AGE CONCERN WIRRAL

England & Wales · Charity number 1034510

Details

Other names	AGE UK WIRRAL, Age UK Wirral, Liverpool and Sefton
Status	Registered
Legal form	Charitable company
Company number	02894067
Registered	1994-03-04
Register	View on the Charity Commission register

Contact

Address	The Devonshire Resource Centre 141 Park Road North Birkenhead Wirral Merseyside CH41 0DD
Phone	01514823456
Email	enquiries@ageukwirral.org.uk
Website	http://www.ageukwirral.org.uk

Activities

Objects: THE OBJECTS FOR WHICH THE CHARITY (THE "OBJECTS") IS ESTABLISHED AND TO WHICH IT IS SPECIFICALLY RESTRICTED ARE TO PROMOTE THE FOLLOWING PURPOSES FOR THE BENEFIT OF THE PUBLIC AND/OR OLDER PEOPLE, PARTICULARLY BUT NOT EXCLUSIVELY IN AND AROUND THE METROPOLITAN BOROUGH OF WIRRAL ("THE AREA OF BENEFIT"):4.1 PREVENTING OR RELIEVING THE POVERTY OF OLDER PEOPLE;4.2 ADVANCING EDUCATION;4.3 PREVENTING OR RELIEVING SICKNESS, DISEASE OR SUFFERING IN OLDER PEOPLE (WHETHER EMOTIONAL, MENTAL OR PHYSICAL);4.4 PROMOTING EQUALITY AND DIVERSITY;4.5 PROMOTING THE HUMAN RIGHTS OF OLDER PEOPLE IN ACCORDANCE WITH THE UNIVERSAL DECLARATION OF HUMAN RIGHTS;4.6 ASSISTING OLDER PEOPLE IN NEED BY REASON OF ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP, SOCIAL EXCLUSION OR OTHER DISADVANTAGE; AND4.7 SUCH OTHER CHARITABLE PURPOSES FOR THE BENEFIT OF OLDER PEOPLE AS THE TRUSTEES MAY FROM TIME TO TIME DECIDETHE OUTCOME OF THIS BEING THE PROMOTION OF THE WELL-BEING OF OLD PEOPLE.

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Activities: We provides support, services & activities to promote well-being and resilience of people in the local community, with a specific focus on people in later life. Our work includes information and advice, dementia care, residential care, hospital discharge support, tackling isolation and loneliness, empowering people to take control of their own lives, carer support, health and activities.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives
- **Who:** Elderly/old People, Other Defined Groups

Geography

- **Area of benefit:** METROPOLITAN BOROUGH OF WIRRAL
- Liverpool City
- Sefton
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£4,122,854	£4,052,374	£2,364,710	133
2024-03-31	£3,719,132	£4,040,201	£2,294,230	142
2023-03-31	£4,207,335	£3,846,318	£2,690,299	144
2022-03-31	£3,662,429	£3,653,952	£2,329,282	141
2021-03-31	£3,893,724	£4,964,265	£2,320,805	141

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Trustees

Name	Role	Appointed
Paul Smith	Chair	2014-01-28
Dr Karalie Jane Burke		2020-10-13
Fraser Inglis		2024-12-05
Keith Andrew Bailey		
Linda Elizabeth Manson		2022-08-02
Myles Jonathan Edwards		2020-10-13
Patricia Crocker		2018-02-20
Peter Michael Barton		2020-01-01
RUTH ROGERS		2016-01-28

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AGE CONCERN WIRRAL

England & Wales - Charity number 1034510

Accounts

Charity registration number 1034510 (England and Wales)

Company registration number 02894067

AGE CONCERN WIRRAL

OPERATING AS AGE UK WIRRAL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

WEDNESDAY

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COMPANIES HOUSE

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral) Age UK Wirral, Liverpool & Sefton (working name from September 2025)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 02894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	*Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.*
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Mr Myles Edwards (Treasurer) Mr Keith A. Bailey (Vice-Chair) Ms Ruth Rogers Mrs Patricia Crocker Dr Karalie Burke Dr Peter Barton Mrs Linda Manson Mr Fraser Inglis (appointed December 2024)
Company Secretary	Mr Jay Anderson
Chief Executive	Mr Jay Anderson
Executive Team	Mr Jay Anderson, Chief Executive & Nominated Individual Mr Richard Crocker, Finance Director Mrs Julie Rooney, Senior Leader – Care & Registered Manager Miss Ellie Thomson, Senior Leader - Digital Transformation Mrs Rachel Williams, Senior Leader – Services
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	Mitchell Charlesworth, 14th Floor, The Plaza, 100 Old Hall Street, Liverpool, L3 9QJ
Solicitors	HM3 Legal Egerton House, 2 Tower Road, Birkenhead CH41 1FN

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

INTRODUCTION FROM THE CHIEF EXECUTIVE

'Something has to change....and soon!'



I am sure I will not be the only charity leader approaching this year's Annual Report with mixed emotions. What I really want to do is celebrate the incredible staff and volunteers we have and the amazing impact they have delivered for older people and carers during the course of the year.

I cannot ignore, however, how difficult a year it has been. The constant battle to keep income coming in is now relentless and exhausting. Long gone are the years of having certainty about finance over a multi-year position – nowadays, we are more likely to start financial years being uncertain about how that year will turn out let alone what future years are going to look like.

Our older population is growing rapidly and so is the demand for our care and support. We want to be increasing our capacity in line with demand, and it is incredibly frustrating and disheartening to be reducing the size of our offer each year to try and keep costs within or near our income levels. Once again this year we had to undertake a compulsory redundancy programme to reduce our headcount. None of the posts that we have lost were surplus to requirements, and we have relied on the goodwill of the remaining workforce to pick up the extra work and go the 'extra extra mile'.

It was particularly upsetting when on 31st March 2025 our Mental Health Therapies team left the organisation. Starting originally as a Bereavement Support Service, this team had grown into a Community Counselling Service offering thousands of sessions of counselling a year through counselling volunteers (both a mixture of qualified counsellors and those on placement). We received news at the end of 2024 that our contract was ending and, despite all of our best efforts, we were unable to secure any funding to maintain the service.

Shortly after the year ended, we learned that our application for continuation funding to National Lottery for our Reminder Finders programme had been unsuccessful and this service closed on 31st May 2025. Reminder Finders delivered a Memory Cognitive Stimulation Therapy approach for people with a mild to moderate diagnosis of dementia, improving and maintaining people's everyday living skills and increasing overall mood and wellbeing. Hugely valued by participants and their family members and carers, this has left a huge gap in post-diagnostic support for people.

Driving income maximisation has been a major priority of Age UK Wirral for many years, but funding for benefit take-up work has become increasingly scarce over recent years. We were incredibly fortunate to receive money from Independent Age to sustain the service for 2024/2025 but when this grant ended in March 2025 so too did our dedicated benefits provision. Whilst our Information & Advice team will continue to do what they can to help people with form-filling, we will no longer have dedicated capacity for such, which will be a real loss for local older people.

Having celebrated the election of a new Government in July 2024, we were somewhat hopeful of positive changes for our sector. What none of us saw coming was the surprise announcement about the increase in the amount of Employers National Insurance Contributions payable from April 2025. This new cost, which came with no funding to soften the blow, had a massive negative impact on our financial planning, and despite all of our efforts to further cut costs resulted in us starting the new year with a forecast deficit of £160,000.

