts for the year ended March 2024

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019,the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

1. Accounting Policies (continued)

Income Recognition (continued)

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income

Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provision projects being undertaken by the Charity.

Expenditure & Irrecoverable VAT

Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies;costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs.

1. Accounting Policies (continued)

Expenditure & Irrecoverable VAT (continued)

Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support,community services and other educational activities undertaken to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

Irrecoverable VAT is charged as an expense within support costs.

Operating Leases

The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible Fixed Assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost,less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual Rate
Land and buildings	1% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor Vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

Stocks are stated at the lower of cost and estimated selling price. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at bank & cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Donations & Legacies

Donations	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Sundry Donations	4,335	-	4,335	26,795
Donated Minibus	-	-	-	2,360
Gift Aid	-	-	-	526
Legacies				
Mrs Fuller c/o Age UK	-	-	-	31,992
Mr Cheetham	7,822	-	7,822	-
Total	**12,157**	-	**12,157**	**61,673**

Of the £61,673 received in 2023, £20,000 related to restricted funds and £41,673 related to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Rental Income	-	-	-	6,028
Lottery	-	-	-	95
Fundraising	596	-	596	254
Total	**596**	-	**596**	**6,377**

The £6,377 received in 2023 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
St Helens MBC	-	88,767	88,767	108,767
Halton Council	-	168,724	168,724	168,724
Bradford Teaching Hospital	-	79,938	79,938	72,091
VOLA Consortium	-	10,000	10,000	-
Age UK	10,000	39,118	49,118	53,217
LCR Community Renewal Fund	-	-	-	22,745
PCN Highfield Hospital	-	8,885	8,885	14,216
NHSCT - VCS Partnership	-	-	-	7,500
British Red Cross	-	-	-	20,472
Service User Fees	5,243	-	5,243	2,849
SEETEC	(1,347)	-	(1,347)	20,211
The National Lottery Community Fund	-	61,832	61,832	-
Total	**13,896**	**457,264**	**471,160**	**490,792**

Of the £490,792 received in 2023, £452,777 was restricted funds and £38,015 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Sundry Income	-	-	-	27

The £27 received in 2023 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Wages and social security	-	-	-	31,842
Telephone	-	-	-	144
Advertising & Promotion	-	-	-	468
Professional Fees	20,292	-	20,292	-
Support Costs (Note 8)	3,503	-	3,503	3,803
Total	**23,795**	**-**	**23,795**	**36,257**

The £36,257 expended in 2023 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
Wages and social security	-	195,324	195,324	152,304
Repairs and renewals	-	4,561	4,561	697
Rent and room hire	-	2,412	2,412	5,715
Telephone	-	1,176	1,176	597
Printing, stationary & postage	-	128	128	197
Advertising & promotions	-	385	385	503
Heat, light & water	-	72	72	4,643
Catering costs	-	1,468	1,468	2,661
Motor & travel costs	117	5,603	5,720	4,124
Training costs	-	113	113	-
Tutor fees and materials	-	2,955	2,955	1,715
Cleaning & sundry	-	109	109	46
Depreciation	-	256	256	256
Support costs (Note 8)	115,981	238,502	354,483	382,422
Total	**116,098**	**453,064**	**569,162**	**555,880**

Of the £555,880 expended in 2023, £473,033 was restricted funds and £82,847 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function £	Raising Funds £ 1%	Charitable Activities £ 99%	2024 £	2023 £
Wages and social security	-	2,004	198,357	200,361	202,578
Recruitment costs	-	148	14,730	14,878	-
Irrecoverable VAT	-	55	5,445	5,500	12,449
Repairs & Renewals	-	377	37,315	37,692	56,031
Rent & room hire	-	81	8,012	8,093	8,547
Heat, light & water	-	201	19,911	20,112	17,956
Telephone	-	44	4,309	4,353	4,553
Printing, stationery & postage	-	49	4,793	4,842	3,917
Advertising & promotion	-	42	4,166	4,208	7,118
Insurance	-	122	12,114	12,236	8,480
Motor & travel costs	-	31	2,998	3,029	1,643
Training costs	-	48	4,797	4,845	2,990
Audit & accountancy	7,530	-	-	7,530	6,150
Legal & professional fees	-	196	19,336	19,532	19,027
Cleaning & sundry	-	48	4,811	4,859	4,698
Depreciation	-	57	5,859	5,916	30,088
Total	**7,530**	**3,503**	**346,953**	**357,986**	**386,225**

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

9. Staff Costs

	2024 £	2023 £
Wages and salaries	347,748	341,347
Social security costs	23,473	22,676
Pension contribution	24,454	22,701
Total	**395,675**	**386,724**

The average monthly number of employees of the charitable company analysed by function was: -

	2024 £	2023 £
Raising funds	-	1
Charitable activities	21	21
Total	**21**	**21**

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2023 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £123,387 (2023 - £139,987).

10. Tangible Fixed Assets

At Cost or Valuation	Freehold Land & Buildings £	Motor Vehicles £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At 1 April 2023	570,000	2,360	9,782	13,367	595,509
At 31 March 2024	570,000	2,360	9,782	13,367	595,509
Depreciation					
At 1 April 2023	-	-	9,782	13,367	23,149
Charge for the year	5,700	472	-	-	6,172
At 31 March 2024	5,700	472	9,782	13,367	29,321
Net Book Value					
At 31 March 2024	564,300	1,888	-	-	566,188
At 31 March 2023	570,000	2,360	-	-	572,360

11. Stock

	2024 £	2023 £
Stock	227	240

12. Debtors

	2024 £	2023 £
Trade Debtors	46,702	69,981
Prepayments	22,871	25,504
VAT	11,940	-
Total	**81,513**	**93,485**

13. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	15,575	13,339
Social security and other taxes	6,069	6,061
Accruals and deferred income	22,977	34,207
Other creditors	-	492
Total	**44,621**	**54,099**

14. Restricted Funds

	Balance at 01/04/23 £	Incoming Resources £	Expenditure & Transfers £	Balance at 31/03/24 £
St Helens MBC	-	88,767	(88,767)	-
Halton Council	-	168,724	(168,724)	-
Age UK	13,816	39,118	(39,374)	13,560
PCN Highfield Hospital	-	8,885	(8,885)	-
Bradford Teaching Hospitals	-	79,938	(79,938)	-
VOLA Consortium	-	10,000	(5,544)	4,456
The National Lottery Community Fund	-	61,832	(61,832)	-
Total	**13,816**	**457,264**	**(453,064)**	**18,016**

Funds received from St Helen's MBC towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with winter pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme

Funds received from PCN Highfield Hospital towards living well services and primary care support.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from VOLA Consortium towards community digital connectivity.

Funds received from Nationa lLottery Community Fund to financially assist the Charity during the cost of living crisis.

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2023	558,544	402,733	356,699	1,317,976
Movement in Funds in the year	(5,916)	(120,733)	26,973	(99,676)
Total	**552,628**	**282,000**	**383,672**	**1,218,300**

Funds have been designated in the year for the following purposes:

	£
Future cash flows	53,300
Investing in people	50,200
Property maintenance	44,100
Expansion and growth	32,000
IT & equipment upgrades	17,000
Training	4,400
Service delivery	59,000
Legal and professional fees	22,000
Total	**282,000**

The trustees expect the above designated funds to be spent in the next twelve months.

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets £	Current Assets £	Creditors £	Total £
Restricted Funds	13,560	4,456	-	18,016
Unrestricted Funds	552,628	710,293	(44,621)	1,218,300
Total	**566,188**	**714,749**	**(44,621)**	**1,236,616**

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The charge for the year was £24,454 (2023 - £22,701).

18. Operating Lease Commitments

At 31 March 2024, the charity had annual commitments under non-cancellable operating leases as set out below: -

Operating leases which expire:	2024 £	2023 £
Within one year	2,480	2,125
Between one & five years	23,902	15,805
Total	**26,382**	**17,930**

19. Related Party Transactions

Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

20. Provisions Available for Smaller Entities

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

References & Administrative Details

Charity Name
Age Concern Mid Mersey

Charity Number
1003476

Company Number
2625647

Registered Office
The Mansion House
Victoria Park
City Road
St Helens
Merseyside
WA10 2UE

Key Management Personnel

Rachel McKernan
Chief Executive Officer
(Appointed November 2023)

Shelley Brown
Director of Operations
(Appointed January 2024)

Jane Brown
Living Well Services Manager
(Appointed November 2023)

@AgeUKMidMersey

Mid Mersey age UK
Let's change how we age

www.ageuk.org.uk/midmersey

Halton | Knowsley | St Helens | Warrington

AGE CONCERN MID MERSEY

England & Wales - Charity number 1003476

Accounts

Mid Mersey
age UK

REPORT OF THE BOARD OF TRUSTEES AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

AGE CONCERN MID MERSEY
(Registered Number 2625647)

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FOR THE YEAR ENDED 31 MARCH 2023

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2023.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

Chair and CEO Comments

This last year has been very much about building organisational resilience and we are very pleased with the progress that our charity has made in this reporting year.

The Board and Senior Leadership Team of the Charity have taken a conscious and proactive approach towards planning and allowed time within this reporting year for a detailed review of the organisation to help shape the right strategies to ensure we remain resilient and prepared for whatever future challenges we may face.

In summary we have:

- **Revisited business continuity planning** – When the COVID pandemic first hit in March 2020 there was no way of knowing the sheer impact the crisis would have on the organisation or our staff. Whilst we rose to the challenge and responded with grit, the pandemic has taught us that we need to prepare for the unexpected. We have taken time to review our business continuity plans to assess potential risks/challenges and implement appropriate strategies for continuity.
- **Listened and learnt** – we have consulted widely with clients, staff, and volunteers through surveys and independently run development days/consultation workshops to better understand the needs of our service users and to implement improvements as an organisation (extract of findings below).
- **Continuous Improvement** - engaged the services of an external business assessor to conduct an internal business review to help analyse the organisation strengths, structural weaknesses, opportunities and possible threats (extract of findings from the SWOT analysis completed is below).
- Commissioned an external consultant to prepare two detailed business reports to establish **areas for growth and competitive advantage**;
    1. Scope the viability and need for paid for services together with proposed service model
    2. Review of charitable activities to ensure we are able to adapt to the emerging needs of older people and establish a firm place and profile within the region.
- **Invested in employee wellbeing** and worked hard to embed it into our culture. Our staff matter to us and we want our staff to feel safe and valued at work, able to be their unique true self.

Some of the things we learnt…

Main motivators for being part of Age UK Mid Mersey (Summarised from staff/volunteer survey)

- Provide quality support to people aged 50+ in Mid Mersey
- Improve the physical and mental wellbeing of people aged 50+
- Make a valuable difference to the lives of people aged 50+
- Compassionate and caring organisation
- Staff gain satisfaction from the impact the work makes
- Career development for staff whilst helping others

Strengths from SWOT analysis (carried out by external business assessor -Thrivability)

- Positive and well-known local reputation
- Brand partner of one of the best-known charities in the UK
- Strong core purpose
- Award-winning
- Ambitious leadership and prudent financial management
- Services are delivered within a consistent, national, quality framework standard
- At the forefront of improving mental health and wellbeing in older age and incorporating approaches to tackling loneliness collaboratively with partners
- Community and client focused
- Proactive investment in building organisational infrastructure and developing new ways of working

Reference and Administrative Details

Charity Name:	Age Concern Mid Mersey
Charity Number:	1003476
Company Number:	2625647
Registered Office:	The Mansion House Victoria Park City Road St Helens Merseyside. WA10 2UE

Directors and Trustees

The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees. The trustees serving during the year and since the year end were as follows:

Elected Trustees:	Mr Peter Stubbs - Chair Mrs Susan Haden - Vice-Chair Mr John Chapman Mr Raymond Travies (resigned February 2023) Mr Nigel Thompson (appointed November 2022) Mr William Arnold Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustee retire by rotation:

Mr John Chapman

Key Management Personnel

Mrs Shelley Brown –Chief Executive Officer and Company Secretary
Mrs Bridgid Dineen – Charitable Services Director
Mrs Yvonne Rea – Wellbeing Services Manager (resigned December 2022).
Mrs Amanda Foxcroft – Finance Manager

Auditors
Livesey Spottiswood
Chartered Accountants & Registered Auditors
17 George Street
St Helens
Merseyside. WA10 1DB

Solicitors
Frodshams Solicitors
17/19 Hardshaw Street
St Helens
Merseyside
WA10 1RB

Senior Statutory Auditor Mr D Hudd BA FCA

Bankers
The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Cambridge & Counties Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business Park
Great Warley, Brentwood
Essex, CM13 3BE

IMPACT AND PUBLIC BENEFIT
This report has been written in the context of the Charity Commissions guidance on public benefit. Age Concern Mid Mersey's charitable objectives ensure that the organisations work is "to encourage, promote and deliver a range of direct services appropriate to the needs of individual or groups of elderly and vulnerable people." Its core purpose.

The trustees of Age Concern Mid Mersey are proud of the immense public benefit that has been delivered this year through our services and grateful for the continued support from the many kind donors and stakeholders involved in our work.

KEY OBJECTIVES AND ACTIVITIES

Age UK Mid Mersey continues in its aim to enhance the quality of life and independence of people aged 50+, providing opportunities for each client accessing our Living Well Service to feel empowered to lead a more active, self-reliant way of life.

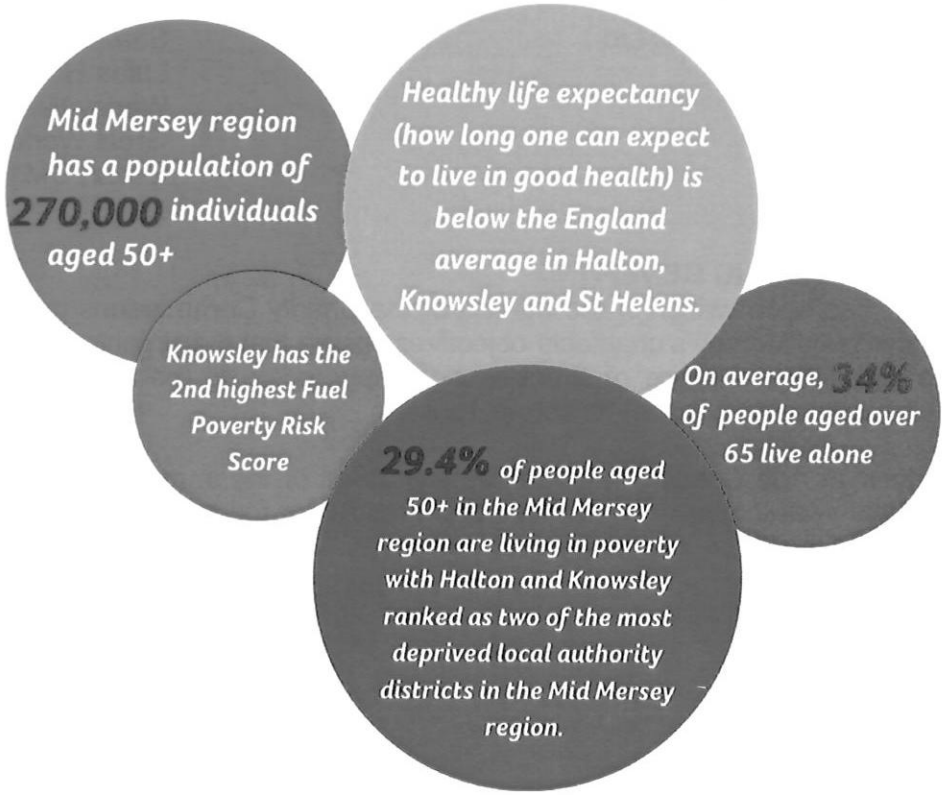
At Age UK Mid-Mersey:

- We believe, that each person has a right to a life, which maintains their personal independence and control and which safeguards their privacy and dignity.
- We believe that people less able to help themselves should be offered support.
- We aim to promote the wellbeing of all people over 50 and to help make their lives a fulfilling and enjoyable experience.
- We value the diversity and contribution of all individuals in line with our Equality and Diversity policy.
- We believe that ageism is unacceptable.

Expectations: **What you can expect from us at Age UK Mid-Mersey:**

- Care and Competence. Pride in what we do for you and us.
- Empathy, Respect and Integrity for Staff and Clients.
- Take time to listen and understand.
- Work together and trust each other.

The Mid Mersey footprint (Halton, St Helens, Knowsley and Warrington) covers an area with long standing inequalities in health and pockets of significant deprivation;



As previously reported, we have adopted a new core Living Well offer, which provides a holistic range of wrap-around health, wellbeing, care and support services that offer more independence, informed choice and greater control.

Our Living Well Service Model is holistic and person-centred - staff provide one to one personalised information and advice, activities and support tailored to individual needs.

Without these services, the wellbeing of people age 50+ would be severely diminished. Furthermore, by virtue of the their health and social welfare promoting effect, the absence of Age UK Mid Mersey services would increase the pressures on an already over-stretched statutory health and social care system to beyond saturation point.

Wellbeing activities and services reflect the core themes of **Health & Wellbeing, Sociality, Independence, Staying Connected** and are designed to support a more fulfilling and independent life; reducing pressure on social/health services and improving physical and mental wellbeing and resilience.

Activities & Services:

a) Provide a single point of access for all clients conducting a wellbeing assessment with trained Wellbeing Officers, to identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.
b) Provide a quality Information and Advice resource to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, winter warmth, understanding forms and help with applying for benefits to maximise income.
c) Provide a programme of Wellbeing activities from our premises and outreach in the community, supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.
d) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.
e) Expert Panels - At Age UK Mid Mersey, we see it as a priority to actively engage with the people that we serve. Our aim is to ensure that everything we do and say is truly representative of people age 50+.
f) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
g) Building partnerships across the community so there is a web of support for people age 50+
h) Strategically plan and develop for the growth and longer-term sustainability of the organisation.
i) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.
j) Building partnerships across the community so there is a web of support for older people aged 50+.
k) Strategically plan and develop for the growth and longer-term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

Our passion to support local people age 50+ has been evidenced even more strongly over the last 12 months. The information gathered from our detailed business review and consultations has allowed for better decision-making processes.

As our 18-month strategic plan for September 2021 to March 2023 ended, we are very proud of our successes and achievements during that time.

Consultation and Coproduction

We have carried out significant consultation with people age 50+ and stakeholders to identify needs, inform Charity's strategy, and have worked in coproduction with our community to ensure we develop inclusive service provision that is user focussed and led by what people need.

Our 50+ Peoples Engagement Panels ensure that we have the views of older people in order to design services, consult on issues affecting older people and to influence decision-making.
The panels have supported us with various issues during the year. They helped shape a new volunteer campaign to ensure it appealed to a diverse audience and met with leaders from Liverpool City Region (LCR) to provide insight and views regarding Better Transportation for LCR.

We have worked with partners on key inclusion and diversity themes (emerging from local and regional intelligence) to ensure not only are we genuinely inclusive, but that we have the knowledge and skills to provide services and support in a way that has long-term positive impact individually and collectively for people aged 50+ in our areas of benefit. We are working closely with clients from LGBTQI+

Working together with St. Helens Borough Council and NHS Cheshire & Merseyside together, Age UK Mid-Mersey led a very successful public engagement and consultation campaign across St Helens to create a brand new Strategy for people aged 50+ living in St. Helens. Our aim was to ensure the new strategy is genuinely inclusive and reflects the service needs of our community over the next few years.

- 500+ people contributed to co-design, consultations, surveys and a final review session.
- We delivered dedicated consultation events and activities across St Helens.
- Strong Community engagement - various group activities, across locations and partner organisations. MP's & public figures attended.
- Total engagement with over 50 organisations.

The local intelligence gathered from people living and working in the area has given us rich data and will allow us to use some of this information to build stronger local partnerships across Health, Social Care and Community Sectors to maximise local assets and minimise wasted resources.

Maintaining and Improving Quality
One of our core values at Age UK Mid Mersey is to *'Continually strive for excellence'* and take *'pride in what we do'* demonstrating excellence through our *'Care and Competence'**

As an organisation, we proactively strive to maintain the highest quality standards operationally and strategically. We are compliant with national quality standard frameworks from the charity commission, Age UK National and additional frameworks aligned with health and social care sectors to ensure we deliver the best service possible to the people and communities we serve.

We understand that to maintain and improve quality it requires constant and consistent commitment, and at Age UK Mid Mersey we have proven our dedication by our long history of consistent performance. Our reputation is trusted and respected within our communities. We are able to achieve this through a continual process of co-design, investing, planning, testing, reviewing, assessing, learning, adapting and measuring. We ensure the impact of our work is measured and assessed, with high engagement across the whole team, from our Expert Panel (volunteers), to all levels of staff and our Board of Trustees. We have adopted a renewed approach to quality and standards that places service user experience and outcomes as the primary objective; we are passionate about inclusion, co-production and being led by local need. We are equally keen to learn from the people we hope to serve and use innovative methods to gather information and intelligence that enables us as an organisation to continually learn and respond in order to improve what we do and the services we provide.