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

I wrote last year that the *'ultimate utopian vision of any charity is to no longer exist – for the need that the organisation was first set up to respond to no longer to be there'*. Regrettably, the last year has seen many charities of all sizes close due to the inability to secure the income to pursue their vision. As one of the custodians of Age UK Wirral, it is my overriding commitment to find a way of ensuring that the organisation is able to weather the storms that lie ahead, but we cannot do this unless something fundamentally changes - and soon! Our sector needs proper investment in the work that we do – investment that covers our full costs and investment which recognises that charities do not run on fresh air. We need security in the length of contracts awarded to us – 3 year contracts are simply not long enough when year one is spent mobilising and embedding, year two is spent as business-as-usual and year three is spent preparing the submission for the re-tender.

In spite of everything I have said, the last year has been a real testament to the resilience of everyone in Age UK Wirral. Despite colleagues not knowing from one month to the next what the funding position looks like and whether they are going to have a job or not, despite the huge amount of demand that we simply do not have the capacity to meet, our volunteers and staff have carried on tirelessly and with complete devotion to what they do. I am in awe of everyone – people's compassion towards others is truly remarkable, and everyday I am struck as I watch selfless acts of kindness that really do transform lives. To each and everyone of you, I thank you from the bottom of my heart.

I end with news that hopefully will mark a milestone in the next chapter of our journey. At around the time that this report is published, we will be launching our new name as we expand our area of benefit to include Liverpool and Sefton. Moving forwards, we will be known as **Age UK Wirral, Liverpool & Sefton**, and we hope in future years to be able to develop a portfolio of services and activities for the people of Liverpool and Sefton as varied and diverse as the offer we have in place in Wirral. Whilst there is much work ahead, we are confident this is the right thing to do to strengthen our future sustainability. As a local and independent charity, Wirral is not big enough to generate sufficient income to cover our central costs, and we hope that operating across a bigger footprint will provide different opportunities to create new income streams that will benefit older people and carers across Merseyside. We look forward to sharing more with you next year!

A quote often attributed to Tolkien somewhat sums up our outlook on the future:

'The greatest adventure is what lies ahead.
Today and tomorrow are yet to be said.
The chances, the changes are all yours to make.
The mold of your life is in your hands to break.'

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.

Jamie Anderson
Chief Executive & Nominated Individual

1st point of call
for older people in Wirral

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for putting their faith in us as a trusted partner.

Our partners across Wirral who have collaborated with us and supported us.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

Everyone who has fundraised for us or supported one of our events.

Those people we have lost who so generously acknowledged us in their wills.

The following groups, trusts, foundations, and others who provided much needed funding and support:

Age UK

Cheshire and Wirral Partnership NHS Foundation Trust

National Lottery

NHS Cheshire & Merseyside Integrated Care Board

Red Rose Trust

Sefton Council for Voluntary Services

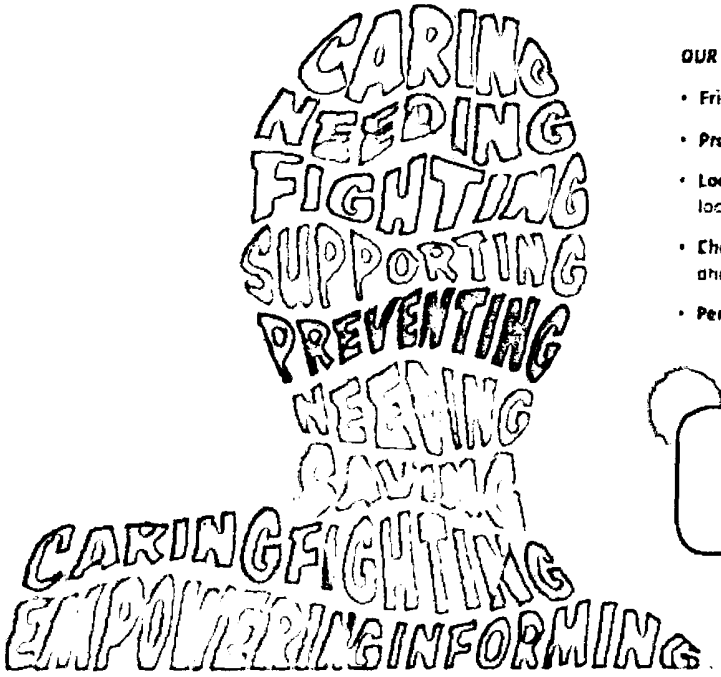
The Patricia Routledge Foundation

Wirral Borough Council

Age UK Wirral – the working name for Age Concern Wirral (a company limited by guarantee)

Report of the Trustees for the year ended 31st March 2025

OBJECTIVES AND ACTIVITIES



OUR VISION: TO MAKE WIRRAL A GREAT PLACE TO GROW OLDER

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement

Age UK Wirral exists to promote the wellbeing of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience



WHAT DID WE DO THIS YEAR?



'This course is fantastic!! I have learnt so much. So grateful.'

'Staff provide a stimulating experience and safe environment, are always welcoming and ready to listen. I feel very happy leaving him in their care.'

The specialist volunteers and staff in our Dementia & Carer services make sure that people with dementia and their loved ones are supported to live as well as they possibly can. We offer:

- Day Care for people with dementia, including a service for people under 65 years of age, available to people via a care package with Social Services or funded privately.
- Reminder Finders – specialist groups for people recently diagnosed with dementia, funded through a grant from the Lottery.
- Stanhope Court, our Dementia Residential Care and Short Stay Home.
- Carer support service providing emotional and practical support and training for carers, funded through the Early Intervention Prevention contract with Wirral Health and Wellbeing CIC.

During the year, we provided:

- Over 13,000 sessions of day support for 224 people living with dementia.
- Over 35,000 hours of care and support for people living with us at Stanhope Court, including 26 people staying for 305 nights for short-stays.
- Help and support to 355 new carers during the year joining the Carer Support Service in addition to existing carers.
- 61 individuals attending 166 sessions of Reminder Finder groups – specialist Cognitive Stimulation Therapy sessions for people with a mild to moderate diagnosis of dementia.
- 66 places on our two-day Carers Course, specifically designed to meet the needs of carers of people living with dementia.



Wellbeing Services

"I feel so lucky to have found Meadowcroft. If I had more energy, I'd be here every day, it's such a wonderful, welcoming place that always lifts my spirits."

'It was lovely to get back to chatting with my befriender. We always have plenty to talk about, whether it's her latest jigsaw, Sewing Bee on TV, or just catching up on life. The befriending visits make such a difference, they give me something to look forward to.'

Through our range of Wellbeing Services, we help people to live life to the full, overcome social isolation and improve people's physical and mental health. Health & Activities include Tai Chi, Seated Exercise Classes, Yoga Groups, Arts and Crafts, Flower Arranging, Pilates, Zumba Gold and much more. There is also lots to enjoy outdoors too – including Walking Groups and a Photography Club. Lunch and Coffee Corners are held at multiple venues throughout the Wirral. People will have the opportunity to join other people in their area for an enjoyable meal or cup of coffee in friendly surroundings.

The Kylemore Centre in Pensby hosts our social groups for isolated older people and people with a visual impairment. The groups provide a safe and welcoming environment for people to come together over a cup of tea and bite to eat so they can develop friendships with people in their local community. The Phoenix Group is where older gay and bisexual men can meet and make friends in a welcoming environment.

Over 50% of older people in Wirral live alone. Our volunteer Befriending service is about making a real difference through one-to-one contact either in person or by telephone.

Some of our key achievements this year were:

- 3835 classes and activities held, with 17,090 attendances (increase in attendance of 762 compared to the previous year).
- 4765 befriending telephone calls made.
- 1470 befriending visits undertaken (total of 2548 hours).
- 2453 attendances at Lunch Corners & Coffee Corners.

Mental Health Therapies

For a number of years we have been offering one-to-one-person centred counselling, delivered through a team of volunteer counsellors. The service had been provided 6 days per week with counselling sessions offered via telephone, virtually and face to face at the Devonshire Resource Centre.

Sadly our contract with Everyturn, the lead provider for Wirral's IAPT (Improving Access to Psychological Therapies) contract, came to an end on 31st March 2025 and the service closed with effect of the same date. This is a huge loss for mental health support in Wirral, as we had been offering over 6000 sessions of therapy a year. We would extend our sincerest thanks to all of the staff team and to our invaluable counselling volunteers for the contribution that they made to this service, and we wish them the very best for their future endeavours.

Digital Inclusion

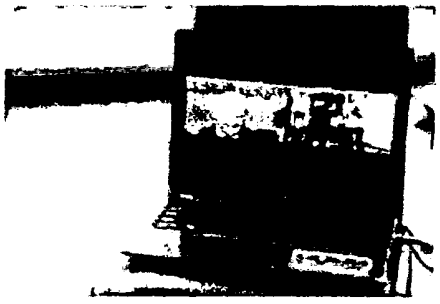
We live in a digital world. These days, we rely on our computers, smart phones, tablets and the internet for everything from socialising to shopping. While many of us have grown up with these developments, not all older people are 'silver surfers', with some feeling left behind by the technological tide.

Our work supporting digital inclusion helps people to stay in touch with family and make social connections. Becoming digitally included can help improve well-being by reducing social isolation and maintaining independence by enabling online shopping, online banking, paying bills and much more in this ever-growing digital world.

We are proud of our range of digital inclusion initiatives, including our ongoing involvement in the Include IT Mersey Consortium work to support people back into employment through becoming digitally included.

Key highlights this year were:

- 1008 interventions through 265 digital inclusion classes.
- 35 students registering to take part in 208 sessions of our Include IT Mersey programm



Practical Support

It wasn't just a lift, it was so much more than that.'

'I don't know what we would do without the help that you and your team of drivers give.'

'A massive thank you to him - he went above and beyond.'

As people get older, everyday tasks such as attending appointments, going shopping, doing odd jobs can become more challenging. We want to help people to live as independently at home for as long as they can. Thanks to our incredible team of volunteers, we offer a range of support including:

- Transport.
- Shopping.
- Prescription Collection.
- Odd Jobs.
- Cold Weather Army.

This year we were able to provide:

- 5145 supported transport journeys for isolated vulnerable older people.
- 1873 shopping trips for older people unable to get out and do their own shopping.



Practical Support

'You have gone above and beyond and then a massive big leap'

'Brilliant - literally the day after I contacted you, you visited mum in hospital and got her home with a microwave and delivered further white goods the same week. I couldn't have asked for more – thank you!'

'You have both been so wonderful. I wish everyone in the hospital would smile as much as you do!'

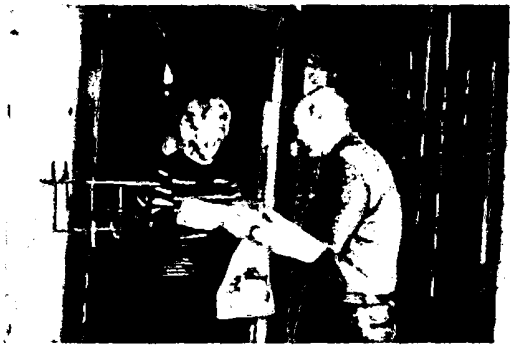
Sometimes we do not always have the friends, family or help around us that we need to stay safe and independent in our home. Our Out of Hospital Support service aims to promote independence, reduce social isolation and loneliness and prevent hospital admissions. We can offer support and practical assistance after discharge from hospital to help people settle back into their own home. This can include shopping, paying bills, sorting post, wellbeing visits and light housework. This short-term help gives people time to focus on getting better and reduces the chance of them being readmitted to hospital.

For those people with multiple or complex issues, our team of Facilitators can work with them to help access a range of services that they may require and to connect them with a range of organisations and opportunities that will help them live well. Our Going Home Team assists with transport home after a hospital stay where an ambulance is not necessary, ensuring that wrap-around support is provided to settle back in at home and continue recovery.

Our Single Point of Access Service continued to embed within Wirral University Teaching Hospital, seeking to support earlier discharge planning and to act as a gateway not only into post-discharge support from Age UK Wirral services but also from across the wider voluntary, community, faith and social enterprise sector.

During the year, key achievements included:

- 1310 patients transported home from hospital.
- 667 patients supported through Single Point of Access.



Practical Support

'The information I was given has changed everything and made everything much better.'

'I feel that a weight has been taken off my shoulders.'

'I cannot thank her enough for what she has done to help me. She gave me the confidence to make a call which allowed nearly 2 years' worth of State Pension to be paid.'

As part of a collaboration between Age UK Wirral, Citizens Advice Wirral, Wirral Change and Wirral Mencap, we deliver the older persons' element of Ask Us Wirral, the Borough's Information and Advice Service. Further funding from Independent Age enabled us to continue providing a dedicated welfare benefits service for older people.

Our specialist information and advice colleagues provide free and impartial information and advice on the full spectrum of later life issues, including support to ensure that people are receiving all of the benefits to which they are entitled in order to maximise their income.

We have a range of publications, including factsheets, booklets and information guides, that cover all enquiry issues, and these can be provided as hardcopy to people or can be downloaded from our website.



During the year, our team: .

- Supported 3100 clients with Information and Advice.
- Supported people with £115,585.67 of Attendance Allowance claims and help secured backdated awards of £44637.20.

WELLBEING HUBS AND CAFES

'Thank you for everything you do.'

'A lovely place to meet over a cuppa and a light bite. Excellent atmosphere and wonderful staff.'

'The Health and Wellbeing Hub in West Kirby Medical Centre is a vital resource for the community, especially those who are single and possibly lonely. The café is exceptionally well run with caring staff and volunteers. The varied courses offer opportunities for creativity and a welcome resource. I have no complaints, only compliments.'

Under a contract with Wirral Community NHS Trust, we run two Wellbeing Hubs and Cafes – Marine Place at at Marine Lake Health and Wellbeing Centre in West Kirby and The Cathy at St Catherine's Health Centre in Tranmere.



We have been exceptionally pleased with the feedback about the atmosphere, the customer service and the choice of food, drinks and activities. Between the two sites, we had over 70,000 transactions during the year.

As food costs have continued to increase, balancing profitability with affordability has been a challenge. We were pleased to end the year with The Cathy making a profit, however it was regrettable that losses were incurred at Marine Place – what we are thoroughly convinced about, however, is the value of the role that Marine Place plays in tackling isolation and loneliness.

We would sincerely thank our colleagues at Wirral Community NHS Trust for their continued support, commitment and faith in us.

HOUSEHOLD SUPPORT FUND

On behalf of Wirral Council, we were pleased to continue to support the administration of the Household Support Fund for local older people, providing crisis support to vulnerable households in most need with the cost of essentials during the cost-of-living crisis. We supported a total of 1542 people with a range of financial support, including provision of hot meals, shopping vouchers, payment of energy bills and much more. In total, this support amounted to £135,000.

VOLUNTEERING

'Since retiring, I lost my purpose, I've realised just how much volunteering can give me. I have met wonderful people, and has kept me feeling useful and connected. It's been such a big part of my life, and I'm thankful for it.'