We have an open culture of learning within the organisation that is led from the Board through to the Senior Leadership Team, including our Living Well Officers and all members of the staffing teams that support the functions of Age UK Mid Mersey. A range of learning and development opportunities take place regularly throughout the year, including Development Days, Peer Review Sessions, Staff Learning Events, Wellbeing Days, Living Well Meetings with guest speakers and further shared learning talks. There has been an additional investment by Age UK Mid Mersey in time, money and resources given to training and development, with a training matrix, skills and competency framework and enhanced learning and professional development opportunities created for the benefit of any staff member who requests with the support of the Senior Leadership Team.

We have a range of audits in place to help track client progress, from initial contact all the way through to the service/intervention outcomes. We use validated measures recognised and used across health, social care and community sectors; combined with a qualitative approach to ensure we understand the person not just the data. We use shared experiences and learning and a blended approach of all these provides us with a unique personalised insight in to the lived experiences of our clients and a deeper understanding of the current and relevant needs of the communities that we serve.

Financial Stability
Prudent financial management and scrutiny of organisational spending against budget has ensured that the organisation is in a relatively healthy financial position. However, we are realistic about the challenges ahead. Funding from external sources is in decline and we are presenting a significant deficit budget for the forthcoming year.

The organisation holds sufficient designated unrestricted reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves to mitigate against identified risks and ensure business continuity together with development of new growth opportunities as aligned to our strategic priorities.

Building Identity and Raising our Profile
We have made significant progress in marketing and engagement this year. Our marketing strategy has been targeted and planned across a full marketing mix:

- We conducted our own research on Brand Awareness, Perception and Communications and used the findings to guide our Marketing Strategy.
- Our Marketing Officer and a new Engagement, Inclusion and Coproduction Officer are working collaboratively to establish strong links with partners, networks etc. and have been proactive engaging in the community letting people know what we do and how we can help.
- We have established strong, consistent branding amongst marketing materials -leaflets, posters, banners etc.
- We have re-designed and updated our website with new images and information.
- We have increased our Social Media presence across Facebook, Twitter, TikTok and Instagram.

People
We continue to see the very best of our staff team. Their ongoing determination and resilience is a testament to their passion and commitment to help the organisation grow and to achieve the best outcomes for people 50+.

We have invested a lot of time to staff development and allowing the space and opportunity to learn, be creative and take different approaches to solving problems. Staff and volunteers were proactively involved in shaping our new 3-year strategy and in return, this has created a new-shared purpose.

We want to attract and retain high talent with a range of skills and expertise and we recognise that to do this we must offer an attractive salary and benefits package. We have been able to maintain our pay grading structure with pay increases aligned to those applied to the National Living Wage as our base rate. We have reviewed annual leave entitlements to increase above statutory requirements at entry.

We are proud to offer our staff a comprehensive range of training, including the Care Certificate, Safeguarding Adults, First Aid, Suicide Prevention, Mental Health First Aid and much more. As part of our succession planning we have two staff undertaking industry recognised qualifications for 'aspiring leaders' and another completing a project management qualification.

We have recruited a new trustee this year who has brought a wealth of experience and knowledge and we are actively recruiting more trustees as part of our succession plans.

Volunteers
The decline in volunteering experienced during the pandemic has proven difficult to reverse and so we have taken time to review our volunteer roles and skill requirements. We hope to recruit a new Volunteer Co-ordinator as we move into 2023 and see our volunteer numbers increase significantly during the next 3 years.

PLANS FOR FUTURE PERIOD 2023 – 2024

We aspire to be the preferred provider of services for people aged 50+ across Mid Mersey.

To achieve this, we enter 2023 with a new ambitious Strategic Plan, setting out our priorities and direction for the next three years. Our new strategy is outlined under four key priorities and is designed to ensure we continue to build organisational resilience, protect future sustainability and raise the organisation's profile and positioning.

1. **Build Organisational Resilience** - To ensure we remain sustainable and continue to support people aged 50+ in Mid Mersey.
2. **Our People** - To invest in our people to ensure we create a highly skilled and caring workforce
3. **Service Development** - To continue supporting people aged 50+ to live well
4. **Raise Profile & Positioning** - To strengthen the organisation's credibility and positioning.

We hope to engage the support of professional bid writers to broaden our support to people aged 50+ and respond to the increasing demands.

We will be investing in processes and systems to ensure we maintain the highest levels of governance and quality within Age UK Mid Mersey. We have achieved the Charity Quality Standards Accreditation and we are working towards assessment of the Age UK Information and Advice Quality Programme. We will be also seeking opportunities to apply for quality awards that demonstrate our commitment to continuous improvement and evidence the impact of our work for people aged 50+, for example Investors in People, Social Value Awards, ISO9001.

We want to build on and develop new relationships to achieve the best outcomes for people aged 50+ in Mid Mersey.

FINANCIAL REVIEW

Our income for the year was £564,644 (2022 - £569,874). The reduction in income during the year of £5,230 is largely due to a reduction in grants in respect of charitable activities of £29,763, a reduction in other trading income of £6,037 but to offset that, an increase in donations and legacies of £27,946 due to one off donations and legacies received and an increase in income from investments of £2,632.

The income came from Charitable Activities (87%), Donations and Legacies (11%), Trading Activities (1%) and other income (1%).

Our expenditure amounted to £592,137 (2022- £557,091). The increase in expenditure of £35,046 is largely in relation to charitable activities due to increased expenditure in repairs, legal fees and wages. 94% (2022 – 94%) of our expenditure was on direct charitable activities.

At the year end, the trustees have reviewed the carrying value of the Charity's Freehold Land and Buildings based on offers received and have concluded that an impairment is required to reduce the carrying value to £570,000. The impairment recognised within the SOFA amounts to £299,656 (2022- £310,317).

As a result of the impairment, the deficit for the year is £327,149 (2022 - £297,536).

At 31 March 2023 our total reserves were £1,311,792, of this, £558,544 was held as unrestricted tangible fixed assets, £402,733 was held within designated funds, £13,816 was held as restricted funds and the remaining balance of £356,699 represents approximately seven months running costs.

Investment powers and policy
Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £5,775 in the year saw an increase of £2,632 (84%) on that received in the previous year.

Reserves Policy
The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of trustees

The trustees (listed on page 2) are appointed by the members of the company and one third of the trustees retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee induction and training

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The board meets formally with the Chief Executive Officer and Charitable Services Director (Deputy CEO) at least six times a year to manage the charity's affairs receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. The CEO provides a risk report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

OVERVIEW OF GOVERNANCE

During the year, trustees have carried out their responsibilities with due diligence. They work within their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

Age UK Mid Mersey is a paid up member of the "Age England Association (AEA)", a membership body who represents all brand partners interest in its legal partnership with Age UK nationally.

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the 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.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 27 September 2023.

SIGNED BY ORDER OF THE TRUSTEES

Mrs S Haden (Vice-Chair) Shaden

AGE CONCERN MID MERSEY

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 12), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

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

David Hudd BA FCA

Mr David Hudd BA FCA (Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited
Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date: 18 December 2023

AGE CONCERN MID MERSEY
(Registered Number 2625647)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Income					
Donations and Legacies	2	41,673	20,000	61,673	33,727
Other Trading Activities	3	6,377	-	6,377	12,414
Income from Investments		5,775	-	5,775	3,143
Income from Charitable Activities	4	38,015	452,777	490,792	520,555
Other Income	5	27	-	27	35
Total Income		91,867	472,777	564,644	569,874
Expenditure on					
Raising Funds	6	36,257	-	36,257	31,224
Charitable activities	7	82,847	473,033	555,880	525,867
Total Expenditure		119,104	473,033	592,137	557,091
Impairment of fixed assets	10	(299,656)	-	(299,656)	(310,317)
Impairment of investments		-	-	-	(2)
Net Income/(expenditure) for the year		(326,893)	(256)	(327,149)	(297,536)
Reconciliation of funds					
Total funds brought forward 1 April 2022		1,644,869	14,072	1,658,941	1,956,477
Total Funds carried forward 31 March 2023		1,317,976	13,816	1,331,792	1,658,941

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 29 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible assets	10	572,360	900,000
		572,360	900,000
Current Assets			
Stock	11	240	160
Debtors	12	93,485	37,649
Cash at bank and in hand		719,806	770,509
		813,531	808,318
Creditors: Amounts falling due			
Within one year	13	(54,099)	(49,377)
Net Current Assets		759,432	758,941
Net Assets		1,331,792	1,658,941
Funds			
Restricted Funds	14	13,816	14,072
Unrestricted funds held in fixed assets	15	558,544	885,928
Designated Funds	15	402,733	-
Unrestricted general funds	15	356,699	758,941
		1,331,792	1,658,941

The accounts were approved by the Trustees on 27 September 2023 and signed on its behalf by: -

Mr N Thompson (Trustee)_____

Mrs S Haden (Trustee)_____

The notes on pages 19 to 29 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

	Note	2023 £	2023 £	2022 £	2022 £
Cash Flow from operating activities					
Cash generated from operations	1		(56,478)		51,862
Cash Flow from investing activities:					
Interest received			5,775		3,143
Change in cash and cash equivalents in the reporting period			(50,703)		55,005
Cash and Cash equivalents at 1 April 2022			770,509		715,504
Total cash and cash equivalents at 31 March 2023			719,806		770,509

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(327,149)	(297,536)
Adjustments for:		
Non-cash donations	(2,360)	-
Depreciation charges	30,344	30,201
Impairment of fixed assets	299,656	310,317
Impairment of investments	-	2
Investment income	(5,775)	(3,143)
(Increase)/Decrease in stocks	(80)	51
(Increase)/Decrease in debtors	(55,836)	38,675
Increase/(Decrease) in creditors	4,722	(26,705)
Net cash provided by operating activities	(56,478)	51,862

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

1. Accounting policies (continued)

Income Recognition (continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income
Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provision projects being undertaken by the Charity.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)
Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

Irrecoverable VAT is charged as an expense within support costs.

Operating leases
The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets
Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual rate
Land	not provided
Buildings	1% to 10% on original cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor Vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock
Stocks are stated at the lower of cost and estimated selling price. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors
Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

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

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1. Accounting Policies (continued)

Financial instruments
The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions
Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Donations & Legacies

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Donations:				
Sundry donations	6,795	20,000	26,795	13,986
Donated Minibus	2,360	-	2,360	-
Gift Aid	526	-	526	1,080
Legacies:				
Mrs Fuller c/o Age UK	31,992	-	31,992	-
Covid-19 Support Grants:				
Infection Control	-	-	-	15,994
Knowsley MBC - Omnicrom	-	-	-	2,667
	41,673	20,000	61,673	33,727

The £33,727 received in 2022 related entirely to unrestricted funds.

3. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Rental income	6,028	-	6,028	10,972
Lottery	95	-	95	145
Fundraising	254	-	254	1,297
	6,377	-	6,377	12,414

The £12,414 received in 2022 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
St Helens MBC	-	108,767	108,767	88,768
Halton Council	-	168,724	168,724	173,204
Bradford Teaching Hospital	-	72,091	72,091	114,553
Knowsley Borough Council	-	-	-	10,000
Age UK	35,166	18,051	53,217	111,359
LCR Community Renewal Fund	-	22,745	22,745	-
PCN Highfield Hospital	-	14,216	14,216	-
NHSCT – VCS Partnership	-	7,500	7,500	-
British Red Cross	-	20,472	20,472	-
Service User Fees	2,849	-	2,849	2,762
SEETEC	-	20,211	20,211	19,909
	38,015	452,777	490,792	520,555

Of the £520,555 received in 2022, £423,528 was restricted funds and £97,027 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Sundry income	27	-	27	35

The £35 received in 2022 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
Wages and social security	31,842	-	31,842	27,600
Telephone	144	-	144	138
Advertising & promotion	468	-	468	153
Support costs (Note 8)	3,803	-	3,803	3,333
	36,257	-	36,257	31,224

The £31,224 expended in 2022 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
Wages and social security	-	152,304	152,304	166,795
Recruitment costs	-	-	-	310
Repairs & renewals	697	-	697	11
Rent and room hire	3,004	2,711	5,715	8,416
Telephone	179	418	597	588
Printing, stationery & postage	-	197	197	42
Advertising & promotions	-	503	503	-
Heat, Light & Water	4,643	-	4,643	3,493
Catering costs	25	2,636	2,661	211
Motor & travel costs	475	3,649	4,124	3,040
Tutor fees and materials	-	1,715	1,715	5,081
Cleaning & sundry	26	20	46	552
Depreciation	-	256	256	256
Support costs (Note 8)	73,798	308,624	382,422	337,072
	82,847	473,033	555,880	525,867

Of the £525,867 expended in 2022, £423,784 was restricted funds and £102,083 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function	Raising Funds	Charitable Activities	2023	2022
	£	£	£	£	£
		1%	99%		
Wages and social security	-	2,026	200,552	202,578	193,109
Recruitment costs	-	-	-	-	57
Irrecoverable VAT	-	124	12,325	12,449	14,748
Repairs & renewals	-	560	55,471	56,031	45,284
Rent and room hire	-	86	8,461	8,547	9,031
Heat, light and water	-	180	17,776	17,956	18,610
Telephone	-	45	4,508	4,553	(1,039)
Printing, stationery and postage	-	39	3,878	3,917	3,909
Advertising and promotion	-	71	7,047	7,118	1,147
Insurance	-	85	8,395	8,480	9,063
Catering costs	-	-	-	-	144
Motor and travel costs	-	16	1,627	1,643	1,242
Bad debts	-	-	-	-	1,091
Training costs	-	30	2,960	2,990	-
Audit & accountancy	6,150	-	-	6,150	7,200
Legal and professional fees	-	190	18,837	19,027	459
Cleaning and sundry	-	48	4,650	4,698	6,405
Depreciation	-	303	29,785	30,088	29,945
	6,150	3,803	376,272	386,225	340,405

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2023

9. Staff Costs

	2023	2022
	£	£
Wages and salaries	341,347	341,491
Social security costs	22,676	22,770
Pension contribution	22,701	23,243
	386,724	387,504

The average monthly number of employees of the charitable company analysed by function was: -

	2023	2022
	£	£
Raising funds	1	1
Charitable activities	21	21
	22	22

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2022 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £153,708 (2022 - £158,707).

10. Tangible Fixed Assets

	Freehold Land and Buildings £	Motor Vehicles	Equipment £	Furniture, Fixtures & Fittings £	Total £
At Cost or Valuation					
At 1 April 2022	900,000	-	9,782	13,367	923,149
Additions	-	2,360	-	-	2,360
Impairment	(330,000)	-	-	-	(330,000)
At 31 March 2023	570,000	2,360	9,782	13,367	595,509
Depreciation					
At 1 April 2022	-	-	9,782	13,367	23,149
Charge for the year	30,344	-	-	-	30,344
Impairment	(30,344)	-	-	-	(30,344)
At 31 March 2023	-	-	9,782	13,367	23,149
Net Book Value					
At 31 March 2023	570,000	2,360	-	-	572,360
At 31 March 2022	900,000	-	-	-	900,000

The Trustees have reviewed the carrying value of the Freehold property and are of the opinion that further impairment is required, this is reflected above. The Statement of Financial Activities on page 16 includes an exceptional write down.

11. Stock

	2023 £	2022 £
Stock	240	160

12. Debtors

	2023 £	2022 £
Trade debtors	69,981	15,837
Prepayments	23,504	21,812
	93,485	37,649

13. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	13,339	12,717
Social security and other taxes	6,061	4,883
Accruals and deferred income	34,207	31,486
Other creditors	492	291
	54,099	49,377

14. Restricted Funds

	Balance at 01.04.22 £	Movement in Resources: Incoming Resources £	Movement in Resources: Expenditure & Transfers £	Balance at 31.03.23 £
St Helens MBC	-	108,767	108,767	-
Halton Council	-	168,724	168,724	-
Age UK	14,072	18,051	18,307	13,816
LCR Community Renewal Fund	-	22,745	22,745	-
PCN Highfield Hospital	-	14,216	14,216	-
NHSCT - VCS Partnership	-	7,500	7,500	-
Bradford Teaching Hospitals	-	72,091	72,091	-
British Red Cross	-	20,472	20,472	-
Abbeyfields	-	20,000	20,000	-
SEETEC	-	20,211	20,211	-
	14,072	472,777	473,033	13,816

Funds received from St Helens MBC towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with Winter Pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme

Funds received from LCR Community Renewal Fund towards pathways into employment.

Funds received from PCN Highfield Hospital towards living well services and primary care support.

Funds received from NHSCT- VCS Partnership towards hospital discharge and community alliance.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from British Red Cross towards patient flow and wrap around care and support.

Funds received from Abbeyfields towards supporting residents in Halton.

Funds received from SEETEC towards the older prisoner's programme at HMP Risley.

15. Unrestricted Funds

	Unrestricted Funds Held In Fixed Assets £	Designated Funds £	Unrestricted Funds £	Total £
Balance at 1 April 2022	885,928	-	758,941	1,644,869
Movement in Funds in the year	(327,384)	-	491	(326,893)
Funds designated in the year	-	402,733	(402,733)	-
	558,544	402,733	356,699	1,317,976

Funds have been designated in the year for the following purposes:

	£
Future cash flows	134,184
Staff costs	32,000
Property maintenance	105,000
Expansion and growth	50,349
IT and equipment upgrades	45,200
Replacement vehicles	15,000
Training	11,000
Legal and professional fees	10,000
	402,733

The trustees expect the above designated funds to be spent in the next two years.

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets	Current Assets	Creditors	Total
	£	£	£	£
Restricted funds	13,816	-	-	13,816
Unrestricted funds	558,544	813,531	(54,099)	1,317,976
	572,360	813,531	(54,099)	1,331,792

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,701 (2022 - £23,243).

18. Operating Lease Commitments

At 31 March 2023, the charity had annual commitments under non-cancellable operating leases as set out below: -

	2023	2022
	£	£
Operating leases which expire:		
Within one year	2,125	14,322
Between one and five years	15,805	7,440
	17,930	21,762

19. Related Party Transactions

During the year the transfer under gift aid of the trading profits of Age Concern Mid Mersey Trading Limited to the charity was £Nil (2022 – £1,080.)

Connected charities
Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

AGE CONCERN MID MERSEY

England & Wales - Charity number 1003476

Accounts

Mid Mersey
age UK

REPORT OF THE BOARD OF TRUSTEES AND ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

AGE CONCERN MID MERSEY
(Registered Number 2625647)

INDEX TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees are pleased to present their annual directors' report together with the financial statements for the year ending 31 March 2022.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

Chair and CEO Comments

This has been an important year for Age UK Mid Mersey.

As the country began to recover from the pandemic, we started the year with the permanent appointment of a new CEO, Shelley Brown, following an interim acting up period. We were delighted to recruit from the internal team. With almost 20 years' service with the organisation, you could say Shelley is 'home grown'. With the support of a newly formed Senior Leadership Team and Deputy CEO, she has brought much needed stability to the organisation in a year of intense change and immense challenge.

This was the first year of a new 18-month strategy refresh, which came into effect in September 2021 following full consultation and development with our Board members and staff team. Our short-term strategy is ambitious and acts as a road map that will allow us to consider and plan for future sustainability by embracing new and innovative forms of income and developing our services, staff, governance and operating models.

We have taken time to proactively invest in building organisational infrastructure and developing new ways of working to respond to the emerging needs of Older People.

As previously reported, we introduced a new Wellbeing Model towards the end of year 20/21, which is now fully embedded across the organisation, integrating health and social care through person-centred services and a holistic programme of wellbeing support that is aligned to the new Integrated Care Systems.

We have a renewed approach to quality and standards that places service user experience and outcomes as the primary objective, as well as recognising the importance of how we as an organisation continually learn and respond in order to improve our service provision.

Our cash reserves, prudent financial management and scrutiny of organisational spending against budget has ensured that we could meet our financial obligations and continue to provide essential support to older people. However, whilst we have benefited from continued commissioned contracts with local government, as we look to the future it is clear that Age UK Mid Mersey will need to work much harder to secure sustainable funding in the years to come and explore new innovative ways to generate income, including the development of paid for services.

We are thankful for the new partnerships that have been forged, as we collectively strive to maximise the benefits of support available to older people, including a range of commissioners, voluntary sector organisations, health care providers and Age UK brand partners.