Volunteers continue to be at the forefront of service delivery within Age UK Wirral. Their skills, personality and lived experience make them a vital part of our team. We are only too aware of the conflicting priorities and pressures that people have in their everyday lives, and it continues to be an ongoing challenge to try and recruit enough volunteers to keep all of our different services running.

We are exceptionally grateful to the 245 people who actively volunteered with us during the year, and were pleased to welcome 83 new volunteers to the organisation.

PLANS FOR FUTURE PERIODS

We are realistic about the challenges that the next year will bring, not least in trying to reach some level of balanced budget amidst spiralling costs.

We are aware that our infrastructure has already been impacted by removing a number of roles from our structure in order to try and reduce costs in recent years and to put the emphasis on protecting frontline service delivery roles. We hope that the move to operating across Liverpool and Sefton as well may provide new opportunities to help meet our central costs, but we recognise that it will take some time to develop relationships across this new area and for potential contracts to arise.

As we enter this next period, we need to remain optimistic about what the future holds in the medium to long-term, even if the short-term continues to look somewhat difficult. In the absence of new funding streams to increase the capacity of our activity or undertake new developments, we will be seeking to review and strengthen some of our internal operations, and will have a robust review of 'housekeeping' to make sure that we remain assured that we are meeting all of our legal and best practice requirements.

Since the closure of the Mental Health Therapies Service, we have a lot of empty office space on the first-floor at Devonshire Resource Centre. It seems unlikely at this stage that we will require this space for our own services in the foreseeable future, and will be starting to look for a suitable local organisation who may wish to rent this space from us. Whilst we have pretty much exhausted possibilities for cost-savings, we have undertaken a further review our transport fleet and feel that we could further reduce by one van and one minibus and we will be looking to sell these two vehicles over the coming year.

Since signing up to the new Age UK Network Agreement, work has commenced across the Network on exploring more innovative ways to achieving sustainability for Network Partners. We will continue this year to be actively involved in such work and open to testing new and different ways of driving up unrestricted income.

FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWirralCEO.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jay Anderson.

The Trustees meet approximately six times a year. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business	People Committee	Service Review
Trustee	Audit & Risk	Premises, Health & Safety, Fire Safety

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code.

Quality Assurance

Age UK Wirral has met the Charity Quality Standard – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Platinum Standard at its most recent assessment.

Stanhope Court, the organisation's Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration

The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Leaders. Senior Leaders, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects

Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Achieving our objectives

Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation

The Charity's total income for the year was £4,122,853 compared with £3,719,132 for the prior year (an increase in income – i.e. a positive movement - of £403,721 or 11%). This overall positive movement reflects the fact that there have been year on year increases within each and every category of income viz: Donations & Legacies up by £131k (two significant individual legacies in FY 24/25: £117k from the Estate of the late Ms. D. Lilley and £40k from the Estate of the late Ms. D. Armour) + Charitable Activities up by £130k (increases in income generated by Residential Care & Day Care of £162k + increases in income generated from Services Provided under Contract of £39k more than offset a reduction in income generated from Performance Related Grants of (£71k) + Other Trading Activities up by £119k (largely driven by the fact that FY 24/25 was the first full year of Café sales generated from the two outlets at St Catherine's Health Centre in Birkenhead and Marine Place Health Centre in West Kirby) + Investments up by £5k + Other Income up by £19k.

The Charity's regular income for the year, excluding Donations and Legacies, was £3,913,235 compared with £3,640,870 for the prior year (an increase of £272,365 or 7%).

At the year end the Charity was operating 7 shops across the borough.

Resources Expended

The Charity's total resources expended for the year totalled £4,052,373 compared with £4,115,201 for the prior year (a decrease in costs – i.e. a positive movement - of £62,828 or 2%).

N.B. the prior year FY 23/24 Resources Expended figure above of £4,115,201 includes £105,000 of reduction in property values re. Devonshire Resource Centre and Meadowcroft based on a valuation exercise carried out by a Chartered Surveyor (the next revaluation is scheduled for March 2027).

Net Surplus / (Deficit)

The Charity's net total surplus for the year FY 24/25 was £70,480 compared with a net loss of (£396,069) for the prior year. This represents a positive movement of £466,549 – explained by a) the increase in year on year income across all categories and b) lower costs in the current year largely because of the fact that the prior year contained write-downs in property values.

Reserves

The Trustees continue to aspire to maintain Total Liquidity (Cash + Trade Debtors) at least equivalent to three months' Total Costs. As at 31st March 2025, Total Liquidity was £1,499,336

(£1,260,997 Cash + £238,339 Trade Debtors). The budget for 2025/2026 anticipates Total Costs £3,960,774, which equates to £330,064 per month – therefore at the Balance Sheet date the company has cover of 4.5 months.

The Trustees are also pleased to note that Total Unrestricted Reserves at the Balance Sheet date equate to £1,223,933 which covers 3.7 months of Total Costs. Restricted Reserves at the Balance Sheet date equate to £1,140,777 so, with Unrestricted Reserves of £1,223,933, Total Reserves at the Balance Sheet date amount to £2,364,710 which is £70,480 higher than at 31st March 2024.

Changes in Fixed Assets

The tangible Fixed Assets were depreciated by £11,810 in the year (2024: £30,326). There were additions in the year with value £13,250 (mainly relating to 'Fixtures & Fittings' re. Age UK Wirral's spend on the new Shop Retail Outlet within the Cherry Tree shopping centre in Wallasey). There were no disposals in the year. The Net Book Value of Tangible Fixed Assets therefore increased by a net £1,440 from £1,473,818 at 31st March 2024 to £1,475,258 at 31st March 2025.

Separately from 'Tangible Fixed Assets' the Charity owns the freehold of a property at Market Street in Birkenhead which is let to a tenant (Wirral Mencap) and is recorded as an 'Investment Property' with a carrying value of £110,000 (2024: £110,000)

Report of the Trustees for the year ended 31st March 2025

Information to Auditors

So far as each of the Directors is aware, at the time this Report is approved there is no relevant audit information of which the Charity's auditors are unaware. The Directors have taken the steps which they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of such information.

Auditors

This is the second year of a (second consecutive) three-year contract in which Mitchell Charlesworth are acting as Auditors.

This report, incorporating a Strategic Report, was approved by the Board of Directors on

16.12.2025

Signed by: Paul Smith – Chair of the Board of Trustees

Paul Smith

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2025

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

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

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF AGE CONCERN WIRRAL

Opinion

We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence;
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's 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.

Mitchell Charlesworth (Audit) Limited

Mr Tony Stanley ACA (Senior Statutory Auditor)
For and on behalf of Mitchell Charlesworth (Audit) Limited, Statutory Auditor
Accountants
Suites C,D,E, & F
14th Floor The Plaza
100 Old Hall Street
Liverpool
L3 9QJ
Date: 22/12/25

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Current financial year	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income and endowments from:					
Donations and legacies	3	209,574	45	209,619	78,262
Charitable activities	4	841,841	1,993,473	2,835,314	2,705,008
Other trading activities	5	938,635	-	938,635	819,914
Investments	6	19,570	-	19,570	15,076
Other income	7	119,716	-	119,716	100,872
Total income		2,129,336	1,993,518	4,122,854	3,719,132
Expenditure on:					
Raising funds	8	915,893	-	915,893	771,313
Charitable activities	9	1,505,288	1,631,193	3,136,481	3,268,888
Total expenditure		2,421,181	1,631,193	4,052,374	4,040,201
Net income/(expenditure)		(291,845)	362,325	70,480	(321,069)
Transfers between funds		374,884	(374,884)	-	-
Other recognised gains and losses:					
Revaluation of tangible fixed assets		-	-	-	(75,000)
Net movement in funds		83,039	(12,559)	70,480	(396,069)
Reconciliation of funds:					
Fund balances at 1 April 2024		1,140,894	1,153,336	2,294,230	2,690,299
Fund balances at 31 March 2025		1,223,933	1,140,777	2,364,710	2,294,230

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

All income and expenditure derive from continuing activities other than certain contracts and grants which naturally expire during the period - a process deemed to be 'business as usual'.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

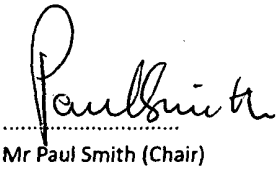
Prior financial year	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:				
Donations and legacies	3	72,891	5,371	78,262
Charitable activities	4	679,011	2,025,997	2,705,008
Other trading activities	5	819,914	-	819,914
Investments	6	15,076	-	15,076
Other income	7	100,872	-	100,872
Total income		1,687,764	2,031,368	3,719,132
Expenditure on:				
Raising funds	8	771,313	-	771,313
Charitable activities	9	1,624,625	1,644,263	3,268,888
Total expenditure		2,395,938	1,644,263	4,040,201
Net income/(expenditure)		(708,174)	387,105	(321,069)
Transfers between funds		381,735	(381,735)	-
Other recognised gains and losses:				
Revaluation of tangible fixed assets		-	(75,000)	(75,000)
Net movement in funds		(326,439)	(69,630)	(396,069)
Reconciliation of funds:				
Fund balances at 1 April 2023		1,467,333	1,222,966	2,690,299
Fund balances at 31 March 2024		1,140,894	1,153,336	2,294,230

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**15**		1,475,258		1,473,818
Investment property	**16**		110,000		110,000
Investments	**17**		2		2
			1,585,260		1,583,820
Current assets					
Debtors	**18**	238,340		182,950	
Cash at bank and in hand		1,260,997		1,227,699	
		1,499,337		1,410,649	
Creditors: amounts falling due within one year	**19**	(612,142)		(583,844)	
Net current assets			887,195		826,805
Total assets less current liabilities			2,472,455		2,410,625
Creditors: amounts falling due after more than one year	**20**		(8,345)		(15,395)
Provisions for liabilities	**22**		(99,400)		(101,000)
Net assets			2,364,710		2,294,230
Income funds					
General restricted funds		715,058		727,617	
Revaluation reserve		425,719		425,719	
	25		1,140,777		1,153,336
Unrestricted funds - general					
Designated funds	**26**	15,099		21,445	
General unrestricted funds		1,208,834		1,119,449	
			1,223,933		1,140,894
			2,364,710		2,294,230

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

The financial statements were approved by the Trustees on 16.12.2025



Mr Paul Smith (Chair)
Trustee

Company registration number 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**31**		33,324		(486,592)
Investing activities					
Purchase of tangible fixed assets		(13,250)		(5,337)	
Investment income received		19,570		15,076	
Net cash generated from investing activities			6,320		9,739
Financing activities					
Repayment of bank loans		(6,346)		(5,470)	
Net cash used in financing activities			(6,346)		(5,470)
Net increase/(decrease) in cash and cash equivalents			33,298		(482,323)
Cash and cash equivalents at beginning of year			1,227,699		1,710,022
Cash and cash equivalents at end of year			1,260,997		1,227,699

1 Accounting policies

Charity information

Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies and Donations are recognised when the cash is received or once the charity has been notified of a specific, definite amount, whichever is the earlier, unless there are performance conditions which require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity is in receipt of non- business income (by way of grants, donations and legacies) and makes both taxable and exempt supplies. Any VAT incurred on costs relating to non- business activities and exempt supplies is irrecoverable and the charity is therefore unable to recover all of its input tax.

1 Accounting policies **(Continued)**

1.13 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.14 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.15 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.16 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make estimates, assumptions and judgments about the carrying value of assets and liabilities which may not be readily apparent from other sources. The estimates and assumptions are based partly on historical experience while judgment incorporates less empirical factors considered to be relevant such as the current and potential future economic and political environment and the exercise of suitably cautious prudence.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is amended where the change affects only that period, or in the period of the revision and future periods where the change affects both current and future periods.

Key sources of estimation uncertainty

The estimates, assumptions and judgments which have the potential to effect a material adjustment to the carrying value of assets and liabilities are as follows:

Dilapidation provision

At year-end the charity leased 7 retail outlets (9 at 31 March 2024). These leases place varying obligations upon the company such as a commitment to repair and maintain the property, to redecorate periodically and at the end of the lease potentially to strip out fixtures and fittings to return the premises to their original state. All these obligations create financial commitments which the trustees estimate and then maintain an ongoing provision.

2 **Critical accounting estimates and judgements** **(Continued)**

Doubtful Debts Provision

Trade Debtors are recorded at their estimated realisable value. The recoverability of these debts is subject to various external influences such as the economic environment as well as more tangible factors such as the age of the debt. The trustees estimate what value of these debts is likely to be irrecoverable and then maintain an ongoing provision.

Contracts and Grants Provision

The charity provides services as required by numerous contracts and grants. The value of this income stream comprises the largest single component of the turnover booked by the charity and therefore is extremely important in terms of both revenue and deliverables. At any point in time the company will have significant amounts of work in progress delivering these commitments. The trustees exercise their judgment and estimate an amount of between 1% and 5% of the total income of contracts and grants to be provided for in the accounts.

Depreciation and the useful economic lives of assets

The largest value within the charity's Fixed Assets comprises Land & Buildings and the trustees decided in early 2021 that they would commission independent professional surveyor's valuations of the Freehold Buildings every three years starting in March 2021. Depending on the commercial property market in the years of (re)valuation there may be material increases or decreases in the value of this class of Fixed Assets. The other asset classes are Plant & Equipment, Fixtures & Fittings and Motor Vehicles and the trustees review the current depreciation policy and useful economic life annually and consider that the current methodology to be appropriate. In the trustees' judgment there are no factors which might currently cause an issue with the value of net book value of such assets e.g., frequent sales of these assets which would result in ongoing gains or losses on disposal.

Prepayments

The trustees require senior management to review the general ledger, supplier invoices received during the year and payments made to suppliers during the year with the objective of identifying goods or services billed and/or paid for during the year but which are delivered in entirety or in part after the year-end. Such items are deemed 'Prepaid' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where prepayments may frequently arise e.g., rent payments under leases and payments for insurance.

Accruals

The trustees require senior management to review the general ledger, supplier invoices received after the year and payments made to suppliers after the year-end with the objective of identifying goods or services billed and/or paid for after the year but which are delivered in entirety or in part before the year- end. Such items are deemed 'Accruals' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where accruals may arise e.g., utility bills and professional fees.

Deferred Income

The trustees require senior management to review the contracts and grants being performed over multiple periods and to ensure that income is released only when appropriate and earned or to match and defray expenses incurred. Where cash has been received in advance of it being earned then it is retained in the Balance Sheet as Deferred income and the trustees review these balances as part of the monthly management accounts and also as part of the frequent review of cash balances.

The charity's treatment of commissions which are performance related with conditions attached to them (other than the Early Intervention Prevention Project via Wirral Health and Wellbeing CIC which does not contain key performance indicators) is to recognize income in accordance with the satisfaction of the relevant performance related criteria. On review of the relevant performance related contracts, it is management's judgment that the most appropriate criterion of stage of completion for these contracts is by reference to the percentage of costs incurred over total anticipated costs. This is normally in relation to salary costs.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	38,311	45	38,356	45,788	3,371	49,159
Legacies	171,263	-	171,263	27,103	2,000	29,103
	209,574	45	209,619	72,891	5,371	78,262

The 2025 figures for Donations are broadly similar to those for 2024. The 2025 figures for Legacies are significantly higher than those for 2024 because of two substantial individual legacies: £117,855 from the Estate of the late Ms D. Lilley and £40,000 from the Estate of the late Ms D. Armour.