We are immensely proud of how we responded as we emerged from the pandemic. The staff team have evolved and re-formed with continued resilience, determination and commitment as we have adapted to the many changes that the pandemic enforced onto older people and the services and activities we operate. Without doubt, we have seen the very best of our staff team over the last 2 years.

Reference and Administrative Details

Charity Name: Age Concern Mid Mersey

Charity Number: 1003476

Company Number: 2625647

Registered Office: The Mansion House
Victoria Park
City Road
St Helens
Merseyside.
WA10 2UE

Directors and Trustees
The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

The trustees serving during the year and since the year end were as follows:

Elected Trustees:
Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies
Dr Ivan Camphor (resigned November 2021)
Mr William Arnold
Mrs Christine Mortimore (resigned October 2021)
Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustees retire by rotation and, being eligible, offer themselves for re-election at the next AGM:

Mr Peter Stubbs
Mrs Susan Haden

Key Management Personnel

Mrs Shelley Brown –Chief Executive Officer and Company Secretary (appointed April 2021).
Mrs Bridgid Dineen – Charitable Services Director (appointed August 2021)
Mrs Yvonne Rea – Wellbeing Services Manager (appointed August 2021)
Mrs Amanda Foxcroft – Finance Manager (appointed August 2021)

Auditors
Livesey Spottiswood
Chartered Accountants & Registered Auditors
17 George Street
St Helens
Merseyside. WA10 1DB

Solicitors
Frodshams Solicitors
17/19 Hardshaw Street
St Helens
Merseyside
WA10 1RB

Senior Statutory Auditor Mr D Hudd BA FCA

Bankers
The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Cambridge & Counties Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business Park
Great Warley, Brentwood
Essex, CM13 3BE

IMPACT AND PUBLIC BENEFIT

This report has been written in the context of the Charity Commissions guidance on public benefit. Age Concern Mid Mersey's charitable objectives ensure that the organisations work is "to encourage, promote and deliver a range of direct services appropriate to the needs of individual or groups of elderly and vulnerable people." Its core purpose.

The trustees of Age Concern Mid Mersey are proud of the immense public benefit that has been delivered this year through our services and grateful for the continued support from the many kind donors and stakeholders involved in our work.

KEY OBJECTIVES AND ACTIVITIES

This was the first year of our 18-month strategy refresh, which came into effect in September 2021.

Our Vision: To promote improved quality of life and empowerment for older people and their carers"

Our Mission: is to....

- Be Enabling – enabling older people to make informed decisions about their lives
- Be Caring – passionate about our work with older people
- Be Influential – draw strength from the combined voices of older people
- Be Pro-Active – innovative, effective and outcomes focussed
- To Share our Expertise – be authoritative, be trusted and be quality orientated

SIX STRATEGIC AIMS AS FOLLOWS:

Aim 1: Consultation and Coproduction

- Engage in ongoing consultation with older people and stakeholders to identify needs and inform Charity's strategy, campaigning on the issues affecting older people and developing inclusive service provision in coproduction with our diverse community of older people, partners and stakeholders.

Aim 2: Maintaining and Improving Quality

- Improve and maintain quality of output, data and intelligence by achieving relevant accreditations and ensuring systems and processes underpinning the organisation are fit for purpose.

Aim 3: Financial Stability

- Ensure the organisation remains financially stable in 2021-2022 by increasing income generation.

Aim 4: Building Identity and Raising our Profile

- Improve identity and profile of Age UK Mid Mersey by developing a marketing and communications plan, aimed at promoting consistent brand and messaging internally and externally.

Aim 5: People (Trustees, Staff and Volunteers)

- Create a 'Roadmap for Recruitment, Retention and Reward', developing a long-term plan to ensure Age UK Mid Mersey recruits and retains quality, dedicated and committed trustees, staff and volunteers.

Aim 6: Age UK Mid Mersey Accommodation

- Ensure Age UK Mid Mersey office locations and outreach venues are fit for purpose, offer safe, practical and comfortable working environments for staff and allow for expansion of our provision.

ACTIVITIES

a) Provide a single point of access for all clients conducting a wellbeing assessment with trained Wellbeing Officers, to identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.

b) Provide a quality Information and Advice resource to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, understanding forms and help with applying for benefits to maximise income.

c) Provide a programme of Wellbeing activities from our premises and outreach in the community, supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.

d) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.

e) Campaigning on the issues affecting older people.

ACTIVITIES (CONTINUED)

f) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.

g) Building partnerships across the community so there is a web of support for older people aged 50+.

h) Strategically plan and develop for the growth and longer-term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

Resilience has been critical to individual and organisational sustainability over the past year.
Our brand is trusted and respected, we are immensely proud of the work we have undertaken this year, and the positive outcomes achieved for older people.
We have provided a range of social inclusion initiatives that tackle isolation and loneliness and support people towards resilience building and promoting long term sustained change.

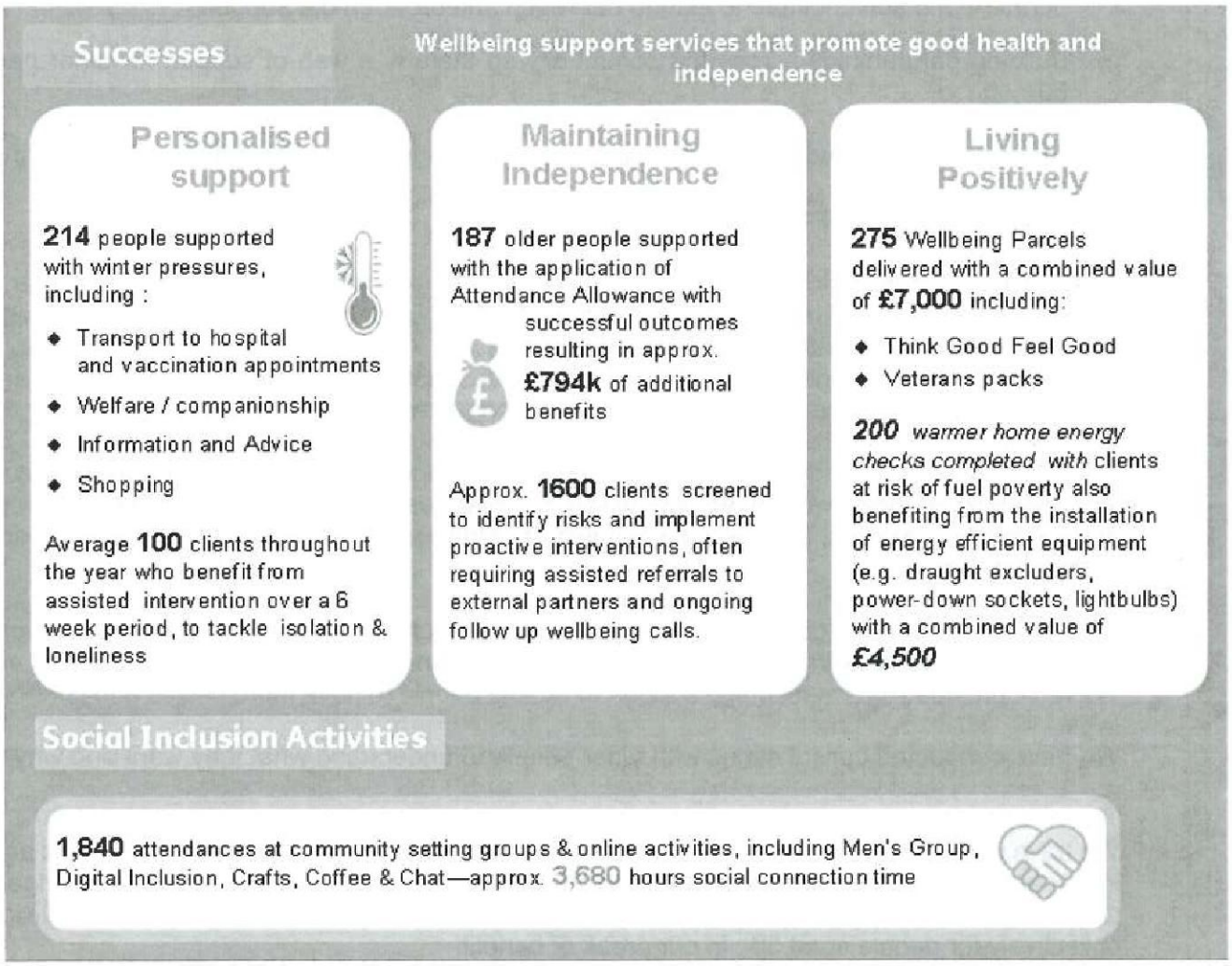
We have provided a range of wrap-around support to improve wellbeing and to enable people to live independently in their own homes; increasing personal resilience and reducing need for costly health and social care services, such as unscheduled or unnecessary hospital admissions and readmissions, residential care.

Our robust screening of clients has allowed us to focus our support on people with high levels of need, including those living with multiple long-term conditions and addressing health inequalities.
We have provided information and support to enable people to have more choice and control over their lives.
We have conducted consultations with older people to understand what they want and why they need it.

We have worked with partners on key inclusion and diversity themes (emerging from local and regional intelligence) to ensure not only are we genuinely inclusive, but that we have the knowledge and skills to provide the services and support in a way that has long-term positive impact individually and collectively for people aged 50+ in our areas of benefit.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

Our main successes are outlined below:



People

We continue to be impressed by the resilience and focus of our staff and volunteers as they have navigated the challenges of the last 2 years. No words can overstate the impact the team have made and their sheer willingness and adaptability to help those most in need.

We have invested significantly in our staff over the last 12 months and have built a strong development culture. We have adopted a new pay structure, underpinned by a mandatory training programme and robust competency framework that allows us to provide a clear pathway for development, ensures a consistent and transparent method of placing and evaluating roles and ensures each member of staff is held accountable.

We are proud to offer our staff access to the latest training. Two Members of the Senior Leadership Team are due to embark on a Level 5 Leadership and Management qualification fully funded by the apprenticeship scheme. A number of our Wellbeing Officers have trained as Mental Health First Aiders and are undertaking the Care Certificate.

Staff were proactively involved in shaping our new 18-month strategy and in return, this has created a new shared purpose.

Volunteers

Sadly, we saw some of our traditional volunteer roles cease due to the changes in our operating model and we have found recruitment on new volunteers challenging due to a genuine fear and uncertainty for some individuals of returning to face-to-face support.

Towards the end of the year, we have slowly seen an increase in the number of volunteers joining us to provide support with new groups and activities, such as digital buddies, men's talk. We are proactively working with local voluntary centres to broaden our reach and attract new volunteers.

We had approximately 45 volunteers supporting us regularly throughout the year, collectively giving a total of 6,400 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £57,736 for the year.

PLANS FOR FUTURE PERIOD 2022 – 2023

As we plan for 2022-2023, we are realistic about some of the challenges that lie ahead. This will mean continuing to operate in an environment of change, where we need to be flexible to adapt to the emerging needs of older people and establish a firm place and profile within the new Integrated Care Systems.
It is vital that we seek new forms of income to protect our future sustainability. The sale of the Mansion House will play a significant role in our ability to invest in new and innovative paid for services for older people in our community and we are confident that a sale will be secured before the end of 2022.

FINANCIAL REVIEW

Our income for the year was £569,874 (2021 - £778,146). The reduction in income during the year of £208,272 is largely due to a reduction in support grants received in respect of Covid-19 of £127,603 but also, a £10,500 legacy received in the previous year, a reduction in grants in respect of charitable activities of £37,171 and a reduction in other sources of income of £33,957.

The income came from Charitable Activities (91%), Donations and Legacies (6%), Trading Activities (2%) and other income (1%).

Our expenditure amounted to £557,091 (2021 - £651,778). The reduction in expenditure of £94,687 is largely in relation to charitable activities (£102,753) due to the ending of a number of grants to provide services. 94% (2021 – 96%) of our expenditure was on direct charitable activities.

At the year end, the trustees have reviewed the carrying value of the Charity's Freehold Land and Buildings based on offers received in the year and have concluded that an impairment is required to reduce the carrying value to £900,000. The impairment recognised within the SOFA amounts to £310,317.

As a result of the impairment, the deficit for the year is £297,536 (2021 surplus - £126,563).

For the year ended 31 March 2022 our total reserves were £1,658,941, of this, £885,928 was held as unrestricted tangible fixed assets, £14,072 was held as restricted funds and the remaining balance of £758,941 represents approximately 16 months running costs.

Investment powers and policy
Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

The trustees have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £3,143 in the year saw a decrease of £1,839 (37%) on that received in the previous year.

Reserves Policy
The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document
The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of trustees
The trustees (listed on page 2) are appointed by the members of the company and one third of the trustees retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee induction and training
New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation
The Board of Trustees administers the charity. The board meets formally with the Chief Executive Officer and Charitable Services Director (Deputy CEO) at least six times a year to manage the charity's affairs receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. The CEO provides a risk report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

OVERVIEW OF GOVERNANCE

During the year, trustees have carried out their responsibilities with due diligence. They work within their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

Age UK Mid Mersey is a paid up member of the Age England Association (AEA). A membership body who represents all brand partners interest in its legal partnership with Age UK nationally.

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information of which the 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.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 13 September 2022.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman)

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the charitable company) for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our Report of the Independent Auditors thereon.

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

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

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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

David Hudd BA FCA

Mr David Hudd BA FCA (Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited
Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date: 13 September 2022

AGE CONCERN MID MERSEY
(Registered Number 2625647)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Income					
Donations and Legacies	2	33,727	-	33,727	166,515
Other Trading Activities	3	12,414	-	12,414	48,743
Income from Investments		3,143	-	3,143	4,982
Income from Charitable Activities	4	97,027	423,528	520,555	557,726
Other Income	5	35	-	35	180
		146,346	423,528	569,874	778,146
Total Income					
Expenditure on					
Raising Funds	6	31,224	-	31,224	23,158
Charitable activities	7	102,083	423,784	525,867	628,620
Total Expenditure		133,307	423,784	557,091	651,778
Profit on sale of fixed assets		-	-	-	196
Loss on disposal of investments		-	-	-	(1)
Impairment of fixed assets	10	(310,317)	-	(310,317)	-
Impairment of investments		(2)	-	(2)	-
Net Income/(expenditure) for the year		(297,280)	(256)	(297,536)	126,563
Reconciliation of funds					
Total funds brought forward 1 April 2021		1,942,149	14,328	1,956,477	1,829,914
Total Funds carried forward 31 March 2022		1,644,869	14,072	1,658,941	1,956,477

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 17 to 28 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	10	900,000	1,240,518
Investments	11	-	2
		900,000	1,240,520
Current Assets			
Stock	12	160	211
Debtors	13	37,649	76,324
Cash at bank and in hand		770,509	715,504
		808,318	792,039
Creditors: Amounts falling due			
Within one year	14	(49,377)	(76,082)
Net Current Assets		758,941	715,957
Net Assets		1,658,941	1,956,477
Funds			
Restricted Funds	15	14,072	14,328
Unrestricted funds held in fixed assets		885,928	1,226,190
Unrestricted general funds		758,941	715,959
		1,658,941	1,956,477

The accounts were approved by the Trustees on 13 September 2022 and signed on its behalf by: -

Mr P Stubbs (Trustee) Pete Stubbs

Mrs S Haden (Trustee) SHaden

The notes on pages 17 to 28 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

	Note	2022 £	2022 £	2021 £	2021 £
Cash Flow from operation activities					
Cash generated from operations	1		51,862		91,074
Cash Flow from investing activities:					
Sale of tangible fixed assets		-		196	
Purchase of tangible fixed assets		-		(15,000)	
Interest received		3,143		4,982	
Net Cash provided by investing activities			3,143		(9,822)
Change in cash and cash equivalents in the reporting period			55,005		81,252
Cash and Cash equivalents at 1 April 2021			715,504		634,252
Total cash and cash equivalents at 31 March 2022			770,509		715,504

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2022 £	2021 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(297,536)	126,563
Adjustments for:		
Depreciation charges	30,201	28,904
Gain on sale of tangible fixed assets	-	(196)
Loss on disposal of investments	-	1
Impairment of fixed assets	310,317	-
Impairment of investments	2	-
Investment income	(3,143)	(4,982)
Decrease/(Increase) in stocks	51	(111)
Decrease/(Increase) in debtors	38,675	(11,304)
(Decrease)/Increase in creditors	(26,705)	(47,801)
Net cash provided by operating activities	51,862	91,074

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

1. Accounting policies (continued)

Income Recognition (continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income
Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provision projects being undertaken by the Charity.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, used in fundraising activities and any associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)
Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

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

Operating leases
The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets
Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual rate
Land	not provided
Buildings	1% to 10% on original cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock
Stocks are stated at the lower of cost and estimated selling price. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors
Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

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

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1. Accounting Policies (continued)

Financial instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Donations & Legacies

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Donations:				
Sundry donations	13,986	-	13,986	9,736
Gift Aid	-	-	-	2
Gift Aid from trading subsidiary	1,080	-	1,080	13
Legacies:	-	-	-	10,500
Covid-19 Support Grants:				
Rotary Club of Rainhill	-	-	-	1,500
Steve Morgan Foundation	-	-	-	25,000
Community Foundation	-	-	-	5,000
Austin & Hope	-	-	-	1,000
Age UK Brand Payment	-	-	-	10,000
St Helens MBC	-	-	-	40,000
Halton MBC	-	-	-	20,000
Knowsley MBC	-	-	-	10,000
Cheshire Community	-	-	-	4,000
The Running Bee Foundation	-	-	-	1,000
Age UK Emergency Payment	-	-	-	10,000
PCC Cheshire	-	-	-	5,000
Torus Foundation	-	-	-	3,000
PH Hold Foundation	-	-	-	2,000
Groundworks	-	-	-	500
Sir Ken Dodd Foundation	-	-	-	1,000
Age UK	-	-	-	414
Job Retention Scheme	-	-	-	6,850
Infection Control	15,994	-	15,994	-
Knowsley MBC - Omnicrom	2,667	-	2,667	-
	33,727	-	33,727	166,515

The £166,515 received in 2021 related entirely to unrestricted funds.

3. Other Trading Activities

Rental income	10,972	-	10,972	3,558
Lottery	145	-	145	26,835
Fundraising	1,297	-	1,297	2,147
Other trading	-	-	-	366
Charges to trading subsidiary	-	-	-	15,837
	12,414	-	12,414	48,743

The £48,743 received in 2021 related entirely to unrestricted funds.

4. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
St Helens MBC	-	88,768	88,768	86,552
Halton Council	-	173,204	173,204	169,594
Bradford Teaching Hospital	-	114,553	114,553	16,744
Knowsley Borough Council	-	10,000	10,000	19,500
Age UK	94,265	17,094	111,359	255,967
Cheshire Police	-	-	-	5,000
Service User Fees	2,762	-	2,762	4,369
SEETEC	-	19,909	19,909	-
	97,027	423,528	520,555	557,726

Of the £557,726 received in 2021, £525,291 was restricted funds and £32,435 was unrestricted.

5. Other Income

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Sundry income	35	-	35	180

The £180 received in 2021 related entirely to unrestricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
Wages and social security	27,600	-	27,600	18,321
Telephone	138	-	138	354
Advertising & promotion	153	-	153	45
Catering costs	-	-	-	1
Legal and professional fees	-	-	-	60
Cleaning & sundry	-	-	-	105
Support costs (Note 8)	3,333	-	3,333	4,272
	31,224	-	31,224	23,158

The £23,158 expended in 2021 related entirely to unrestricted funds.

7. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2022	2021
	£	£	£	£
Wages and social security	-	166,795	166,795	140,991
Recruitment costs	-	310	310	-
Repairs & renewals	-	11	11	180
Rent and room hire	2,181	6,235	8,416	2,103
Telephone	-	588	588	668
Printing, stationery & postage	-	42	42	580
Advertising & promotions	-	-	-	520
Heat, Light & Water	3,493	-	3,493	7,167
Insurance	-	-	-	1,228
Catering costs	-	211	211	256
Motor & travel costs	666	2,374	3,040	3,992
Tutor fees and materials	150	4,931	5,081	6,538
Cleaning & sundry	552	-	552	890
Depreciation	-	256	256	256
Support costs (Note 8)	95,041	242,031	337,072	463,251
	102,083	423,784	525,867	628,620

Of the £628,620 expended in 2021, £529,627 was restricted funds and £98,993 was unrestricted.