Age UK Wirral and its Trustees are most grateful to all those who remember this charity via donations in their lifetime and/or in their wills because every single legacy, every individual contribution and every donation helps in the undertaking of vital charitable work across Wirral.

4 Charitable activities

	Charitable Income 2025 £	Charitable Income 2024 £
Sale of goods (provision of Residential Care Services & Day Care Services)	841,841	679,011
Services provided under contract	1,197,754	1,158,639
Performance related grants	795,719	867,358
	2,835,314	2,705,008
Analysis by fund		
Unrestricted funds - general	841,841	679,011
Restricted funds	1,993,473	2,025,997
	2,835,314	2,705,008

4 Charitable activities **(Continued)**

Wirral Borough Council Early Intervention Prevention (via Wirral Health and Wellbeing CIC) 2025: £933,324 (2024: £916,243).

Everyturn Mental Health (formerly Insight IAPT) Emotional Health & Wellbeing 2025: £149,818 (2024: £149,818).

Citizens' Advice Bureau Ask Us Wirral 2025: £114,612 (2024: £92,578)

Performance related grants

List of abbreviations used below:

WBC = Wirral Borough Council
HSF = Household Support Fund
CWPNT = Cheshire & Wirral Partnership NHS Trust
RF = Reminder Finders
RUKBA = Royal UK Beneficent Association
ICB = Integrated Care Board
MCST = Maintenance Cognitive Stimulation Therapy
LCC = Liverpool City Council
ORoHF = Ongoing Release of Historic Funding
CB = Citroen Berlingo
RSPH = Royal Society for Public Health
FT = Foundation Trust

Performance related grants		
WBC: Single Point of Access Fund	175,744	31,595
WBC: Additional Funding Support HSF	153,250	124,126
WBC - Winter Pressures/Going Home	139,655	144,160
CWPNT Memory Assessment Unit	125,000	124,550
National Lottery: Funding Lottery RF Project (started June 2022)	91,402	79,403
Sefton Council for Voluntary Services UK Shared Prosperity Fund	46,526	34,100
RUKBA Independent Age	35,086	-
Age UK National Funding re Cost of Living Support	500	39,586
WBC: Funding re Fuel Poverty Service (cost of living crisis)	-	84,495
NHS Cheshire & Merseyside ICB: Funding Health & Wellbeing Grant	-	58,269
Age UK National Funding re MCST	-	20,066
Health Junction CIC: Funding for Digital Champions IT Project	-	12,000
LCC Sport England Together Fund	-	9,986
ORoHF: 3 x CB Vehicles employed re Going Home Service	-	7,852
WBC: Funding Wirral Online Together IT Project	-	6,560
RSPH Mental Health Trainer Grant	-	200
Other various	28,556	90,410
	795,719	867,358

5 Other trading activities

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Income from fundraising events	13,843	18,346
Income from shops' retail	672,489	738,758
Income from cafes and wellbeing hubs	252,303	62,810
Other trading activities	938,635	819,914

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from rental activities (income from: third party tenant re lease of the investment property and hiring of room space at the two freehold properties)	19,570	15,076

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from other activities (various including for example income from: bank interest + services such as day trips, social related activities and sports related activities which require a modest contribution from clients towards their cost)	119,716	100,872

8 Raising funds

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
Share of governance costs	7,750	220
Other fundraising costs	125,403	55,507
Staff costs	532,899	476,864
Share of support costs	249,841	238,722
	915,893	771,313

9 Expenditure on charitable activities

	Care services 2025 £	Supporting services 2025 £	Total 2025 £	Care services 2024 £	Supporting services 2024 £	Total 2024 £
Direct costs						
Staff costs	1,934,457	387,640	2,322,097	1,902,161	549,447	2,451,608
Depreciation and impairment	7,913	3,897	11,810	50,319	10,008	60,327
Other costs	338,287	67,976	406,263	292,972	115,349	408,321
	2,280,657	459,513	2,740,170	2,245,452	674,804	2,920,256
Share of support and governance costs (see note 10)						
Support	236,428	116,449	352,877	200,691	98,848	299,539
Governance	29,101	14,333	43,434	32,892	16,201	49,093
	2,546,186	590,295	3,136,481	2,479,035	789,853	3,268,888
Analysis by fund						
Unrestricted funds	914,993	590,295	1,505,288	834,772	789,853	1,624,625
Restricted funds	1,631,193	-	1,631,193	1,644,263	-	1,644,263
	2,546,186	590,295	3,136,481	2,479,035	789,853	3,268,888

10 Support costs allocated to activities

	2025	2024
	£	£
Rent, rates and water	153,891	136,457
Light and heat	105,699	90,475
Bad and doubtful debts	(2,712)	(39,344)
Office costs	141,433	160,484
Advertising	6,179	8,887
Motor expenses	39,827	41,769
Repairs and renewals	56,588	32,608
Household and cleaning	43,790	40,038
Sundry expenses	44,010	55,751
Bank charges and interest	14,013	11,136
Governance costs	51,184	49,313
	653,902	587,574
Analysed between:		
Fundraising	257,591	238,942
Care services	265,529	233,583
Supporting services	130,782	115,049
	653,902	587,574

Governance costs comprise:	2025 £	2024 £
Audit fees	11,330	9,500
Legal and professional	39,854	39,813
	51,184	49,313

Support Costs are allocated to Charitable Activities (Care Services / Support Services) and Raising Funds based on the departmental allocations and number of FTE working within the relevant areas

11 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2025 £	2024 £
For audit services		
Audit of the financial statements of the charity	11,330	9,500

12 Trustees

None of the trustees received any remuneration or benefits from the charity during the current or prior year. No Trustees were reimbursed in the year (2024: £1,730) for payments made during their role as volunteers. Details of remuneration paid to connected persons are set out in note 30, related party transactions.

13 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Raising funds (including shops' retail)	22	23
Charitable activities	102	110
Governance and administration	9	9
Total	133	142

Employment costs	2025 £	2024 £
Wages and salaries	2,598,634	2,676,565
Social security costs	189,581	184,617
Other pension costs	66,781	67,290
	2,854,996	2,928,472

Included within employment costs is an amount of £28,012 - this related to redundancy costs in the year.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	-	1
£70,001 to £80,000	1	-
£80,001 to £90,000	-	1
£90,001 to £100,000	1	-

Contributions totalling £6,090 (2024: £6,090) were made to defined contribution pension schemes on behalf of employees whose emoluments exceeded £60,000

13 *Employees* **(Continued)**

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	298,837	428,682

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Freehold land and buildings	*Plant and equipment*	*Fixtures and fittings*	*Motor vehicles*	*Total*
	£	£	£	£	£
Cost or valuation					
At 1 April 2024	2,636,857	57,256	53,840	119,229	2,867,182
Additions	-	-	13,250	-	13,250
At 31 March 2025	2,636,857	57,256	67,090	119,229	2,880,432
Depreciation and impairment					
At 1 April 2024	1,196,857	56,331	20,947	119,229	1,393,364
Depreciation charged in the year	-	516	11,294	-	11,810
At 31 March 2025	1,196,857	56,847	32,241	119,229	1,405,174
Carrying amount					
At 31 March 2025	1,440,000	409	34,849	-	1,475,258
At 31 March 2024	1,440,000	925	32,893	-	1,473,818

15 Tangible fixed assets **(Continued)**

Land and Buildings were revalued in March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The next revaluation is scheduled to be in 2027.