8. Analysis of Governance and Support Costs

	Governance Function	General Support: Raising Funds	General Support: Charitable Activities	2022	2021
	£	£	£	£	£
		1%	99%		
Wages and social security	-	1,931	191,178	193,109	271,681
Recruitment costs	-	1	56	57	-
Irrecoverable VAT	-	147	14,601	14,748	11,706
Repairs & renewals	-	453	44,831	45,284	43,257
Rent and room hire	-	90	8,941	9,031	8,802
Heat, light and water	-	187	18,423	18,610	23,360
Telephone	-	(10)	(1,029)	(1,039)	5,460
Printing, stationery and postage	-	39	3,870	3,909	3,543
Advertising and promotion	-	11	1,136	1,147	2,292
Insurance	-	91	8,972	9,063	7,227
Catering costs	-	1	143	144	4
Motor and travel costs	-	12	1,230	1,242	808
Bad debts	-	11	1,080	1,091	32,759
Training costs	-	-	-	-	2,862
Audit & accountancy	7,200	-	-	7,200	7,604
Legal and professional fees	-	5	454	459	6,121
Cleaning and sundry	-	64	6,341	6,405	11,388
Depreciation	-	300	29,645	29,945	28,649
	7,200	3,333	329,872	340,405	467,523

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31 MARCH 2022

9. Staff Costs

	2022	2021
	£	£
Wages and salaries	341,491	383,479
Social security costs	22,770	24,964
Pension contribution	23,243	22,550
	387,504	430,993

The average monthly number of employees of the charitable company analysed by function was: -

	2022	2021
	£	£
Raising funds	1	1
Charitable activities	21	25
	22	26

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2021 - £Nil).

The key management personnel of the charitable company are comprised of the senior leadership team. The total remuneration paid in respect of the charitable company's key managerial personnel was £158,707 (2021 - £142,432).

10. Tangible Fixed Assets

	Freehold Land and Buildings £	Equipment £	Furniture, Fixtures & Fittings £	Total £
At Cost or Valuation				
At 1 April 2021	1,274,459	9,782	13,367	1,297,608
Impairment	(374,459)	-	-	(374,459)
At 31 March 2022	900,000	9,782	13,367	923,149
Depreciation				
At 1 April 2021	34,403	9,320	13,367	57,090
Charge for the year	29,739	462	-	30,201
Impairment	(64,142)	-	-	(64,142)
At 31 March 2022	-	9,782	13,367	23,149
Net Book Value				
At 31 March 2022	900,000	-	-	900,000
At 31 March 2021	1,240,056	462	-	1,240,518

The Trustees have reviewed the carrying value of the Freehold property and are of the opinion that further impairment is required, this is reflected above. The Statement of Financial Activities on page 14 includes an exceptional write down.

11. Fixed Asset Investments

	£
Investments in subsidiary undertakings were as follows:-	
At 1 April 2021	2
Impairment	(2)
At 31 March 2022	-

Age Concern Mid Mersey Trading Limited was dissolved on 5 July 2022.

		2022	2021
		£	£
12.	**Stock**		
	Stock	160	211

13.	**Debtors**	**2022**	**2021**
		£	£
	Trade debtors	15,837	38,039
	Prepayments	21,812	38,285
		37,649	76,324

14. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	12,717	20,613
Social security and other taxes	4,883	5,701
Accruals and deferred income	31,486	49,480
Other creditors	291	288
	49,377	76,082

15. Restricted Funds

	Balance at 01.04.21	Movement in Resources: Incoming Resources	Movement in Resources: Expenditure & Transfers	Balance at 31.03.22
	£	£	£	£
St Helens MBC	-	88,768	88,768	-
Halton Council	-	172,324	172,324	-
Age UK	14,328	17,094	17,350	14,072
Halton & St Helens VCA	-	880	880	-
Bradford Teaching Hospitals	-	114,553	114,553	-
Knowsley Borough Council	-	10,000	10,000	-
SEETEC	-	19,909	19,909	-
	14,328	423,528	423,784	14,072

Funds received from St Helens MBC towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with Winter Pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme

Funds received from Halton & St Helens Voluntary and Community Action towards research of older people's needs.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from Knowsley Borough Council towards Armed Forces Veterans' support.

Funds received from SEETEC towards the older prisoner's programme at HMP Risley.

16. Analysis of Net Assets by Fund

	Tangible Fixed Assets	Current Assets	Creditors	Total
	£	£	£	£
Restricted funds	14,072	-	-	14,072
Unrestricted funds	885,928	808,318	(49,377)	1,644,869
	900,000	808,318	(49,377)	1,658,941

17. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £23,243 (2021 - £22,550).

18. Operating Lease Commitments

At 31 March 2022, the charity had annual commitments under non-cancellable operating leases as set out below: -

	2022	2021
	£	£
Operating leases which expire:		
Within one year	14,322	1,152
Between one and five years	7,440	34,341
	21,762	35,493

19. Related Party Transactions

The transfer under gift aid of the trading profits of Age Concern Mid Mersey Trading Limited to the charity was £1,080 (2021 – £13.)

During the previous year the company wrote off a loan provided to Age Concern Mid Mersey Trading Limited of £32,759.

During the previous year the company had re-charges with their subsidiary company to the value of £15,836.

Connected charities
Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

AGE CONCERN MID MERSEY

England & Wales - Charity number 1003476

Accounts

Mid Mersey age UK

Annual Report and Accounts 2020-21

Message from the Chair of Trustees - Pete Stubbs

There is no doubt that this year has been a year like no other.

The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the unchartered territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

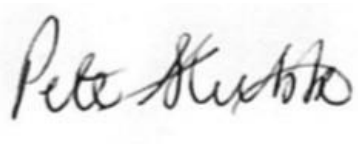
Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.



Message from the Chief Executive Officer - Shelley Brown

No words can overstate the impact our staff and volunteer team have made over the last 12 months.

Their sheer willingness, resilience and adaptability in terms of helping those most in need during the pandemic should be commended.

As we entered the first lockdown in March 2020, many of our services came to a halt overnight. Within 3 days our staff had enabled a seamless transition to homeworking, allowing the organisation to continue to operate many of our key services remotely.

If the pandemic has taught us anything it is how, in the face of adversity, if we work together we can collectively use our skills and expertise to reach a larger group of people and achieve greater impact. We have forged new and stronger partnerships with local partners over the last 12 months and we genuinely look forward to continued collaborative work to enhance the provision of service on offer for older people across our areas of benefit.

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years.

As we begin to emerge from the pandemic and look to the future, it is time to review our Core Strategic Objectives (listed below). I think the content of this report sums up how far we've come in achieving these goals. We're preparing to launch a revised strategy for 2021 and beyond; an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and strengthen our commitment to deliver responsive services for older people aligned with health and social care agendas and the new Integrated Care Systems.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit.

Core Strategic Objectives 2018 to 2021

1. Financial Sustainability
2. Maintaining and Developing Quality Services
3. Advocating on behalf of older people and campaigning on their issues
4. Build on existing partnerships to achieve our objectives
5. Develop our organisational systems, staff and volunteers
6. Mansion House Sustainability

Age Concern Mid Mersey
Summarised Consolidated Statement of Financial Statements
For the Year Ended 31 March 2021

	2021 Total £	2020 Total £
Income:		
Donations and Legacies	166,502	19,100
Other Trading Activities	49,715	213,649
Income from Investments	4,982	6,482
Income from Charitable Activities	557,726	461,386
Other Income	180	11,240
Total Income	**779,105**	**711,857**
Expenditure:		
Raising Funds	35,358	169,687
Charitable Activities	595,860	657,617
Total Expenditure	**631,218**	**827,304**
Profit on sale of fixed assets	196	49,151
Gift Aid donation from Associate	-	32,647
Impairment of fixed assets (revaluation)*	-	(866,157)
Net expenditure for the year	**148,083**	**(899,806)**
Reconciliation of funds:		
Total funds brought forward 1st April 2019	**1,829,944**	**2,729,750**
Total funds carried forward 31 March 2020	**1,978,026**	**1,829,944**
Extract from Balance Sheet:		
Fixed Assets	1,260,783	1,297,542
Current Assets	794,590	738,127
Current Liabilities	(77,347)	(205,725)
Total Net Assets	**1,978,026**	**1,829,944**
Funds:		
Restricted Funds	14,328	18,664
Unrestricted Funds held in Fixed Assets	1,246,455	1,282,957
Unrestricted General Funds	715,959	528,293
Non Charitable Trading Funds	1,284	30
* exceptional item	**1,978,026**	**1,829,944**

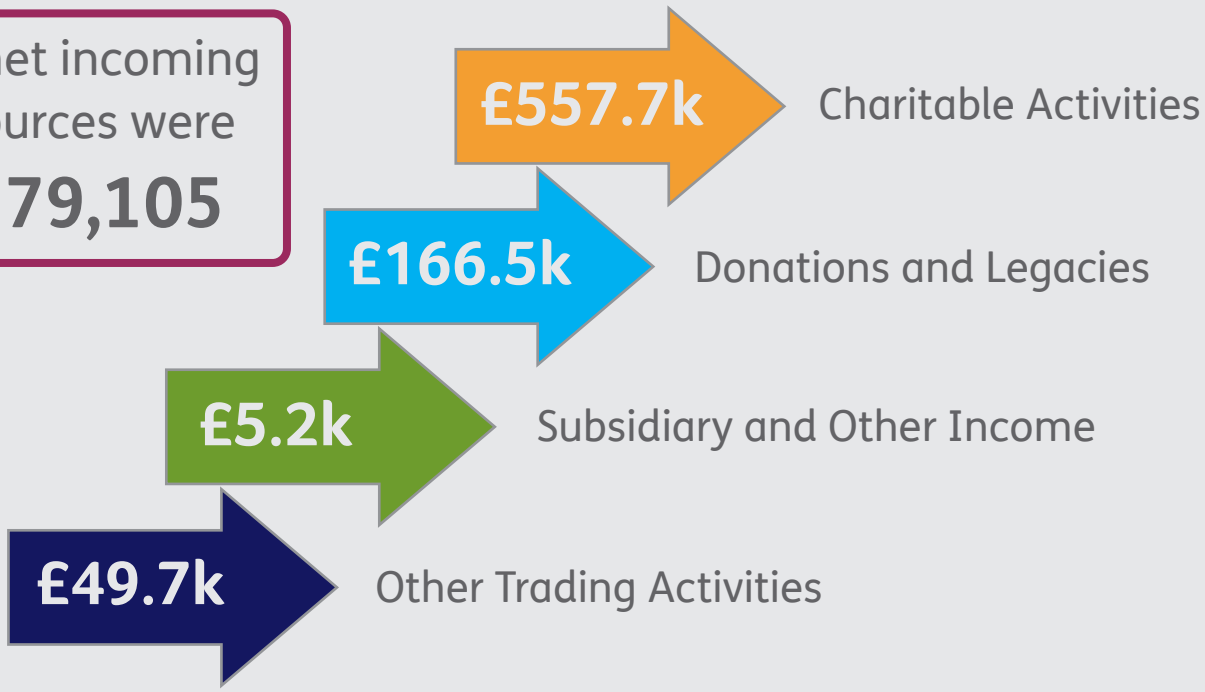
Reserve levels represent 14 months operating expenditure.

The above extracts are taken from the Statement of Financial Activities and Consolidated Balance Sheet contained within consolidated accounts for the year ended 31st March 2021 which were approved on 21st September 2021. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Financial Review - Income and Expenditure Highlights

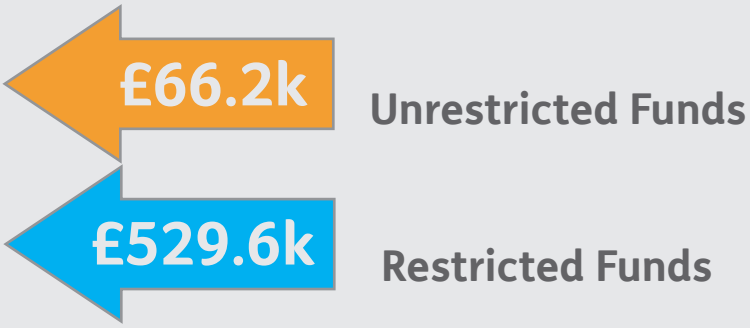
Where our funds came from in 2020/21...

Our net incoming resources were **£779,105**



How we spent our money in 2020/21...

We spent **£595,860** on our **charitable work**



6% of our total expenditure was spent on raising funds

76% of our overall income was spent on **direct charitable activity**

Covid-19 lockdowns meant we did things differently this year, mobilising all of our staff to work from home, offering basic wellbeing support and less of our complex and face-to-face services. So, whilst expenditure on charitable activity was less than previous years, we supported even more older people.

The above extracts are taken from the Statement of Financial Activities and Consolidated Balance Sheet contained within consolidated accounts for the year ended 31st March 2021 which were approved on 21st September 2021. The full audited statutory accounts have been submitted to the Charity Commission and a copy can be obtained from the Charity Commission's website.

Covid-19 : Our immediate impact

When the first lockdown began in March 2020, Age UK Mid Mersey adapted quickly to provide much needed support and reassurance to older people.

During those first few weeks of isolation, our team had already made **more than 2,000 wellbeing telephone calls** and delivered **almost 700 emergency food parcels**...

We worked in collaboration with local key partners as part of a tactical response to bring resources together to respond to urgent needs.

March – June 2020:

Handled

14,314

wellbeing calls

Identified and referred 73 urgent support cases

We were supported with generous food donations from organisations such as Nestle UK & Ireland, Booker Wholesale, Asda and Kerry Food..

...with a combined value of approx. £46k

Older People's Engagement:

We continued to innovatively engage and consult on issues affecting older people:

* Zoom Training Session for Expert Panel * Virtual Workshops * Five Ways to Wellbeing Panel Session * Age Friendly LCR webinar * North West Ambulance "Your Call" magazine editorial - experiences of loneliness

Covid-19 : Continued Wellbeing Support

In spite of diverting ALL of our resources to emergency support and wellbeing calls during the first lockdown, we are proud of continuing to deliver our regular wellbeing support, such as...

Winter Pressures

340 people supported with winter pressures

2,500 hours of support including:

- Welfare and companionship
- Information and advice
- Shopping
- Transport to hospital/ vaccination appointments

Living Positively

700 Wellbeing Parcels including:

- Think Good Feel Good
- Veterans packs (see p17)

Support to niche groups including:

- **600** older carers
- **300** Veterans (see p17)

Special Recognition

We were proud to receive a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community...

and to be nominated for a **Queens Award for Voluntary Service**

Healthy at Home

£400k of additional benefits secured

More than **3,000** enquiries enabling older people to remain independent at home...

- **2,000** relating to provision of care in the community
- **1,500** enquiries relating to benefits and legal
- **260** Energy checks

Covid-19: Proud of the difference our work has made

We received wonderful feedback from those we supported and their families and the smiles said it all...

"I was feeling very lonely and isolated when I first called Age UK Mid Mersey. I have no family or friends and only recently moved to the area. I've been receiving weekly wellbeing phone calls and also received a wellbeing parcel - it was amazing and really cheered me up. I feel as if I have a whole different attitude towards things now."
(Mrs H, Knowsley)

"THANK YOU so much for setting my Aunt up with a volunteer. It has definitely reduced some of our anxiety about her being so isolated during this time."
(Nicola, Australia)

"The food parcel made mums day! Thank you so very much for the caring work you do, especially at times like these, I have no doubt that you are making such a difference in many older people's lives."
(Daughter of 99yr old from St Helens)

"Age UK Mid Mersey has been a lifesaver. They've always known what to say to reassure me and cheer me up. Whoever put the wellbeing pack together is amazing. It was one of the most lovely hampers I have ever received."
(Adrienne, Halton)

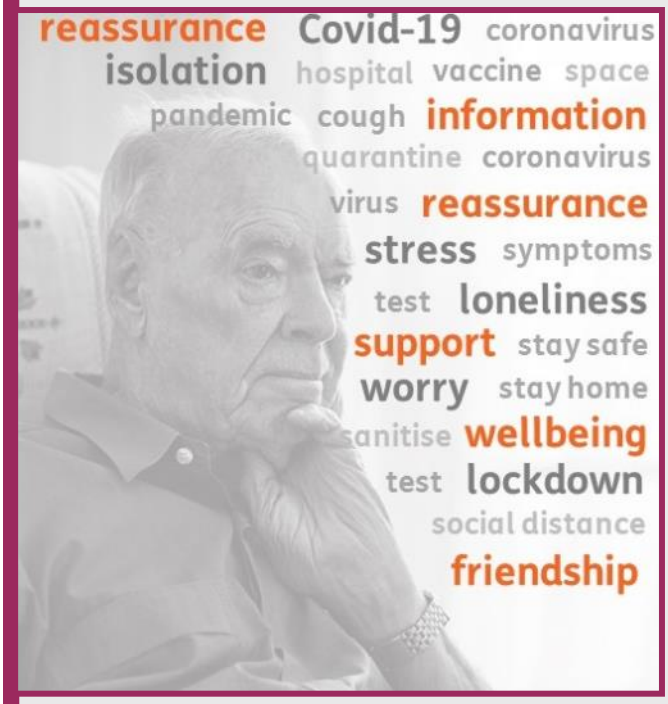
"A big thank you for your kind donations, they have been so gladly received by two of our schemes."
(Warrington Housing Assoc.)

"I am really grateful for the support you have arranged for us with the council, we can start to look at improving things for my wife. The food parcel was a very nice surprise and just what we needed, I feel as if all of sudden our whole situation has changed, things are starting to look up, we are more hopeful."
(Mr and Mrs J, Knowsley)

Covid-19: Critical support

Amongst the heartfelt thank you messages from those we supported during lockdown, there were also stories of how Age UK Mid Mersey's work identified and supported some critical needs...

During a regular wellbeing call to a gentleman in Halton, we found him tired and stressed. He explained he was diabetic and his sugar levels had been up and down for the past week. His GP surgery had advised him to call NHS 111 but, after trying for two days to get through, he had all but given up. With no family or neighbours to help, and no access to internet, our Wellbeing Officer offered to complete the NHS 111 online form on his behalf in an effort to get him a call back. The online advice from NHS 111 was to immediately call 999. He was taken straight to hospital and kept in for almost a fortnight.



In our follow up call, he said he was very grateful for our call as he would have continued to struggle to get through to NHS 111 and had no way of doing the online form for advice himself.

We arranged a food parcel to save him worrying about shopping while he settled back at home.

Mrs L, also from Halton, has health concerns such as arthritis and Parkinson's disease and can get confused.

During a regular wellbeing call, she confided that, although people were delivering food, she wasn't eating it. She was distressed because she couldn't open the packets or work the microwave.

Our Wellbeing Officer chatted with the housing scheme she lives in and they arranged free house visits twice a day for three weeks to ensure Mrs L was having a suitable meal. We also made a referral to Halton Borough Council Adult Social Services for longer term support.

In the 3 months from March to June 2020 alone, we identified and referred 73 urgent support cases

Covid-19 : A great big thank you!

As well as securing much needed grants and contracts, we received so much support from organisations and volunteers and we would like to say a massive 'Thank You' on behalf of all of those we serve...

Thank You!

Halton Borough Council * Armed Forces Covenant Fund Trust * NHS England * Steve Morgan Foundation * Age UK * Booker * Liverpool City Regional Local Enterprise Partnership * Nestle UK & Ireland * Asda St Helens * Kerry Group * St Helens Council * Comic Relief * Lord Cozens-Hardy * CAF/Martineau Family * Ravensdale Trust * Smart IT * Mason Bibby Trust * Pilkington Family Trust * Merseyside and Cheshire Fire and Rescue Service * and so many more...

Plus 100 other amazing volunteers

who supported our services ...with a combined total of approximately

16,000 hours of voluntary support

The difference our volunteers made...

Our Wellbeing Officer noticed a marked difference in an isolated older person we matched with volunteer, Sue, for regular befriending calls telling Sue:

> **"What a difference your calls have made! She sounded like a different women and seemed to be motivating herself to take small steps in the right direction."**

Ms B, from Kent, was worried about her housebound Aunt who lives alone in Halton. We arranged support for her from our amazing volunteer Andy, who volunteered early in the pandemic. Andy did her shopping to make sure she had the supplies she needed and Ms B was so impressed with the help we provided that she volunteered for her local Age UK as a thank you!

We were so grateful to the team from Merseyside and Cheshire Fire and Rescue Services who helped to deliver our Health and Wellbeing parcels.

As well as having a friendly doorstep chat, they were able to offer free smoke alarm and safe at home checks at the same time!

Working in partnership helped us reassure recipients they were not alone during lockdown and all were delighted to see friendly faces.

Transforming how we work

Looking after older people's mental health is just as important to us as offering practical support and, as well as adapting to working remotely and improving our digital connectivity in 2020, we have transformed the organisation around a wellbeing model.

We work hard to align our services to national and local health and social care guidance frameworks including Integrated Care System, place-based approaches and the Public Health England five key ways to wellbeing – Stay Connected, Be Active, Take Notice, Keep Learning and Give to Others – promoted through our Think Good, Feel Good campaign.

This means we offer an holistic range of health, wellbeing, care and practical services to support individuals to enjoy a positive lifestyle with more choice and control in their everyday lives.

We have developed a screening process that assesses our client's needs, identifying any support from financial or legal to physical and social. The data we gather during this process informs our service development and resource allocation too.

To encourage physical activity and social connection, we've also been busy developing an exciting new range of face-to-face activities and classes in local community venues.

Transforming our Team

Our newly appointed CEO, working closely with the Charity's Board of Trustees, has already made great strides in transforming the organisation, with a new structure and senior leadership team.

Upskilling our Team

As well as strengthening our experienced team, we're proud to offer our staff access to the latest training, thanks to great collaborations.

All of our staff take part in mandatory training, from safeguarding adults to fire safety. Our Wellbeing team are all working towards, or have completed, the Care Certificate and most are now qualified Mental Health First Aiders.

Head of Charitable Services at Age UK Mid Mersey, Bridgid Dineen, said:

> **"Our Wellbeing Officers often come across older people with quite complex needs, with many showing signs of mental distress, particularly following the pandemic. Many would be unlikely to disclose a mental health problem outright but the Mental Health First Aid training has given our team the confidence to identify the signs, ask the right questions, offer support or raise concerns in the appropriate way."**

Leading the way

We're proud to be breaking new ground with projects funded by organisations such as Interventions Alliance and Prosper...

Older Prisoner's Programme at HMP Risley

Since January 2021, Age UK Mid Mersey have been working with Interventions Alliance to improve older prisoners' wellbeing, support and rehabilitation at a North West prison.

Older prisoners are the fastest-growing group in the prison population - the number over the age of 60 has increased by 243% since 2002 and is likely to continue to rise. Despite the ageing population, there are few age-appropriate programmes in prison. To address this unmet need, Interventions Alliance, Seetec's justice and social care business division, have joined forces with Age UK Mid Mersey to pilot a new programme at HMP Risley.

The pre-retirement programme works with prisoners over the age of 50 to equip them with the skills and support to improve their rehabilitation and wellbeing. A dedicated Age UK Mid Mersey Wellbeing Officer has been working with older prisoners, encourage participation in a range of social activities to overcome isolation and promoting good mental wellbeing while in prison, as well as preparing individuals for their resettlement by providing practical support and information covering pre-retirement, health, social care, housing, pensions and benefits, and advancements in technology.

Our Wellbeing Officer has been able to liaise directly with older prisoners, providing wellbeing screening to assess their support needs and offering tailored advice and guidance on themes such as staying healthy, getting around using public transport, applying for blue badge or bus passes and registering with a GP and dentist.

Strict lockdown restrictions at the prison due to the pandemic presented unique challenges for the project but, with the use of specially created workbooks and supporting literature, our Wellbeing Officer made great strides in assessing needs, encouraging participation and providing person-centred information and advice. With high demand for access to support, we're pleased to report that a further round of the programme has now begun.

Executive Director of Justice and Social Care at Interventions Alliance, Suki Binning said:

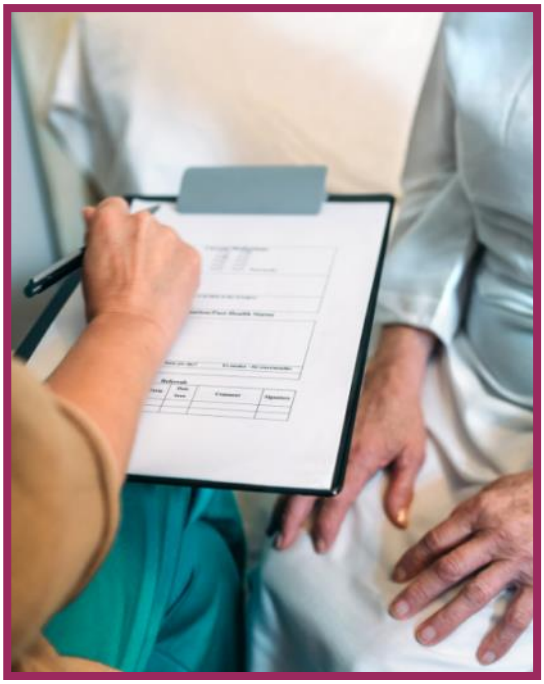
> We are pleased to be working with Age UK Mid Mersey to ensure no group is left behind, no matter their past. Older prisoners have distinct and different prison and resettlement needs. Many have served longer sentences, and have lost touch with changes in society including advances in technology. Due to institutionalisation, they may also lack the critical self-help skills and confidence to live in the community. Our programme will help individuals to overcome these barriers that can too often hold them back from successful reintegration into our communities, enabling individuals to build a better and brighter future for themselves.

Leading the way

...and working closely with GP practices in our communities...

Prosper Research

Age UK Mid Mersey are one of only a handful of brand partners selected to conduct Prosper Research following a partnership between Age UK and the Universities of Leeds and Manchester. Funded by the National Institute for Health Research, the research programme aims to find out whether personalised care planning improves quality of life for older people living with frailty.



Prosper is a clinical trial working with people over aged 65 who have been selected based on strict frailty criteria. Working closely with GP practices, the study involves our specially trained Personal Independence Coordinators visiting older adults and helping them identify life changes and goals. They will encourage them to talk about the things they feel are important in life and what they would like to achieve, developing a person-centred plan of support to make things happen. The resulting plan might include, for example, help with filling out forms or getting out and about.

The Personal Independence Co-ordinator will stay in touch for as long as is needed up to a maximum of 12 weeks, setting and reviewing goals and actions along the way.

The benefits for older people who take part in the trial include:

- Increased confidence - helping people regain and maintain independence
- Decreased social isolation – linking into their community
- Promoting health and wellbeing through information and advice
- Improved safety in the home - organising safety checks, repairs and adaptions
- Supporting families and carers in stressful situations
- Help with financial security – supporting benefit claims or switching gas and electricity companies

Personalised care planning is designed to improve self-management skills, helping older people to thrive with the support of their community. As well as gathering vital data during the research that will inform coordination of GP, voluntary sector and social care services in the future, the older people taking part will be left with increased social networks, improved wellbeing and details of how to obtain further support in the future.

NHSE Winter Pressures project

Thanks to funding from NHS England and Age UK, our Wellbeing Service formed part of the NHSE Winter Pressures programme supporting almost **350** older people across St Helens, Knowsley, Halton and Warrington.

The Engagement Support we offer includes supporting patients with appointments for pre-op Covid-19 tests, collecting prescriptions, support with shopping, relevant signposting to external services and internal access to all Age UK Mid Mersey services where appropriate. This might include, for example, financial advice, benefit checks, warm homes support, wellbeing package of support, wellbeing calls and companionship. We ensure all clients are supported and openly work with other local providers, making referrals into these services when required.

Demand for the service surged as the Government's vaccination programme rolled out, with our Wellbeing Team providing transport to vaccination appointments and accompanying those who were unable to get there alone.

Recognising the need for wider wraparound care, we developed the service further to ensure that those leaving hospital were settled at home, supported with shopping, wellbeing calls, prescription collection and follow up appointments.

Our wellbeing offer also supports them into health and community services, enabling them to overcome barriers to accessing care in a timely and effective way. Our wellbeing team also support individuals experiencing the detrimental impact of loneliness brought about by staying at home for prolonged periods of time and being cut off from social groups or gatherings as a result of lockdown restrictions.

The demand for this type of wraparound support continues to grow and Age UK Mid Mersey are working tirelessly to secure funding streams to enable this vital work to continue.

Just a few examples of the difference we made...

Mr T is 91 years old and lives in St Helens. After receiving regular calls from our Wellbeing Team, we delivered a Think Good Feel Good parcel under the Winter Pressures Programme.

Mr T said:

> **"It's been nice to meet you in person at last. You know the telephone calls really make a big difference, especially being stuck looking at these four walls most of the time at the moment. Years ago I did a few sky dives and raised a large amount of money, almost £20,000 for charities. I struggle with my mobility these days and it's nice to know there are people thinking of me."**

NHSE Winter Pressures project

Just a few examples of the difference we made...

75 year old, Mr G lives alone with no family living close by. Although he is generally well, he was referred to our service for support last year by the Skin Support Team at Whiston Hospital as he needed to isolate before an operation.

As well as help with getting shopping, and collecting prescriptions, he needed support with transport to and from the hospital for his operation and follow up appointments.

With the support of one of our Wellbeing Officers, he had the reassurance that somebody cared and would be there when he received his results, as well as on his return from hospital, taking away the worry of being alone during an anxious time with his health.

Mr G said:

> **"Age UK Mid Mersey supported me through a traumatic time. They helped me get through my treatment and had brought a smile to my face. Knowing that I was able to get to appointments gave me one less thing to worry about."**

Our Wellbeing Team have kept in touch with Mr G with wellbeing calls, home energy advice and further transport for hospital appointments through the NHSE Programme.

Mrs D is 70 years old and lives alone in St Helens. She has some health conditions affecting her mobility and strength and, with no immediate family nearby, has the support of regular carers. As she needs to use a wheelchair for longer walks and is unable to use public transport, Mrs D self-referred to our Winter Pressures service for help getting to medical appointments.

Our Wellbeing Officers were delighted to support with transport to and from her appointments, as well as assisting with her wheelchair.

Mrs D said:

> **"With the help of Age UK Mid Mersey, I've been able to catch up with some appointments I had been putting off and the added reassurance has helped me feel less anxious. I don't know what I would have done without them. Their support has really helped me to get back on track."**

Respect Campaign...UtopiAge

UtopiAge is a unique research programme being developed by Age UK Mid Mersey and follows on from our #DoYouSeeMe? campaign.

#DoYouSeeMe? focussed on changing perceptions of ageing, celebrating older people's wisdom, their lifetime of experience and the valuable contributions they still make in our society.

UtopiAge is aspirational – it is about providing us with rich, qualitative information that captures what over 50's would want if they were able to ask for it; why they want it, what their expectations are and what their dreams are.

Age UK Mid Mersey are ideally placed to gather meaningful and valuable data, working with stakeholders including service users, general public, contract commissioners, local authorities, health providers and community partners. This will enable us to build a true picture of older people's lived experience, helping us to understand how we all contribute to an inclusive community.

We often talk about the big picture and major issues affecting over 50's – here, we are interested in the key aspects of living a quality life and equity of access; what would make this group of people happy and fulfilled in life and how this would be achieved.

Through commissioned projects, such as NHSE Winter Pressures, we have already identified a number of challenges around health equality and inclusion themes.

The new Health Equity Assessment Tool (HEAT) Executive Summary (September 2020) states that there is considerable local (and international) evidence of significant inequalities in health. These are caused by systematic, avoidable and unjust differences in health and wellbeing between different groups of people. Health inequalities may be driven by different experiences of the wider determinants of health such as environment, income and housing; differences in health behaviours; differences in social networks and self-esteem and unequal access to health services.

We expect our exciting UtopiAge project to help gather evidence of some of these differences to enable us, as professionals, to identify areas to increase access to improved services for our over 50's.

This year saw the start of our UtopiAge work and we hope to bring you much more news as the project develops.

Looking after our veterans

Generous funding from the Armed Forces Covenant Fund Trust, enabled Age UK Mid Mersey to deliver a 6-month bespoke 'Veterans Together' project across our areas of reach.

With the original programme of face-to-face activities on hold due to the pandemic, the project aimed to identify veterans who were shielding or self isolating at home, offering them emergency support. This then gave us the opportunity to assess wider needs and tailor person-centred wellbeing support.

Examples of the activities and support we offered included:

- Weekly wellbeing telephone calls
- Help with form filling, disability benefits checks, applications and follow-up for progress and completion
- Regular virtual coffee mornings with other veterans, developing activities aimed at rebuilding confidence and resilience
- Access to a range of health and wellbeing services based around the five ways to wellbeing
- Information and advice on money matters, housing, local services and benefit checks
- Access to our Warmer Homes programme, NHSE Covid Winter Pressures programme and continued digital social groups

We distributed more than **320** Veterans' Parcels, containing mugs, branded pens, notepads, torch, tea/coffee, sweet treats, toiletries, crosswords and wellbeing information. With the help of Merseyside and Cheshire Fire Service, the deliveries were an opportunity for doorstep contact, offering reassurance and easing isolation.

Just one example of the difference we made...

Mr S (90) from St. Helens lives with his wife of 47 years and has dementia. Through our wellbeing calls to them during the pandemic, we discovered Mr S is an Army Veteran so we visited him with one of our veterans parcels. We received a wonderful letter of thanks from his wife explaining just what our support had meant...

> **"On behalf of my husband, I want to thank you for the goody bag and the certificate thanking him for his army service. We, as a family, are so proud of this and will have it displayed for all to see.**
>
> **A big thank you for the gifts and also what you are doing for us people who are quite frightened of the situation we are in. It is comforting to know that people care."**

Can you help?

Help us with fundraising

We need to raise £1million every year to continue providing our vital services to older people in St Helens, Halton, Knowsley and Warrington and we're hugely grateful to all of those who fundraise for our cause.

If you have a fundraising idea and would like to help us continue our work to support local older people, we would love to hear from you.

Make a donation or leave a legacy in your will

We rely on your support to keep helping older people in Halton, Knowsley, Warrington and St Helens. Any donation, no matter how small, is greatly appreciated. If you wish to leave a gift to Age UK Mid Mersey in your will, all you need is our charity details below:

Age UK Mid Mersey, The Mansion House, Victoria Park, City Road, St Helens, WA10 2UE and our **registered charity number 1003476.**

Visit our website to find out more:
www.ageuk.org.uk/midmersey/get-involved/leave-a-legacy

Get your organisation involved

There are plenty of ways your organisation can support the Charity. Whether it's organising your own fundraising event, running a raffle or encouraging your staff to volunteer as part of your Corporate Responsibility Programme.

With responsibility for maintaining the premises we lease at Roby Community Centre and on Runcorn high street, we are always in need of volunteers to help with maintenance, decorating and keeping the outside space tidy.

If you are interested in offering the support of your organisation, or would like to find out more, email:

enquiries@aukmm.org.uk

Celebrating Halton's Heroes

As with lots of special events in 2020, the Community Kindness Awards had to be postponed several times before eventually taking place virtually in March 2021.

Working with Halton Borough Council, Halton Safeguarding Children Board, the Faith Forum and Cheshire Constabulary, Age UK Mid Mersey organised the awards to celebrate the unsung heroes who made a real difference in communities across Halton.

Once again, the event was supported by donors such as Cheshire Constabulary, Halton Housing, Healthwatch Halton and Wellbeing Enterprises, as well as generous support from Lady Anne Dodd and the Ken Dodd Foundation. Winners included:

Community - Individual: **Louise Nulty** * Community - Group: **The Sanctuary**

Private Organisation: **Quigley's Bakery** * Young Person: **Kieron Gordon**

Community Worker: **Mal Hampson** * Under 11: **Ben Wilson**

Special recognition: **Macaulay Lewis**

For information, advice or wellbeing support:

0300 003 1992

enquiries@aukmm.org.uk

Age UK Mid Mersey (Head Office)
The Mansion House, Victoria Park, City Road, St Helens, WA10 2UE
www.ageuk.org.uk/midmersey

Follow us on:

Age UK Mid Mersey registered charity number **1003476**
Company Registration number **02625647**
Trading Company number **2913799**

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REPORT OF THE BOARD OF TRUSTEES AND CONSOLIDATED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

AGE CONCERN MID MERSEY
(Registered Number 2625647)

INDEX TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

A Message from our Chairman

There is no doubt that this accounting year has been a year like no other. The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the unchartered territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.

Reference and Administrative Details

Charity Name:	Age Concern Mid Mersey
Charity Number:	1003476
Company Number:	2625647
Registered Office:	The Mansion House Victoria Park City Road St Helens Merseyside. WA10 2UE

Directors and Trustees
The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

The trustees serving during the year and since the year end were as follows:

Elected Trustees:
Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer (Resigned March 2021)
Dr Ivan Camphor
Mr William Arnold
Mrs Christine Mortimore
Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustees retire by rotation and, being eligible, offer themselves for re-election at the next AGM:

Mrs Christine Mortimore
Mr William Arnold
Mr Colin McKenzie

Key Management Personnel
Mr Mark Lunney – Chief Executive Officer and Company Secretary (Resigned October 2020)
Mrs Shelley Brown – Head of HR & Finance (until October 2020), Acting Chief Executive Officer and Company Secretary (from October 2020 to March 2021) and permanent Chief Executive Officer and Company Secretary (appointed April 2021).
Ms Sue Jaques - Business Transformation Manager (Terminated June 2020)
Mrs Karen Kenny – Charity Services Director (Resigned April 2020)
Mrs Bridgid Dineen – Head of Services Quality and Development (Appointed August 2020)
Mrs Yvonne Rea – Head of Services Delivery and Projects (Appointed July 2020)

Auditors
Livesey Spottiswood
Chartered Accountants & Registered Auditors
17 George Street
St Helens
Merseyside. WA10 1DB

Solicitors
Frodshams Solicitors
17/19 Hardshaw Street
St Helens
Merseyside
WA10 1RB

Senior Statutory Auditor Mr D Hudd BA FCA

IMPACT AND PUBLIC BENEFIT

This report has been written in the context of the Charity Commissions guidance on public benefit. Age Concern Mid Mersey's charitable objectives ensure that the organisations work is "to encourage, promote and deliver a range of direct services appropriate to the needs of individual or groups of elderly and vulnerable people." Its core purpose.

The trustees of Age Concern Mid Mersey are proud of the immense public benefit that has been delivered this year through our services and grateful for the continued support from the many kind donors and stakeholders involved in our work.

KEY OBJECTIVES AND ACTIVITIES

Working with and on behalf of older people in Halton, Knowsley, St Helens and Warrington, our key aims and objectives focus on supporting those who are aged 50+. We aim to help them continue to live fulfilling lives in their own homes and live in an environment that promotes personal safety, social engagement and activity, maximising wellbeing and reducing the ill effects of social isolation and the adverse impacts of ageing.

Objectives

a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of people aged 50+.
b) to co-operate, share and collaborate with other charities, voluntary bodies, local authorities, NHS providers in pursuing our charitable objectives.
c) to organise events and functions for the benefit of people within the local community and generate income for the charity.
d) to carry out or promote consultation, research and analysis to improve existing services or design new services for elderly and vulnerable people.
e) to demonstrate the value and benefit of the work the charity does to our service users, and stakeholders.
f) to develop, improve and change the organisation so we can continue to meet the needs of older people both now and in the future.

KEY OBJECTIVES AND ACTIVITIES

Activities

a) Provide a single point of access for all clients and a unified approach to Wellbeing via a robust screening tool with trained Wellbeing Officers, identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.

b) Provide a quality Information and Advice resource consisting of specialist Wellbeing Officers to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, understanding forms and help with applying for benefits to maximise income.

c) Provide a programme of Wellbeing activities from our premises and outreach in the community underpinned by the five ways to wellbeing (Be Active, Take Notice, Connect with Others, Keep Learning and Give to Others), supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.

d) Develop Paid for Services that enable older people to remain independent.

e) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.

f) Campaigning on the issues affecting older people.

g) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.

h) Building partnerships across the community so there is a web of support for older people aged 50+.

i) Strategically plan and develop for the growth and longer term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

People

Clearly Covid-19 has been the dominant factor in all of our lives over the past 12 months and the Trustees would like to acknowledge the amazing resilience of the Age UK Mid Mersey staffing team in adapting services quickly to provide much needed support and reassurance to older people. During that time, they enabled a seamless transition to homeworking overnight and allowing the organisation to continue to operate many of our key services remotely. Within the first 4 weeks of the lockdown commencing in March 2020, our team of staff and volunteers had made just over 2,000 wellbeing calls and delivered 700 emergency food parcels to isolated and vulnerable older people.

The organisation has gone through a major transformational change during the last year and have adopted a new Wellbeing model based around the five ways to wellbeing offering a holistic service via a team of specialist, trained Wellbeing Officers. We are committed to the ongoing development of our staff team and in ensuring we provide a safe, enjoyable and welcoming place to work whereby our staff and volunteers are proud to stand behind our vision, objectives and brand.