In 2021, the Freehold Property Devonshire Resource Centre at 141, Park Road North, Birkenhead, Wirral CH41 0DD was reduced in value by £1,083,358 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. In 2024, the property was reduced in value by a further £30,000 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. The current carrying value is £770,000.

In 2021, the Freehold Property Market Street at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT was reduced in value by £140,000 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. (This property was reclassified as an Investment Property in 2021). In 2024 no change was made to the value. The current carrying value is £110,000.

In 2021, the Freehold Property Meadowcroft at 304, Spital Road, Bromborough, Wirral CH62 2DE was increased in value by £500,719 which was recorded as a Revaluation of Tangible Fixed Assets (increase) within Restricted Funds in the Statement of Financial Activities and as a Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. In 2024 the property was reduced in value by £75,000 which was recorded as a Revaluation of Tangible Fixed Assets (decrease) within Restricted Funds in the Statement of Financial Activities and as a (reduction in) Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. The current carrying value is £670,000.

Wirral Borough Council has an overage provision in relation to the land and buildings known as Meadowcroft. This property was purchased from Wirral Borough Council in 2012 for c.£240,000 and if it were sold prior to October 2037 any sale proceeds above £480,000 are to be split equally between the Council and the Charity.

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. If the property were sold then Wirral Primary Care Trust would be entitled to 16.82% of the sale proceeds.

16 Investment property

	2025 £
Fair value	
At 1 April 2024 and 31 March 2025	110,000

The Investment Property comprises 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The fair value of the property has been assessed as £110,000 (2024: £110,000) at March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The previous valuation was in March 2021 when the value was assessed as £110,000 and the next valuation will be in 2027.

Barclays Bank holds a legal charge over this property as security for a loan. The value of the loan at 31st March 2025 was £15,099 (2024: £21,445).

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2024 & 31 March 2025	2
Carrying amount	
At 31 March 2025	2
At 31 March 2024	2

The charity owns 2 x £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). The company is dormant.

18 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	215,559	150,255
Other debtors	5,328	5,539
Prepayments and accrued income	17,453	27,156
	238,340	182,950

19 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Bank loans	21	6,754	6,050
Other taxation and social security		108,706	114,188
Deferred income	23	211,958	193,292
Trade creditors		50,179	54,947
Other creditors		52,480	17,610
Accruals		182,065	197,757
		612,142	583,844

20 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	21	8,345	15,395

21 Loans and overdrafts

	2025 £	2024 £
Bank loans	15,099	21,445
Payable within one year	6,754	6,050
Payable after one year	8,345	15,395

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The loan expires on 4th April 2027.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

22 Provisions for liabilities

	2025	2024
	£	£
Bad and doubtful debts	2,000	-
Grant clawback	25,000	30,000
Dilapidations	72,400	71,000
	99,400	101,000

Movements on provisions:

	Bad and doubtful debts	Grant clawback	Dilapidations	Total
	£	£	£	£
At 1 April 2024	-	30,000	71,000	101,000
Additional provisions in the year	2,000	-	1,400	3,400
Reversal of provision	-	(5,000)	-	(5,000)
At 31 March 2025	2,000	25,000	72,400	99,400

The Provisions within the accounts are based on the estimations made in relation to Dilapidations, Doubtful Debts and Contracts & Grants as referenced in detail in Note 2.

The Dilapidations provision has been increased slightly to £72,400 to allow for adjustments including for example: the closure of 3 sites; the acquisition of 1 new site; inflationary increases in the costs of materials and labour.

23 Deferred income

	2025	2024
	£	£
Other deferred income	211,958	193,292

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	211,958	193,292
Movements in the year:		
Deferred income at 1 April 2024	193,292	375,085
Amounts received in year	2,012,138	1,844,204
Amounts credted to SoFA in year	(1,993,472)	(2,025,997)
Deferred income at 31 March 2025	211,958	193,292

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

24 Retirement benefit schemes

Defined contribution schemes	2025	2024
	£	£
Charge to profit or loss in respect of defined contribution schemes	66,781	67,290

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

25 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds						Movement in funds			
	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£	£	£
Property	624,754	-	-	-	-	624,754	-	-	-	624,754
Revaluation reserve	500,719	-	-	-	(75,000)	425,719	-	-	-	425,719
Covid-19 support and non BAU grants	11,019	-	-	-	-	11,019	-	-	(11,019)	-
BAU grants	73,094	2,025,997	(1,644,263)	(381,735)	-	73,093	1,993,473	(1,631,193)	(362,280)	73,093
Donations	13,380	5,371	-	-	-	18,751	45	-	(1,585)	17,211
	1,222,966	2,031,368	(1,644,263)	(381,735)	(75,000)	1,153,336	1,993,518	(1,631,193)	(374,884)	1,140,777

BAU = Business As Usual

25 Restricted funds **(Continued)**

Property & Revaluation Reserve:
The property related restricted fund balances above totalling £624,754 relate to the Devonshire Resource Centre property (£514,754 Restricted+ £255,246 Unrestricted = £770,000 Total Carrying Value at 31/03/25) and the Market Street property (£110,000 Restricted + £0 Unrestricted = £110,000 Total Carrying Value at 31/03/25) upon which certain restrictions remain at the balance sheet date.

All 3 properties were last valued in March 2024 and will be valued once again in March 2027 in accordance with the charity's policy.

The revaluation reserve within restricted reserves totalling £425,719 relates to the Meadowcroft property (£425,719 Restricted + £244,281 Unrestricted = £670,000 Total Carrying Value at 31/03/25).

Business As Usual Grants:
The charity received during the year to March 2025 income totalling £2,012,138 to add to £193,292 monies unspent (Deferred Income) at 31 March 2024 which gave a total of £2,205,430 available to utilize in year. Of this, £1,993,472 was released to P&L as Income in year which left £211,958 monies unspent (Deferred Income) at 31 March 2025.

These funds arose from multiple individual income streams from various sources for a variety of purposes which align with the charity's usual functions such as the delivery of an Early Intervention and Prevention Contract for Wirral Borough Council (via a 'special purpose vehicle' Wirral Health and Wellbeing CIC). Further details can be found in Note 4.

The transfer of £362,280 from Restricted Funds to Unrestricted Funds (BAU Contracts & Grants) relates to the total surplus the charity is able to retain to contribute towards its central overheads. The Trustees have specifically tasked management with operating a 'full cost recovery model' where any commission accepted by the charity to deliver activities and/or services must not only cover its direct cost of delivery but also must contribute a certain minimum amount (usually based on FTE) as a management fee towards the general central costs of running the charity.

Covid 19 Support & Non BAU Contracts & Grants:
The charity had £11,019 of restricted income left from the Covid pandemic era of 2020-2022 which mainly pertained to hygiene related matters to facilitate the recovery of operations. Wirral Borough Council Environmental Health Office ('EHO') had been requesting that the charity upgrade its kitchen facilities at the Residential Care Home (Stanhope Court) in Bromborough to meet current EHO standards and accordingly the charity spent £12,604 in the year to comply. These are repairs and are expensed in the year. Because these repairs relate specifically to hygiene (as illustrated by the EHO notice) it has been deemed appropriate to utilize the remaining balance of restricted income in this Covid 19 category to defray these costs so this amount of £11,019 has been transferred out of restricted income to unrestricted income. This completes the utilization of all restricted income pertaining to Covid 19 Support & Non BAU Contracts & Grants.