Successes

- **Covid Response from Mar – Jun 2020** our team of staff and volunteers handled **15,000 wellbeing calls** and delivered **1,200 emergency food parcels** with a combined value of **£24k**.
- The **Information and Advice** team handled **3,000** telephone enquiries and supported people to claim additional welfare benefits to the sum of £400k.
- 260 households were supported as part of the E.O.N. Warm Homes Programme.
- **2,500 hours** of support given via the **NHSE winter pressures** programme, including: Transport to hospital and vaccination appointments, welfare and companionship, shopping.
- **700 Wellbeing Parcels** delivered including; Think Good Feel Good and Veterans packs.
- Special recognition - proud recipients of a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community and nominated for a **Queens Award for Voluntary Service**.
- We continued to innovatively **engage and consult on issues affecting older people**; including Zoom Training, Virtual Workshops, North West Ambulance "Your Call" magazine editorial - experiences of loneliness.
- Specific support to **niche groups**: 600 older **carers**, 300 **veterans.**
- Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers have always been considered as the heart of our charity, but during this last reporting year and in the midst of the coronavirus pandemic, this could not carry more meaning.

No words can overstate the impact of their contribution and, in the face of adversity, the sheer willingness of individuals to pull together and provide practical help to those most in need has astounded us. During the height of the first lock down we had approx. 59 additional volunteers providing specific Covid response support, each giving at least 6hrs support per week – ranging from delivering emergency food and wellbeing parcels, carrying out wellbeing calls and arranging shopping and prescription deliveries.

Sadly, we saw some of our volunteer roles cease due to the immediate closure of face to face services as the first lockdown hit and, whilst many of these volunteers temporarily helped in different roles supporting with our Covid response, we did find that some volunteers did not resume in their role.

ACHIEVEMENTS AND PERFORMANCE

Volunteers (Continued)
However, as we look to the future we have a range of exciting opportunities that will allow volunteers to become involved in new innovative and creative projects and we expect volunteer numbers to increase significantly over the next 12 months.

We had approximately 100 volunteers supporting us regularly throughout the year, collectively giving a total of 20,000 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £174,400 for the year.

PLANS FOR FUTURE PERIOD 2021 – 2022

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years. The Trustees, in collaboration with the CEO and Senior Managers of the organisation, have recently reviewed our Core Strategic Objectives and set out an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and develop our services, staff, governance and operating models.

At the heart of this are our beneficiaries and we must work in consultation and coproduction with them and key stakeholders to determine what their needs are and how we resource them in the 'new normal' world.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit. At the time of preparing this report we are in receipt of a firm offer in line with the guide price and Heads of Terms have been issued to the prospective purchaser. However, progress is at the early stages due to negotiations with St Helens Council pertaining to the restrictive covenants attached to the property regarding future use.

FINANCIAL REVIEW

Our income for the year was £779,105 (2020 - £711,857). We are extremely grateful to the organisations that have been able to support us during this especially difficult year with Covid-19 support grants totalling £146,264. This has helped to offset the significant reduction in income of £148,138 in respect of weddings and conferences, which have been suspended for the entire year.

Our expenditure amounted to £631,218 (2020 - £827,304). The reduction in expenditure of £196,086 is largely in relation to fundraising activities (£134,329) due to the suspension of weddings and conferences.

An amount of £866,157 was recognised in the previous year in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation.

The resulting surplus for the year was £148,082 (2020 - £899,806 deficit).

For the year ended 31 March 2021 our total reserves were £1,978,026, of this, £1,246,455 was held as unrestricted tangible fixed assets, £14,328 was held as restricted funds and the remaining balance of £717,243 represents approximately 14 months running costs.

FINANCIAL REVIEW (Continued)

The income came from Charitable Activities (72%), Donations and Legacies (21%), Trading Activities (7%) and other income (less than 1%).

94% (2020 – 79%) of our expenditure was on direct charitable activity.

Investment powers and policy

Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

Trustee's have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £4,982 in the year saw a decrease of £1,500 (23%) on that received in the previous year.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

Risk

The trustees manage all risks carefully and the CEO provides assurances alongside a detailed risk analysis to the board twice per year.

Bankers

The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Cambridge & Counties Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business Park
Great Warley, Brentwood
Essex, CM13 3BE

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of trustees

The trustees (listed on page 2) are appointed by the members of the company and one third of the trustees retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee induction and training

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The board meets formally with the Senior Management Team at least six times a year to manage the charity's affairs receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. The CEO provides a risk report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

OVERVIEW OF GOVERNANCE

During the year, trustees have carried out their responsibilities with due diligence. They work within their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

Age UK Mid Mersey is a paid up member of the Age England Association (AEA). A membership body who represents all brand partners interest in its legal partnership with Age UK nationally.

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees
The trustees (who are also the directors of Age Concern Mid Mersey for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps the he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 21 September 2021.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman) Pete Stubbs .

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do no express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the group's and 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.

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the group's and parent charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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

Mr David Hudd BA FCA (Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited
Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date:

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Income					
Donations and Legacies	3	166,502	-	166,502	19,100
Other Trading Activities	4	49,715	-	49,715	213,649
Income from Investments		4,982	-	4,982	6,482
Income from Charitable Activities	5	32,435	525,291	557,726	461,386
Other Income	6	180	-	180	11,240
Total Income		253,814	525,291	779,105	711,857
Expenditure on					
Raising Funds	7	35,358	-	35,358	169,687
Charitable activities	8	66,233	529,627	595,860	657,617
Total Expenditure		101,591	529,627	631,218	827,304
Profit on sale of fixed assets		196	-	196	49,151
Loss on disposal of investments		(1)	-	(1)	-
Gift Aid donation from Associate		-	-	-	32,647
Impairment of fixed assets		-	-	-	(866,157)
Net income/(expenditure) for the year		152,418	(4,336)	148,082	(899,806)
Reconciliation of funds					
Total funds brought forward 1 April 2020		1,811,280	18,664	1,829,944	2,729,750
Total Funds carried forward 31 March 2021		1,963,698	14,328	1,978,026	1,829,944

The consolidated statement of financial activities includes all gains and losses recognised in the year.

See note 11 for the breakdown of continuing and discontinued activities.

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,260,783	1,297,541
Investments	15	-	1
		1,260,783	1,297,542
Current Assets			
Stock	16	211	1,137
Debtors	17	76,713	81,956
Cash at bank and in hand		717,666	655,034
		794,590	738,127
Current Liabilities			
Creditors: Amounts falling due within one year	18	(77,347)	(181,501)
Net Current Assets		717,243	556,626
Creditors: Amounts falling due after more than one year	19	-	(24,224)
Total Net Assets		1,978,026	1,829,944
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,246,455	1,282,957
Unrestricted general funds		715,959	528,293
Non Charitable Trading Funds		1,284	30
		1,978,026	1,829,944

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee)

Mr J Chapman (Trustee)

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,240,518	1,254,422
Investments	15	2	3
		1,240,520	1,254,425
Current Assets			
Stock	16	211	100
Debtors	17	76,324	65,020
Cash at bank and in hand		715,504	634,252
		792,039	699,372
Creditors: Amounts falling due Within one year	18	(76,082)	(123,883)
Net Current Assets		715,957	575,489
Net Assets		1,956,477	1,829,914
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,226,190	1,239,838
Unrestricted general funds		715,959	571,412
		1,956,477	1,829,914

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) _____

Mr J Chapman (Trustee) _____

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2021 £	2020 £	2020 £
Cash Flow from operation activities					
Cash generated from operations	1		57,454		4,766
Cash Flow from investing activities:					
Sale of tangible fixed assets		196		65,479	
Interest received		4,982		6,482	
Net Cash provided by investing activities			5,178		71,961
Change in cash and cash equivalents in the reporting period			62,632		76,727
Cash and Cash equivalents at 1 April 2020			655,034		578,307
Total cash and cash equivalents at 31 March 2021			717,666		655,034

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	148,082	(899,806)
Adjustments for:		
Depreciation charges	36,758	29,617
Gain on sale of tangible fixed assets	(196)	(49,151)
Loss on disposal of investments	1	-
Impairment of tangible fixed assets	-	866,157
Investment income	(4,982)	(6,482)
Decrease/(Increase) in stocks	926	1,724
Decrease/(Increase) in debtors	5,243	49,402
(Decrease)/Increase in creditors	(128,378)	13,305
Net cash provided by operating Activities	57,454	4,766

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

1. Accounting policies (continued)

Income Recognition (continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income
Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provisions projects being undertaken by the Charity.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, shop costs, commercial trading and their associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

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

Operating leases

The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual rate
Land	not provided
Buildings & leasehold improvements	1% to 10% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at bank and cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1. Accounting Policies (continued)

Financial instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Financial performance of the charity

The Consolidated Statement of Financial Activities includes the results of the Charity's wholly owned subsidiary which operates, from the Mansion House site, a Bistro and Coffee Shop; Wedding and Social Functions as well as the provision of Conference and Hospitality services.

The summary financial performance of the charity alone is:

	2021	2020
	£	£
Incoming resources	778,133	591,024
Gift Aid from subsidiary company	13	6,750
	778,146	597,774
Expenditure on raising funds	(23,158)	(46,703)
Expenditure on charitable activities	(628,620)	(666,531)
	(651,778)	(713,234)
Profit on sale of tangible fixed assets	196	49,151
Loss on disposal of investments	(1)	-
Share of operating profits in Associate	-	32,647
Impairment of tangible fixed assets	-	(866,157)
Net (outgoing)/incoming resources for the year	**126,563**	**(899,819)**
Total funds brought forward	1,829,914	2,729,733
Total funds carried forward	**1,956,477**	**1,829,914**
Represented by:		
Restricted income funds	14,328	18,664
Unrestricted Funds held in fixed assets	1,226,190	1,239,838
Unrestricted Income Funds	715,959	571,412
	1,956,477	**1,829,914**

3. Donations & Legacies

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Donations:				
Sundry Donations	9,736	-	9,736	14,431
Gift Aid	2	-	2	669
Legacies:	10,500	-	10,500	4,000
Covid-19 Support Grants:				-
Rotary Club of Rainhill	1,500	-	1,500	-
Steve Morgan Foundation	25,000	-	25,000	-
Community Foundation	5,000	-	5,000	-
Austin & Hope	1,000	-	1,000	-
Age UK Brand Payment	10,000	-	10,000	-
St Helens MBC	40,000	-	40,000	-
Halton MBC	20,000	-	20,000	-
Knowsley MBC	10,000	-	10,000	-
Cheshire Community	4,000	-	4,000	-
The Running Bee Foundation	1,000	-	1,000	-
Age UK Emergency Payment	10,000	-	10,000	-
PCC Cheshire	5,000	-	5,000	-
Torus Foundation	3,000	-	3,000	-
PH Hold Foundation	2,000	-	2,000	-
Groundworks	500	-	500	-
Sir Ken Dodd Foundation	1,000	-	1,000	-
Age UK	414	-	414	-
Job Retention Scheme	6,850	-	6,850	-
	166,502	-	166,502	19,100

Of the £19,100 received in 2020, £18,600 was unrestricted funds and £500 was restricted.

4. Other Trading Activities

Rental Income	3,558	-	3,558	19,972
Lottery	26,835	-	26,835	12,727
Fundraising	2,147	-	2,147	15,158
Other Trading	366	-	366	845
Gross Income Trading Company	16,809	-	16,809	164,947
	49,715	-	49,715	213,649

The £213,649 received in 2020 related entirely to unrestricted funds.

5. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
St Helens MBC	-	86,552	86,552	104,539
Halton Council	400	169,194	169,594	182,708
Bradford Teaching Hospital	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Age UK	27,666	228,301	255,967	57,406
Alzheimer's Society	-	-	-	3,052
Cheshire Police	-	5,000	5,000	-
Service User Fees	4,369	-	4,369	87,259
Wirral CCG	-	-	-	3,190
Groundworks UK	-	-	-	2,500
Halton LLG	-	-	-	2,700
National Energy Action	-	-	-	18,032
	32,435	525,291	557,726	461,386

Of the £461,386 received in 2020, £362,406 was restricted funds and £98,980 was unrestricted.

6. Other Income

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Sundry Income	180	-	180	11,240

The £11,240 received in 2020 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Wages and Social Security	18,321	-	18,321	34,524
Telephone	354	-	354	134
Advertising & promotion	45	-	45	137
Catering costs	1	-	1	81
Legal and professional fees	60	-	60	668
Cleaning & sundry	105	-	105	418
Support costs (Note 9)	4,272	-	4,272	10,741
Trading company expenditure (see below)	12,200	-	12,200	122,984
	35,358	-	35,358	169,687

The £169,687 expended in 2020 related entirely to unrestricted funds.

Trading company expenditure shown above is net of all inter company re-charges.

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	10,193	130,798	140,991	218,947
Repairs & renewals	-	180	180	143
Rent and room hire	2,103	-	2,103	8,414
Telephone	-	668	668	297
Printing, stationery & postage	-	580	580	134
Advertising & promotions	-	520	520	1,084
Heat, Light & Water	7,167	-	7,167	8,330
Insurance	-	1,228	1,228	620
Catering costs	-	256	256	26,397
Motor & travel costs	198	3,794	3,992	17,480
Training costs	-	-	-	3,170
Tutor fees and materials	6,093	445	6,538	13,756
Cleaning & sundry	(94)	984	890	3,857
Depreciation	-	256	256	1,217
Support costs (Note 9)	40,573	389,918	430,491	353,771
	66,233	529,627	595,860	657,617

Of the £657,617 expended in 2020, £368,382 was restricted funds and £289,235 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Support Raising Funds	Charitable Activities	2021	2020
	£	£	£	£	£
		1%	99%		
Wages and Social Security	-	2,717	268,964	271,681	235,569
Irrecoverable VAT	-	117	11,589	11,706	6,264
Repairs & renewals	-	432	42,825	43,257	15,027
Rent and room hire	-	88	8,714	8,802	8,398
Heat, light and water	-	234	23,126	23,360	38,757
Telephone	-	55	5,409	5,464	2,974
Printing, stationery and postage	-	35	3,508	3,543	3,668
Advertising and promotion	-	23	2,269	2,292	1,404
Insurance	-	72	7,155	7,227	9,730
Catering costs	-	-	3	3	596
Motor and travel costs	-	8	796	804	5,944
Training costs	-	29	2,833	2,862	-
Audit & Accountancy	7,604	-	-	7,604	6,502
Legal and professional fees	-	61	6,060	6,121	3,572
Cleaning and sundry	-	114	11,274	11,388	6,621
Depreciation	-	287	28,362	28,649	19,486
Total Governance & Support Costs	7,604	4,272	422,887	434,763	364,512

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

10. Commercial Trading Operations in Trading Subsidiary

The wholly owned trading subsidiary Age Concern Mid Mersey Trading Limited is incorporated in the United Kingdom (Company Number 02913799) and pays all its taxable profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operated the Bistro, Orangery and all commercial trading operations.

The impact of the coronavirus pandemic had a significant impact on the trading subsidiary during the year and the company ceased to trade on 30 September 2020.

The Charity owns the entire share capital of 2 ordinary shares of £1 each. A summary of the trading results is shown below.

The summary financial performance of the subsidiary alone is:

	2021 £	2020 £
Turnover	16,700	164,882
Cost of sales and administrative expenses	(15,442)	(158,184)
Operating Profit	1,258	6,698
Interest receivable	9	65
Profit for the year in subsidiary	1,267	6,763
Amount gifted to the charity	13	(6,750)
The assets and liabilities of the subsidiary were:		
Fixed Assets	-	43,119
Current assets	2,551	76,470
Creditors: amounts falling due within one year	(1,265)	(95,333)
Creditors: amounts falling due after more than one year	-	(24,224)
Total net assets	1,286	32
Aggregate share capital and reserves	1,286	32

11. Continuing and Discontinued Activities

Following the cessation of trading of Age Concern Mid Mersey Trading Limited, the table below summarises the group's continuing and discontinued activities.

	Continuing Activities £	Discontinued Activities £	Total £
Income			
Donations and Legacies	166,502	-	166,502
Other Trading Activities	32,906	16,809	49,715
Income from Investments	4,982	-	4,982
Income from Charitable Activities	557,726	-	557,726
Other Income	180	-	180
Total Income	762,296	16,809	779,105
Expenditure on			
Raising Funds	23,158	12,200	35,358
Charitable Activities	595,860	-	595,860
	619,018	12,200	631,218
Profit on sale of fixed assets	196	-	196
Loss on disposal of Investments	(1)	-	(1)
Net income for the year	143,473	4,609	148,082

12. Taxation

No UK Corporation Tax arose on trading activities undertaken by the charity's subsidiary Age Concern Mid Mersey Trading Limited in either the current or previous year.

13. Staff Costs – Charity

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Wages and salaries	392,093	481,678	383,479	438,628
Social security costs	25,207	24,003	24,964	22,775
Pension contribution	22,973	29,183	22,550	27,635
	440,273	534,864	430,993	489,038

The average monthly number of employees of the charitable company analysed by function was: -

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Raising Funds	1	8	1	1
Charitable activities	25	34	25	34
	26	42	26	35

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2020 - £Nil).

The key management personnel of the group are comprised of the senior management team. The total remuneration paid in respect of the groups key managerial personnel was £142,432. (2020 - £141,750).

14. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group					
At Cost					
At 1 April 2020	1,300,000	12,764	41,071	1,000	1,354,835
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	1,300,000	12,764	41,071	-	1,353,835
Depreciation					
At 1 April 2020	10,312	10,454	35,528	1,000	57,294
Charge for the year	32,140	1,848	2,770	-	36,758
Eliminated	-	-		(1,000)	(1,000)
At 31 March 2021	42,452	12,302	38,298	-	93,052
Net Book Value					
At 31 March 2021	1,257,548	462	2,773	-	1,260,783
At 31 March 2020	1,289,688	2,310	5,543	-	1,297,541
Charity					
At Cost					
At 1 April 2020	1,259,459	9,782	13,367	1,000	1,283,608
Additions	15,000	-	-	-	15,000
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	1,274,459	9,782	13,367	-	1,297,608
Depreciation					
At 1 April 2020	7,347	7,472	13,367	1,000	29,186
Charge for the year	27,056	1,848	-	-	28,904
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	34,403	9,320	13,367	-	57,090
Net Book Value					
At 31 March 2021	1,240,056	462	-	-	1,240,518
At 31 March 2020	1,252,112	2,310	-	-	1,254,422

15. Fixed Asset Investments

	2021 £	2020 £
Unlisted investments were as follows: -		
Charity		
At 1st April 2020 & 31st March 2021	2	3
Group		
1st April 2020 and 31st March 2021	-	1

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

Subsidiary Company

Age Concern Mid Mersey Trading Limited
Nature of business: Licensed restaurant and events catering activities

Class of Shares	No of Shares	% holding
Ordinary	2	100

	2021 £	2020 £
Aggregate capital and reserves	1,286	32
Profit/(Loss) for the year	1,267	6,763

Age Concern Mid Mersey Trading Limited ceased trading on 30 September 2020.

16. Stock

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Stock	211	1,137	211	100

17. Debtors

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Trade debtors	38,039	62,914	38,039	9,324
VAT Recoverable	-	1,889	-	1,889
Amounts owed by group company	-	-	-	37,715
Prepayments	38,285	12,297	38,285	11,236
Amounts owed by Associated company	-	4,725	-	4,725
Other Debtors and Accrued income	389	131	-	131
	76,713	81,956	76,324	65,020

Included within group trade debtors are amounts falling due after more than one year amounting to £Nil (2020 - £11,900).

18. Creditors: Amounts falling due within one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Trade creditors	20,628	20,642	20,613	18,136
Social security and other taxes	5,701	10,421	5,701	7,101
Accruals and deferred income	50,730	150,438	49,480	98,646
Other creditors	288	-	288	-
	77,347	181,501	76,082	123,883

19. Creditors: Amounts falling due after more than one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Accruals and deferred income	-	24,224	-	-

20.Restricted Funds

	Balance at 31.03.20 £	Movement in Resources: Incoming Resources £	Movement in Resources: Expenditure & Transfers £	Balance at 31.03.21 £
St Helens MBC	-	86,552	86,552	-
Halton Council	-	169,194	169,194	-
Age UK	14,584	228,301	228,557	14,328
Halton CCG	2,700	-	2,700	-
Bradford Teaching Hospitals	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Cheshire Police	1,380	5,000	6,380	-
	18,664	525,291	529,627	14,328

Funds received from St Helens MBC towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with Winter Pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme
- Garage Conversion to Community Hub Studio in St Helens (Phylis Pope)

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Winter Pressures and Regional Emergencies.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from Halton CCG towards Social Prescribing programme.

Funds received from Knowsley Borough Council towards Armed Forces Veterans' support.

Funds received from Cheshire Police towards Good Neighbour scheme and Staying Safe in the Local Community.

21. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets	Current Assets	Creditors	Total
	£	£	£	£
Restricted funds	14,328	-	-	14,328
Unrestricted funds	1,246,455	794,590	(77,347)	1,963,698
	1,260,783	794,590	(77,347)	1,978,026

22. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,973 (2020 - £29,183).

23. Operating Lease Commitments

At 31 March 2021, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Operating Leases which expire:				
Within one year	1,152	-	1,152	-
Between two and five years	34,341	43,782	34,341	43,782
	35,493	43,782	35,493	43,782

24. Related Party Transactions

The charity held one and a half £1 shares in Age UK Merseyside Trading Ltd, a company registered in England & Wales number 7726737, with an issued share capital of three £1 ordinary shares until it was dissolved in the year.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £Nil (2020 - £32,647) of which £Nil was outstanding as at 31 March 2021 (2020 - £4,725).

During the year the charity purchased the fixed assets of Age Concern Mid Mersey Trading Ltd for £15,000.

Also during the year the charity wrote off £32,759 (2020 - £8,914) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

Connected charities

Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company and its subsidiary (Age UK Mid Mersey Trading Ltd) hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.

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REPORT OF THE BOARD OF TRUSTEES AND CONSOLIDATED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

AGE CONCERN MID MERSEY
(Registered Number 2625647)

INDEX TO THE CONSOLIDATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

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AGE CONCERN MID MERSEY
(Registered Number 2625647)

REPORT OF THE BOARD OF TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

The trustees are pleased to present their annual directors' report together with the consolidated financial statements for the year ending 31 March 2021.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and 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 (published in October 2019).

A Message from our Chairman

There is no doubt that this accounting year has been a year like no other. The Covid-19 pandemic has changed the lives of our staff, Trustees and the communities we serve in so many ways. The demands on Age UK Mid Mersey's services have increased in both volume and complexity and the organisation has had to find new ways to deliver much needed support.

During this time, I'm extremely proud that Age UK Mid Mersey has risen to the challenge. Amid the unchartered territory of the pandemic and the uncertainty as we said goodbye to our long-standing CEO, The Trustees, Senior Management Team, staff and volunteers, have pulled together to transform the organisation, demonstrating flexibility, passion and resilience.

Like many charities, our finances have been impacted this year. In the first half of 2020, we received fantastic support from Age UK, local government, commissioners and established partners, as well as forging brand new partnerships. We successfully secured various grant funding which also made a huge difference in sustaining the charity's services and contributed towards a comparatively healthy balance sheet. We have truly appreciated the flexibility and understanding of our commissioners throughout the year.

The Board have had to make difficult decisions during this period. Due to the effects of the pandemic on the hospitality sector, we announced the closure of Age UK Trading Limited and put our much-loved headquarters on the market. These decisions were not taken lightly but the Trustees are confident that, once the sale of the Mansion House is finalised, they will provide the absolute best outcomes for the charity, allowing investment in new and innovative services and a renewed focus on our charitable aims.

Following an interim period, Trustees were delighted to appoint our new Chief Executive, Shelley Brown, as we approached the year end, recruiting from within the ranks of the charity. With almost 20 years' service with Age Concern Halton and Age UK Mid Mersey, Shelley is passionate about the charity and is already reshaping it with a new organisational structure, strengthened leadership team and forward-thinking working model.

As a charity, we know we have been luckier than some with a good amount of funding helping us through the challenges of lockdowns, but, as we emerge from the pandemic, we are aware that the biggest financial challenges are still to come. The second half of this accounting year has seen Covid-19 grants coming to a close, commissioners tightening their own belts and much greater competition for every available funding pot. It is clear that Age UK Mid Mersey will need to work much harder to secure funding in the year to come.

In a challenge of such magnitude as a pandemic, organisations will naturally either sink or swim. I am extremely proud that Age UK Mid Mersey has responded by taking a collaborative approach and I am confident that, with the professionalism and commitment of our team, together with the continued support of our stakeholders, we can emerge stronger and more resilient for the future.

Reference and Administrative Details

Charity Name:	Age Concern Mid Mersey
Charity Number:	1003476
Company Number:	2625647
Registered Office:	The Mansion House Victoria Park City Road St Helens Merseyside. WA10 2UE

Directors and Trustees
The directors of the charitable company (the charity) are its trustees and are collectively referred to as the trustees.

The trustees serving during the year and since the year end were as follows:

Elected Trustees:
Mr Peter Stubbs - Chair
Mrs Susan Haden - Vice-Chair
Mr John Chapman
Mr Raymond Travies
Mrs Denny Balmer (Resigned March 2021)
Dr Ivan Camphor
Mr William Arnold
Mrs Christine Mortimore
Mr Colin McKenzie

In accordance with the Articles of Association, at the Annual General Meeting the following trustees retire by rotation and, being eligible, offer themselves for re-election at the next AGM:

Mrs Christine Mortimore
Mr William Arnold
Mr Colin McKenzie

Key Management Personnel
Mr Mark Lunney – Chief Executive Officer and Company Secretary (Resigned October 2020)
Mrs Shelley Brown – Head of HR & Finance (until October 2020), Acting Chief Executive Officer and Company Secretary (from October 2020 to March 2021) and permanent Chief Executive Officer and Company Secretary (appointed April 2021).
Ms Sue Jaques - Business Transformation Manager (Terminated June 2020)
Mrs Karen Kenny – Charity Services Director (Resigned April 2020)
Mrs Bridgid Dineen – Head of Services Quality and Development (Appointed August 2020)
Mrs Yvonne Rea – Head of Services Delivery and Projects (Appointed July 2020)

Auditors
Livesey Spottiswood
Chartered Accountants & Registered Auditors
17 George Street
St Helens
Merseyside. WA10 1DB

Solicitors
Frodshams Solicitors
17/19 Hardshaw Street
St Helens
Merseyside
WA10 1RB

Senior Statutory Auditor Mr D Hudd BA FCA

IMPACT AND PUBLIC BENEFIT

This report has been written in the context of the Charity Commissions guidance on public benefit. Age Concern Mid Mersey's charitable objectives ensure that the organisations work is "to encourage, promote and deliver a range of direct services appropriate to the needs of individual or groups of elderly and vulnerable people." Its core purpose.

The trustees of Age Concern Mid Mersey are proud of the immense public benefit that has been delivered this year through our services and grateful for the continued support from the many kind donors and stakeholders involved in our work.

KEY OBJECTIVES AND ACTIVITIES

Working with and on behalf of older people in Halton, Knowsley, St Helens and Warrington, our key aims and objectives focus on supporting those who are aged 50+. We aim to help them continue to live fulfilling lives in their own homes and live in an environment that promotes personal safety, social engagement and activity, maximising wellbeing and reducing the ill effects of social isolation and the adverse impacts of ageing.

Objectives

a) to encourage, promote and organise direct services appropriate to the needs of individual or groups of people aged 50+.
b) to co-operate, share and collaborate with other charities, voluntary bodies, local authorities, NHS providers in pursuing our charitable objectives.
c) to organise events and functions for the benefit of people within the local community and generate income for the charity.
d) to carry out or promote consultation, research and analysis to improve existing services or design new services for elderly and vulnerable people.
e) to demonstrate the value and benefit of the work the charity does to our service users, and stakeholders.
f) to develop, improve and change the organisation so we can continue to meet the needs of older people both now and in the future.

KEY OBJECTIVES AND ACTIVITIES

Activities

a) Provide a single point of access for all clients and a unified approach to Wellbeing via a robust screening tool with trained Wellbeing Officers, identifying the needs of clients in relation to Loneliness & Isolation, Mental Health & Wellbeing, Safeguarding and Accessibility to services and benchmarking these areas against risk indicators to allow proactive intervention/referrals to appropriate support.

b) Provide a quality Information and Advice resource consisting of specialist Wellbeing Officers to provide free, confidential and impartial information and support on a range of issues relevant to older people, such as how to access care, housing aides and adaptations, understanding forms and help with applying for benefits to maximise income.

c) Provide a programme of Wellbeing activities from our premises and outreach in the community underpinned by the five ways to wellbeing (Be Active, Take Notice, Connect with Others, Keep Learning and Give to Others), supporting a more fulfilling and independent life, easing burden on social/health services and improving physical and mental wellbeing.

d) Develop Paid for Services that enable older people to remain independent.

e) Conduct effective consultations with older people, local stakeholders and Age UK National to address gaps in service/provision and to inform and shape service development across our sector.

f) Campaigning on the issues affecting older people.

g) Developing inclusive service provision in co-production with our diverse community of older people, partners and stakeholders to extend our reach and broaden our support.

h) Building partnerships across the community so there is a web of support for older people aged 50+.

i) Strategically plan and develop for the growth and longer term sustainability of the organisation.

ACHIEVEMENTS AND PERFORMANCE

People

Clearly Covid-19 has been the dominant factor in all of our lives over the past 12 months and the Trustees would like to acknowledge the amazing resilience of the Age UK Mid Mersey staffing team in adapting services quickly to provide much needed support and reassurance to older people. During that time, they enabled a seamless transition to homeworking overnight and allowing the organisation to continue to operate many of our key services remotely. Within the first 4 weeks of the lockdown commencing in March 2020, our team of staff and volunteers had made just over 2,000 wellbeing calls and delivered 700 emergency food parcels to isolated and vulnerable older people.

The organisation has gone through a major transformational change during the last year and have adopted a new Wellbeing model based around the five ways to wellbeing offering a holistic service via a team of specialist, trained Wellbeing Officers. We are committed to the ongoing development of our staff team and in ensuring we provide a safe, enjoyable and welcoming place to work whereby our staff and volunteers are proud to stand behind our vision, objectives and brand.

Successes

- **Covid Response from Mar – Jun 2020** our team of staff and volunteers handled **15,000 wellbeing calls** and delivered **1,200 emergency food parcels** with a combined value of **£24k**.
- The **Information and Advice** team handled **3,000** telephone enquiries and supported people to claim additional welfare benefits to the sum of £400k.
- 260 households were supported as part of the E.O.N. Warm Homes Programme.
- **2,500 hours** of support given via the **NHSE winter pressures** programme, including: Transport to hospital and vaccination appointments, welfare and companionship, shopping.
- **700 Wellbeing Parcels** delivered including; Think Good Feel Good and Veterans packs.
- Special recognition - proud recipients of a **Special Recognition Award from the High Sheriff of Merseyside** for our work supporting older people in the community and nominated for a **Queens Award for Voluntary Service**.
- We continued to innovatively **engage and consult on issues affecting older people**; including Zoom Training, Virtual Workshops, North West Ambulance "Your Call" magazine editorial - experiences of loneliness.
- Specific support to **niche groups**: 600 older **carers**, 300 **veterans.**
- Our charity leads locally on safeguarding, strategic influence and dementia awareness.

Volunteers

Our volunteers have always been considered as the heart of our charity, but during this last reporting year and in the midst of the coronavirus pandemic, this could not carry more meaning.

No words can overstate the impact of their contribution and, in the face of adversity, the sheer willingness of individuals to pull together and provide practical help to those most in need has astounded us. During the height of the first lock down we had approx. 59 additional volunteers providing specific Covid response support, each giving at least 6hrs support per week – ranging from delivering emergency food and wellbeing parcels, carrying out wellbeing calls and arranging shopping and prescription deliveries.

Sadly, we saw some of our volunteer roles cease due to the immediate closure of face to face services as the first lockdown hit and, whilst many of these volunteers temporarily helped in different roles supporting with our Covid response, we did find that some volunteers did not resume in their role.

ACHIEVEMENTS AND PERFORMANCE

Volunteers (Continued)
However, as we look to the future we have a range of exciting opportunities that will allow volunteers to become involved in new innovative and creative projects and we expect volunteer numbers to increase significantly over the next 12 months.

We had approximately 100 volunteers supporting us regularly throughout the year, collectively giving a total of 20,000 hours. Using the living wage as a basis for calculation, this equates to a contribution in kind of £174,400 for the year.

PLANS FOR FUTURE PERIOD 2021 – 2022

The fate of many charities due to the pandemic has been grim - we are very fortunate to have thrived and flourished during the crisis, but some of this success is bittersweet and we are not immune to the huge challenges the charitable sector face over the coming years. The Trustees, in collaboration with the CEO and Senior Managers of the organisation, have recently reviewed our Core Strategic Objectives and set out an 18 month road map that will allow us to consider and plan for future sustainability, embrace new and innovative forms of income, and develop our services, staff, governance and operating models.

At the heart of this are our beneficiaries and we must work in consultation and coproduction with them and key stakeholders to determine what their needs are and how we resource them in the 'new normal' world.

The sale of the Mansion House will play a significant role in our future sustainability and will allow us to focus all of our resources on the Charity's work and ability to invest in new and innovative services for older people in the community across all of our areas of benefit. At the time of preparing this report we are in receipt of a firm offer in line with the guide price and Heads of Terms have been issued to the prospective purchaser. However, progress is at the early stages due to negotiations with St Helens Council pertaining to the restrictive covenants attached to the property regarding future use.

FINANCIAL REVIEW

Our income for the year was £779,105 (2020 - £711,857). We are extremely grateful to the organisations that have been able to support us during this especially difficult year with Covid-19 support grants totalling £146,264. This has helped to offset the significant reduction in income of £148,138 in respect of weddings and conferences, which have been suspended for the entire year.

Our expenditure amounted to £631,218 (2020 - £827,304). The reduction in expenditure of £196,086 is largely in relation to fundraising activities (£134,329) due to the suspension of weddings and conferences.

An amount of £866,157 was recognised in the previous year in respect of the impairment of the carrying value of the Mansion House, St Helens following a valuation.

The resulting surplus for the year was £148,082 (2020 - £899,806 deficit).

For the year ended 31 March 2021 our total reserves were £1,978,026, of this, £1,246,455 was held as unrestricted tangible fixed assets, £14,328 was held as restricted funds and the remaining balance of £717,243 represents approximately 14 months running costs.

FINANCIAL REVIEW (Continued)

The income came from Charitable Activities (72%), Donations and Legacies (21%), Trading Activities (7%) and other income (less than 1%).

94% (2020 – 79%) of our expenditure was on direct charitable activity.

Investment powers and policy

Under the Memorandum and Articles of Association, the trustees have unlimited powers of investment subject only to seeking advice from a person or organisation authorised under the Financial Services Act.

Trustee's have a cautious approach to investments. They continue to monitor the deposit account market for higher yielding accounts looking to reallocate funds should suitable opportunities arise. The return on investments of £4,982 in the year saw a decrease of £1,500 (23%) on that received in the previous year.

Reserves Policy

The Trustees have reviewed the charity's needs for reserves in line with the guidance issued by the Charity Commission and have a reserves policy which is reviewed annually in accordance with financial audit processes. The trustees believe that in addition to known commitments there is a need to hold at least six months running costs in reserve given that the charity's sources of funding are not certain.

The policy statement provides that the trustees will produce annually a detailed analysis of reserves, both restricted and unrestricted based on the audited accounts, indicating the trustees' intentions with regard to the use of those reserves.

Risk

The trustees manage all risks carefully and the CEO provides assurances alongside a detailed risk analysis to the board twice per year.

Bankers

The organisation has accounts in the following Banks.

Barclays Bank
19 Church Street
St Helens
Merseyside
WA10 1BG

United Trust Bank
1 Ropemaker Street
London
EC2Y 9AW

Redwood Bank
The Nexus Building
Letchworth Garden City
SG6 3TA

Cambridge & Counties Bank Ltd
Charnwood Court
New Walk
Leicester
LE1 6TE

Shawbrook Bank
Lutea House
Warley Hill Business Park
Great Warley, Brentwood
Essex, CM13 3BE

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The company is governed by its Memorandum and Articles of Association and is limited by guarantee, whereby every member of the company undertakes to contribute to the assets of the company in the event of winding up, while they are members or within one year after they cease to be a member, for payment of the debts and liabilities of the company contracted before they cease to be members, such amounts as may be required not exceeding £1.

Appointment of trustees

The trustees (listed on page 2) are appointed by the members of the company and one third of the trustees retires by rotation each year and may offer themselves for re-election in accordance with the Articles of Association.

Trustee induction and training

New trustees are inducted into the Organisation by attending the same induction course as staff, sessional workers, volunteers and placements. Additionally, trustees are offered training, given advice and information and charity commission guidance on their role & responsibilities. Trustees attend events and visit sites regularly to facilitate their understanding of the organisation.

Organisation

The Board of Trustees administers the charity. The board meets formally with the Senior Management Team at least six times a year to manage the charity's affairs receiving reports from senior employees. In addition, they meet in January of each year to review strategic aims and objectives. A Chief Executive is appointed by the trustees to manage the day to day operations of the charity. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for all operational and procurement matters.

Key Management Personnel

The trustees and the senior management team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All trustees are volunteers and no trustee received remuneration in the year. Details of trustees' expenses and related party transactions are disclosed in notes to the accounts.

The pay of the Chief Executive and senior staff is reviewed annually following completion of satisfactory performance appraisal and consideration is given for any increase in accordance with average earnings (subject to budgetary constraints). In view of the nature of the charity, the directors benchmark against pay levels of other local charities and similar Age UK brand partners in the region. The remuneration bench-mark is the mid-point of the range paid for similar roles adjusted for a weighting of up to 30% for any additional responsibilities.

Risk Management

The Board of Trustees considers the major strategic, business and operational risks that the charity faces each year when considering budgets and business planning. The CEO provides a risk report to the board twice per year which is kept under constant review by the senior management team. The trustees confirm that they have identified and fully understand risks to which the charity is subject and that systems are in place to manage these risks.

OVERVIEW OF GOVERNANCE

During the year, trustees have carried out their responsibilities with due diligence. They work within their obligations under the brand partner and trading alliance agreements that are now in place with Age UK. In April 2011, following approval by the Charity Commission and Companies House, the organisation introduced "Age UK Mid Mersey" as its working name. The legal entity name remains as Age Concern Mid Mersey.

Age UK Mid Mersey is a paid up member of the Age England Association (AEA). A membership body who represents all brand partners interest in its legal partnership with Age UK nationally.

TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

Responsibilities of the Board of Trustees
The trustees (who are also the directors of Age Concern Mid Mersey for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP
- make judgements and estimates that are reasonable and prudent and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Statement as to Disclosure of Information to Auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant audit information, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps the he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Report of the Trustees, incorporating a Strategic Report was approved by the trustees as the Company's Directors on 21 September 2021.

SIGNED BY ORDER OF THE TRUSTEES

Mr P Stubbs (Chairman) Pete Stubbs .

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion

We have audited the financial statements of Age Concern Mid Mersey (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and parent charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do no express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN MID MERSEY

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the group's and 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.

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below. However, the primary responsibility for the prevention and detection of fraud rests both with those charged with governance of the entity and management.

Our approach was as follows:

- Discussions with management and those involved in the financial reporting process including consideration of known or suspected instances of non-compliance with laws and regulations central to the group's and parent charitable company's ability to operate, and fraud;
- Evaluation and testing of the operational effectiveness of management's controls designed to prevent and detect irregularities; and
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations or of significant monetary amounts.

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

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

Mr David Hudd BA FCA (Senior Statutory Auditor)
For and on behalf of Livesey Spottiswood Limited
Chartered Accountants & Statutory Auditors
17 George Street
St Helens
Merseyside
WA10 1DB

Date:

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
Income					
Donations and Legacies	3	166,502	-	166,502	19,100
Other Trading Activities	4	49,715	-	49,715	213,649
Income from Investments		4,982	-	4,982	6,482
Income from Charitable Activities	5	32,435	525,291	557,726	461,386
Other Income	6	180	-	180	11,240
Total Income		253,814	525,291	779,105	711,857
Expenditure on					
Raising Funds	7	35,358	-	35,358	169,687
Charitable activities	8	66,233	529,627	595,860	657,617
Total Expenditure		101,591	529,627	631,218	827,304
Profit on sale of fixed assets		196	-	196	49,151
Loss on disposal of investments		(1)	-	(1)	-
Gift Aid donation from Associate		-	-	-	32,647
Impairment of fixed assets		-	-	-	(866,157)
Net income/(expenditure) for the year		152,418	(4,336)	148,082	(899,806)
Reconciliation of funds					
Total funds brought forward 1 April 2020		1,811,280	18,664	1,829,944	2,729,750
Total Funds carried forward 31 March 2021		1,963,698	14,328	1,978,026	1,829,944

The consolidated statement of financial activities includes all gains and losses recognised in the year.

See note 11 for the breakdown of continuing and discontinued activities.

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,260,783	1,297,541
Investments	15	-	1
		1,260,783	1,297,542
Current Assets			
Stock	16	211	1,137
Debtors	17	76,713	81,956
Cash at bank and in hand		717,666	655,034
		794,590	738,127
Current Liabilities			
Creditors: Amounts falling due within one year	18	(77,347)	(181,501)
Net Current Assets		717,243	556,626
Creditors: Amounts falling due after more than one year	19	-	(24,224)
Total Net Assets		1,978,026	1,829,944
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,246,455	1,282,957
Unrestricted general funds		715,959	528,293
Non Charitable Trading Funds		1,284	30
		1,978,026	1,829,944

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee)

Mr J Chapman (Trustee)

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CHARITY BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	14	1,240,518	1,254,422
Investments	15	2	3
		1,240,520	1,254,425
Current Assets			
Stock	16	211	100
Debtors	17	76,324	65,020
Cash at bank and in hand		715,504	634,252
		792,039	699,372
Creditors: Amounts falling due Within one year	18	(76,082)	(123,883)
Net Current Assets		715,957	575,489
Net Assets		1,956,477	1,829,914
Funds			
Restricted Funds	20	14,328	18,664
Unrestricted funds held in fixed assets		1,226,190	1,239,838
Unrestricted general funds		715,959	571,412
		1,956,477	1,829,914

The accounts were approved by the Trustees on 21 September 2021 and signed on its behalf by: -

Mr P Stubbs (Trustee) _____

Mr J Chapman (Trustee) _____

The notes on pages 18 to 32 form part of these accounts.

AGE CONCERN MID MERSEY
(Registered Number 2625647)

CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2021 £	2020 £	2020 £
Cash Flow from operation activities					
Cash generated from operations	1		57,454		4,766
Cash Flow from investing activities:					
Sale of tangible fixed assets		196		65,479	
Interest received		4,982		6,482	
Net Cash provided by investing activities			5,178		71,961
Change in cash and cash equivalents in the reporting period			62,632		76,727
Cash and Cash equivalents at 1 April 2020			655,034		578,307
Total cash and cash equivalents at 31 March 2021			717,666		655,034

Note 1
Reconciliation of net income/(expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	148,082	(899,806)
Adjustments for:		
Depreciation charges	36,758	29,617
Gain on sale of tangible fixed assets	(196)	(49,151)
Loss on disposal of investments	1	-
Impairment of tangible fixed assets	-	866,157
Investment income	(4,982)	(6,482)
Decrease/(Increase) in stocks	926	1,724
Decrease/(Increase) in debtors	5,243	49,402
(Decrease)/Increase in creditors	(128,378)	13,305
Net cash provided by operating Activities	57,454	4,766

1. Accounting Policies

General information and basis of preparation

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

Basis of preparing the accounts

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be considered the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and service. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included in 'income from other trading activities'. Where it is impracticable to value the item due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

1. Accounting policies (continued)

Income Recognition (continued)

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

The charity receives grants in respect of various projects. Income from government and other grants is recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Investment Income
Interest on funds held on deposit is included when receivable and amounts can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Fund Accounting
Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific service provisions projects being undertaken by the Charity.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis under the following headings:-

Cost of raising funds comprises of fundraising costs incurred in seeking donations and legacies; costs of fundraising activities including the cost of goods sold, shop costs, commercial trading and their associated support costs. Fundraising costs do not include the costs of disseminating information of support of the charitable activities.

Expenditure on charitable activities includes the costs of providing care and support, community services and other educational activities undertaken to further the purposes of the charity and their associated support costs. Irrecoverable VAT is charged as a separate cost within expenditure on charitable activities.

Support costs comprise those costs which are incurred directly in support of expenditure on the objects of the charity and includes governance costs, finance and office costs.

Support costs are allocated to each of the activities on one of the following bases: either floor space, staff time or staff headcount depending on the nature of the support costs, to best allocate the costs to each attributable heading.

1. Accounting Policies (continued)

Expenditure and irrecoverable VAT (continued)

Costs are allocated between direct charitable and other expenditure according to the nature of the cost. Where items involve more than one category, they are apportioned between the categories according to the nature of the cost.

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

Operating leases

The charity classifies the lease of printing equipment and office space as operating leases; the title remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

Tangible fixed assets

Fixed assets are capitalised at cost, where acquired, or management's approximate valuation of cost where donated. Individual fixed assets costing £1,000 or more are capitalised at cost, depreciation is provided on all tangible fixed assets at rates calculated to write off the cost, less estimated residual value of each asset on a systematic basis over its expected useful life as follows:

Asset Category	Annual rate
Land	not provided
Buildings & leasehold improvements	1% to 10% on cost
Equipment	20% to 33% on cost
Furniture, fixtures & fittings	20% to 33% on cost
Motor vehicles	20% on cost

Assets are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities.

Stock

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing stock to its present location and condition. Cost is calculated using the average cost formula. Provision is made for damaged, obsolete and slow-moving stock where appropriate.

Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at bank and cash equivalent

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

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1. Accounting Policies (continued)

Financial instruments

The charity only has financial assets and financial liabilities of the kind that qualify as basic financial instruments. Basic financial instruments are recognised at their transaction value.

Pensions

Age Concern Mid Mersey operates a defined contribution plan for the benefit of certain employees. Contributions are charged in the Statement of Financial Activities.

2. Financial performance of the charity

The Consolidated Statement of Financial Activities includes the results of the Charity's wholly owned subsidiary which operates, from the Mansion House site, a Bistro and Coffee Shop; Wedding and Social Functions as well as the provision of Conference and Hospitality services.

The summary financial performance of the charity alone is:

	2021	2020
	£	£
Incoming resources	778,133	591,024
Gift Aid from subsidiary company	13	6,750
	778,146	597,774
Expenditure on raising funds	(23,158)	(46,703)
Expenditure on charitable activities	(628,620)	(666,531)
	(651,778)	(713,234)
Profit on sale of tangible fixed assets	196	49,151
Loss on disposal of investments	(1)	-
Share of operating profits in Associate	-	32,647
Impairment of tangible fixed assets	-	(866,157)
Net (outgoing)/incoming resources for the year	**126,563**	**(899,819)**
Total funds brought forward	1,829,914	2,729,733
Total funds carried forward	**1,956,477**	**1,829,914**
Represented by:		
Restricted income funds	14,328	18,664
Unrestricted Funds held in fixed assets	1,226,190	1,239,838
Unrestricted Income Funds	715,959	571,412
	1,956,477	**1,829,914**

3. Donations & Legacies

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Donations:				
Sundry Donations	9,736	-	9,736	14,431
Gift Aid	2	-	2	669
Legacies:	10,500	-	10,500	4,000
Covid-19 Support Grants:				-
Rotary Club of Rainhill	1,500	-	1,500	-
Steve Morgan Foundation	25,000	-	25,000	-
Community Foundation	5,000	-	5,000	-
Austin & Hope	1,000	-	1,000	-
Age UK Brand Payment	10,000	-	10,000	-
St Helens MBC	40,000	-	40,000	-
Halton MBC	20,000	-	20,000	-
Knowsley MBC	10,000	-	10,000	-
Cheshire Community	4,000	-	4,000	-
The Running Bee Foundation	1,000	-	1,000	-
Age UK Emergency Payment	10,000	-	10,000	-
PCC Cheshire	5,000	-	5,000	-
Torus Foundation	3,000	-	3,000	-
PH Hold Foundation	2,000	-	2,000	-
Groundworks	500	-	500	-
Sir Ken Dodd Foundation	1,000	-	1,000	-
Age UK	414	-	414	-
Job Retention Scheme	6,850	-	6,850	-
	166,502	-	166,502	19,100

Of the £19,100 received in 2020, £18,600 was unrestricted funds and £500 was restricted.

4. Other Trading Activities

Rental Income	3,558	-	3,558	19,972
Lottery	26,835	-	26,835	12,727
Fundraising	2,147	-	2,147	15,158
Other Trading	366	-	366	845
Gross Income Trading Company	16,809	-	16,809	164,947
	49,715	-	49,715	213,649

The £213,649 received in 2020 related entirely to unrestricted funds.

5. Income from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
St Helens MBC	-	86,552	86,552	104,539
Halton Council	400	169,194	169,594	182,708
Bradford Teaching Hospital	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Age UK	27,666	228,301	255,967	57,406
Alzheimer's Society	-	-	-	3,052
Cheshire Police	-	5,000	5,000	-
Service User Fees	4,369	-	4,369	87,259
Wirral CCG	-	-	-	3,190
Groundworks UK	-	-	-	2,500
Halton LLG	-	-	-	2,700
National Energy Action	-	-	-	18,032
	32,435	525,291	557,726	461,386

Of the £461,386 received in 2020, £362,406 was restricted funds and £98,980 was unrestricted.

6. Other Income

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Sundry Income	180	-	180	11,240

The £11,240 received in 2020 related entirely to unrestricted funds.

7. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
Wages and Social Security	18,321	-	18,321	34,524
Telephone	354	-	354	134
Advertising & promotion	45	-	45	137
Catering costs	1	-	1	81
Legal and professional fees	60	-	60	668
Cleaning & sundry	105	-	105	418
Support costs (Note 9)	4,272	-	4,272	10,741
Trading company expenditure (see below)	12,200	-	12,200	122,984
	35,358	-	35,358	169,687

The £169,687 expended in 2020 related entirely to unrestricted funds.

Trading company expenditure shown above is net of all inter company re-charges.

8. Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
Wages and Social Security	10,193	130,798	140,991	218,947
Repairs & renewals	-	180	180	143
Rent and room hire	2,103	-	2,103	8,414
Telephone	-	668	668	297
Printing, stationery & postage	-	580	580	134
Advertising & promotions	-	520	520	1,084
Heat, Light & Water	7,167	-	7,167	8,330
Insurance	-	1,228	1,228	620
Catering costs	-	256	256	26,397
Motor & travel costs	198	3,794	3,992	17,480
Training costs	-	-	-	3,170
Tutor fees and materials	6,093	445	6,538	13,756
Cleaning & sundry	(94)	984	890	3,857
Depreciation	-	256	256	1,217
Support costs (Note 9)	40,573	389,918	430,491	353,771
	66,233	529,627	595,860	657,617

Of the £657,617 expended in 2020, £368,382 was restricted funds and £289,235 was unrestricted.

9. Analysis of Governance and Support Costs

	Governance Function	General Support Raising Funds	Charitable Activities	2021	2020
	£	£	£	£	£
		1%	99%		
Wages and Social Security	-	2,717	268,964	271,681	235,569
Irrecoverable VAT	-	117	11,589	11,706	6,264
Repairs & renewals	-	432	42,825	43,257	15,027
Rent and room hire	-	88	8,714	8,802	8,398
Heat, light and water	-	234	23,126	23,360	38,757
Telephone	-	55	5,409	5,464	2,974
Printing, stationery and postage	-	35	3,508	3,543	3,668
Advertising and promotion	-	23	2,269	2,292	1,404
Insurance	-	72	7,155	7,227	9,730
Catering costs	-	-	3	3	596
Motor and travel costs	-	8	796	804	5,944
Training costs	-	29	2,833	2,862	-
Audit & Accountancy	7,604	-	-	7,604	6,502
Legal and professional fees	-	61	6,060	6,121	3,572
Cleaning and sundry	-	114	11,274	11,388	6,621
Depreciation	-	287	28,362	28,649	19,486
Total Governance & Support Costs	7,604	4,272	422,887	434,763	364,512

The trustees have considered the support costs and the above allocations are based on estimated percentages for each category.

10. Commercial Trading Operations in Trading Subsidiary

The wholly owned trading subsidiary Age Concern Mid Mersey Trading Limited is incorporated in the United Kingdom (Company Number 02913799) and pays all its taxable profits to the charity under the gift aid scheme. Age Concern Mid Mersey Trading Limited operated the Bistro, Orangery and all commercial trading operations.

The impact of the coronavirus pandemic had a significant impact on the trading subsidiary during the year and the company ceased to trade on 30 September 2020.

The Charity owns the entire share capital of 2 ordinary shares of £1 each. A summary of the trading results is shown below.

The summary financial performance of the subsidiary alone is:

	2021 £	2020 £
Turnover	16,700	164,882
Cost of sales and administrative expenses	(15,442)	(158,184)
Operating Profit	1,258	6,698
Interest receivable	9	65
Profit for the year in subsidiary	1,267	6,763
Amount gifted to the charity	13	(6,750)
The assets and liabilities of the subsidiary were:		
Fixed Assets	-	43,119
Current assets	2,551	76,470
Creditors: amounts falling due within one year	(1,265)	(95,333)
Creditors: amounts falling due after more than one year	-	(24,224)
Total net assets	1,286	32
Aggregate share capital and reserves	1,286	32

11. Continuing and Discontinued Activities

Following the cessation of trading of Age Concern Mid Mersey Trading Limited, the table below summarises the group's continuing and discontinued activities.

	Continuing Activities £	Discontinued Activities £	Total £
Income			
Donations and Legacies	166,502	-	166,502
Other Trading Activities	32,906	16,809	49,715
Income from Investments	4,982	-	4,982
Income from Charitable Activities	557,726	-	557,726
Other Income	180	-	180
Total Income	762,296	16,809	779,105
Expenditure on			
Raising Funds	23,158	12,200	35,358
Charitable Activities	595,860	-	595,860
	619,018	12,200	631,218
Profit on sale of fixed assets	196	-	196
Loss on disposal of Investments	(1)	-	(1)
Net income for the year	143,473	4,609	148,082

12. Taxation

No UK Corporation Tax arose on trading activities undertaken by the charity's subsidiary Age Concern Mid Mersey Trading Limited in either the current or previous year.

13. Staff Costs – Charity

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Wages and salaries	392,093	481,678	383,479	438,628
Social security costs	25,207	24,003	24,964	22,775
Pension contribution	22,973	29,183	22,550	27,635
	440,273	534,864	430,993	489,038

The average monthly number of employees of the charitable company analysed by function was: -

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Raising Funds	1	8	1	1
Charitable activities	25	34	25	34
	26	42	26	35

No employee earned £60,000 per annum or more and the Trustees did not receive any emoluments during either year. The Trustees received £Nil in total throughout the year for the reimbursement of general expenses. (2020 - £Nil).

The key management personnel of the group are comprised of the senior management team. The total remuneration paid in respect of the groups key managerial personnel was £142,432. (2020 - £141,750).

14. Tangible Fixed Assets

	Freehold & Long Leasehold Land and Buildings £	Equipment £	Furniture Fixtures & Fittings £	Motor Vehicles £	Total £
Group					
At Cost					
At 1 April 2020	1,300,000	12,764	41,071	1,000	1,354,835
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	1,300,000	12,764	41,071	-	1,353,835
Depreciation					
At 1 April 2020	10,312	10,454	35,528	1,000	57,294
Charge for the year	32,140	1,848	2,770	-	36,758
Eliminated	-	-		(1,000)	(1,000)
At 31 March 2021	42,452	12,302	38,298	-	93,052
Net Book Value					
At 31 March 2021	1,257,548	462	2,773	-	1,260,783
At 31 March 2020	1,289,688	2,310	5,543	-	1,297,541
Charity					
At Cost					
At 1 April 2020	1,259,459	9,782	13,367	1,000	1,283,608
Additions	15,000	-	-	-	15,000
Disposals	-	-	-	(1,000)	(1,000)
At 31 March 2021	1,274,459	9,782	13,367	-	1,297,608
Depreciation					
At 1 April 2020	7,347	7,472	13,367	1,000	29,186
Charge for the year	27,056	1,848	-	-	28,904
Eliminated	-	-	-	(1,000)	(1,000)
At 31 March 2021	34,403	9,320	13,367	-	57,090
Net Book Value					
At 31 March 2021	1,240,056	462	-	-	1,240,518
At 31 March 2020	1,252,112	2,310	-	-	1,254,422

15. Fixed Asset Investments

	2021 £	2020 £
Unlisted investments were as follows: -		
Charity		
At 1st April 2020 & 31st March 2021	2	3
Group		
1st April 2020 and 31st March 2021	-	1

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

Subsidiary Company

Age Concern Mid Mersey Trading Limited
Nature of business: Licensed restaurant and events catering activities

Class of Shares	No of Shares	% holding
Ordinary	2	100

	2021 £	2020 £
Aggregate capital and reserves	1,286	32
Profit/(Loss) for the year	1,267	6,763

Age Concern Mid Mersey Trading Limited ceased trading on 30 September 2020.

16. Stock

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Stock	211	1,137	211	100

17. Debtors

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Trade debtors	38,039	62,914	38,039	9,324
VAT Recoverable	-	1,889	-	1,889
Amounts owed by group company	-	-	-	37,715
Prepayments	38,285	12,297	38,285	11,236
Amounts owed by Associated company	-	4,725	-	4,725
Other Debtors and Accrued income	389	131	-	131
	76,713	81,956	76,324	65,020

Included within group trade debtors are amounts falling due after more than one year amounting to £Nil (2020 - £11,900).

18. Creditors: Amounts falling due within one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Trade creditors	20,628	20,642	20,613	18,136
Social security and other taxes	5,701	10,421	5,701	7,101
Accruals and deferred income	50,730	150,438	49,480	98,646
Other creditors	288	-	288	-
	77,347	181,501	76,082	123,883

19. Creditors: Amounts falling due after more than one year

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Accruals and deferred income	-	24,224	-	-

20.Restricted Funds

	Balance at 31.03.20 £	Movement in Resources: Incoming Resources £	Movement in Resources: Expenditure & Transfers £	Balance at 31.03.21 £
St Helens MBC	-	86,552	86,552	-
Halton Council	-	169,194	169,194	-
Age UK	14,584	228,301	228,557	14,328
Halton CCG	2,700	-	2,700	-
Bradford Teaching Hospitals	-	16,744	16,744	-
Knowsley Borough Council	-	19,500	19,500	-
Cheshire Police	1,380	5,000	6,380	-
	18,664	525,291	529,627	14,328

Funds received from St Helens MBC towards the provision of Positive Living Services and Social Inclusion Services.

Funds received from Halton Council towards provision of Office Based Information Service, Stay Safe, Participation Groups and Halton Older People's Empowerment Network.

Funds from Age UK towards various areas of support;

- In partnership with NHS England and Improvement, providing much needed capacity with Winter Pressures and safe discharge from hospital with community-based interventions to support recovery at home and prevent (re)admission.
- Regional Covid Emergency Planning and Recovery
- Benefits take up programme
- Garage Conversion to Community Hub Studio in St Helens (Phylis Pope)

Funds received from Age UK towards Garage Conversion to Community Hub Studio (St Helens), Benefits Take Up Programme, Winter Pressures and Regional Emergencies.

Funds received from Bradford Teaching Hospitals towards improving quality of life for older people with frailty.

Funds received from Halton CCG towards Social Prescribing programme.

Funds received from Knowsley Borough Council towards Armed Forces Veterans' support.

Funds received from Cheshire Police towards Good Neighbour scheme and Staying Safe in the Local Community.

21. Analysis of Group Net Assets by Fund

	Tangible Fixed Assets	Current Assets	Creditors	Total
	£	£	£	£
Restricted funds	14,328	-	-	14,328
Unrestricted funds	1,246,455	794,590	(77,347)	1,963,698
	1,260,783	794,590	(77,347)	1,978,026

22. Pension Costs

The charity contributes to defined contribution pension schemes all of which are qualifying workplace pension schemes with regards to auto enrolment. The organisation is compliant with regards the legislation around auto enrolment with eligible employees being enrolled at the staging date (1 October 2015). The charge for the year was £22,973 (2020 - £29,183).

23. Operating Lease Commitments

At 31 March 2021, the group had annual commitments under non-cancellable operating leases as set out below: -

	Group		Charity	
	2021	2020	2021	2020
	£	£	£	£
Operating Leases which expire:				
Within one year	1,152	-	1,152	-
Between two and five years	34,341	43,782	34,341	43,782
	35,493	43,782	35,493	43,782

24. Related Party Transactions

The charity held one and a half £1 shares in Age UK Merseyside Trading Ltd, a company registered in England & Wales number 7726737, with an issued share capital of three £1 ordinary shares until it was dissolved in the year.

The transfer under gift aid of the trading profits of Age UK Merseyside Trading Ltd to the charity was £Nil (2020 - £32,647) of which £Nil was outstanding as at 31 March 2021 (2020 - £4,725).

During the year the charity purchased the fixed assets of Age Concern Mid Mersey Trading Ltd for £15,000.

Also during the year the charity wrote off £32,759 (2020 - £8,914) in respect of a loan provided in a previous year to its subsidiary Age Concern Mid Mersey Trading Ltd.

Connected charities

Age UK Mid Mersey is a member of Age England Association which includes a large number of connected charities working around the UK. The charitable company and its subsidiary (Age UK Mid Mersey Trading Ltd) hold licenses to use the Age UK name and logo for an unlimited period so long as they meet the conditions of use in terms of standards and procedures within the organisations.