26 Unrestricted funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Mortgage repayment reserve	21,445	-	(6,346)	-	15,099
General funds	1,119,449	2,129,336	(2,414,835)	374,884	1,208,834
	1,140,894	2,129,336	(2,421,181)	374,884	1,223,933

Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Mortgage repayment reserve	26,915	-	(5,470)	-	21,445
General funds	1,440,418	1,687,764	(2,390,468)	381,735	1,119,449
	1,467,333	1,687,764	(2,395,938)	381,735	1,140,894

The trustees wish to continue to maintain a designated reserve equal to the total amount of bank loan outstanding at the year end date so sufficient funds are ringfenced to cover future loan repayments.

27 Analysis of net assets between funds

	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2025 are represented by:								
Tangible assets	534,785	-	940,473	1,475,258	533,345	-	940,473	1,473,818
Investment properties	-	-	110,000	110,000	-	-	110,000	110,000
Investments	2	-	-	2	2	-	-	2
Current assets/(liabilities)	781,793	15,099	90,303	887,195	702,498	21,444	102,863	826,805
Long term liabilities	(8,345)	-	-	(8,345)	(15,395)	-	-	(15,395)
Provisions	(99,400)	-	-	(99,400)	(101,000)	-	-	(101,000)
	1,208,835	15,099	1,140,776	2,364,710	1,119,450	21,444	1,153,336	2,294,230

28 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral, CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2025 represents the end of the sixteenth year of the 25-year grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 16.82%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

29 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	94,959	107,046
Between two and five years	141,615	191,801
	236,574	298,847

Property leases for the 7 retail outlets are included within the commitments above. For the purposes of this note, it has been assumed that any break clauses are activated as and when the date arises and that any leases which have expired (i.e., where the company is 'holding over') are subject to three month's notice.

In addition to the Leases for the retail outlets, there are ongoing Lease commitments in relation to the following: 1 x franking machine; 2 x photocopiers; 2 x coffee machines for the cafes; laundry equipment at the residential care home. There are also ongoing Lease commitments re., the Café at Marine Lake Health and Wellbeing Centre, Orrysdale Road West Kirby, Wirral CH48 5AA and St Catherine's Health Centre, Church Road, Birkenhead Wirral CH42 0LQ but these do not require the payment of rent or service charge.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2025	2024
	£	£
Within one year	5,507	5,507

29 *Operating lease commitments* **(Continued)**

Age Concern Wirral operating as Age UK Wirral has a Lease in place for Wirral Mencap to occupy 42-44 Market Street, Birkenhead, Wirral CH41 5BT for the term 20th October 2024 to 19th October 2025.

30 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Included in the above is gross salary of £63,005 paid to Mr. R. Crocker (2024: £63,005), Finance Director. Mr. R. Crocker is the spouse of one of the trustees, Mrs. P. Crocker, and is therefore considered a connected person.

The Board have taken appropriate measures to manage any conflict of interest that could arise in respect of the above, including recording this relationship in the minutes of all relevant formal meetings under 'declarations of potential conflicts of interest'. All salaries are paid based on fixed rates set for each position at the board's discretion and there is no formal annual performance related bonus scheme. In the event that it were to arise, Mrs. P. Crocker would recuse herself in any board or committee discussion or decisions relating to Mr. R. Crocker's remuneration.

30 Related party transactions **(Continued)**

Wirral Health and Wellbeing CIC:

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties (now seven parties) that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract has been further renewed until 28/02/2027.

The CIC was formed 4th August 2017, but was inactive until 1st October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £933,324 (2024 £916,243) of operating costs and £7,500 (2024 £7,500) of management costs to Wirral Health and Wellbeing CIC in the year relating to the Early Intervention Prevention commission. As at 31 March 2025 £87,126 (2024 £93,876) was outstanding in respect of these amounts.

The charity recharged £175,744 (2024 £31,595) of operating costs to Wirral Health and Wellbeing CIC in the year relating to the Single Point of Access commission. As at 31 March 2025 £17,677 (2024 £17,677) was outstanding in respect of these amounts.

Wirral Age Concern Trading Limited:

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited. Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading Limited as at 31st March 2025 (2024: £790).

31 Cash generated from/(absorbed by) operations	2025	2024
	£	£
Surplus/(deficit) for the year	70,480	(321,069)
Adjustments for:		
Investment income recognised in statement of financial activities	(19,570)	(15,076)
Depreciation and impairment of tangible fixed assets	11,810	60,327
Movements in working capital:		
(Increase) in debtors	(55,390)	(9,679)
Increase in creditors	8,928	49,902
Increase in provisions	(1,600)	(69,204)
Increase/(decrease) in deferred income	18,666	(181,793)
Cash generated from/(absorbed by) operations	33,324	(486,592)

32 Analysis of changes in net funds

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	1,227,699	33,298	1,260,997
Loans falling due within one year	(6,050)	(704)	(6,754)
Loans falling due after more than one year	(15,395)	7,050	(8,345)
	1,206,254	39,644	1,245,898

33 Events after the reporting date

Following the year-end, the company agreed with Age UK (the national organisation) that it would change its trading name from Age UK Wirral to Age UK Wirral, Liverpool and Sefton. The company's legal name and company number both remain the same i.e., Age Concern Wirral 02894067. This does not affect the company's services in Wirral but may mean that the charity operates across a wider geographical area than before. Options and opportunities are currently being explored within areas of Liverpool and Sefton which are currently not served. For many years, there has not been an Age UK organisation delivering services and activities across Liverpool and Sefton – whilst an organisation called Age Concern Liverpool and Sefton does exist, this is not part of the Age UK Network. For clarity, this does not include the areas served by Age UK Mid Mersey (which are Knowsley, St Helens, Warrington, Runcorn, Widnes & Halton).

In addition to the above, a former employee who had previously taken voluntary redundancy has brought an employment related claim against the charity. The charity is defending the claim.

AGE CONCERN WIRRAL

England & Wales - Charity number 1034510

Accounts

Charity registration number 1034510

Company registration number 02894067 (England and Wales)

AGE CONCERN WIRRAL

OPERATING AS AGE UK WIRRAL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 2894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	*Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.*
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Dr Elizabeth White (Vice –Chair) *(resigned February 2024)* Mr Myles Edwards (Treasurer) Mr Keith A. Bailey (Vice-Chair) Mr Brian Williams *(resigned April 2024)* Ms Ruth Rogers Professor Michael Jones *(resigned February 2024)* Mrs Patricia Crocker Dr Karalie Burke Dr Peter Barton Mrs Linda Manson
Company Secretary	Mr Jamie Anderson
Chief Executive	Mr Jamie Anderson
Executive Team	Mr Jamie Anderson, Chief Executive & Nominated Individual Mrs Sue Sanford, PA to the Chief Executive *(retired March 2024)* Mrs Jenny Paton, Deputy Chief Executive *(resigned May 2024)* Mr Richard Crocker, Finance Director Mrs Julie Rooney, Senior Leader – Care & Registered Manager Miss Ellie Thomson, Senior Leader - Digital Transformation Mrs Rachel Williams, Senior Leader – Sustainability Mrs Barbara Cook, Senior Leader – Wellbeing *(retired June 2023)*
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	Mitchell Charlesworth, Tempest, Suite 5.1, 12 Tithebarn Street, Liverpool L2 2DT
Solicitors	HM3 Legal Egerton House, 2 Tower Road, Birkenhead CH41 1FN

INTRODUCTION FROM THE CHIEF EXECUTIVE

'Needed more than ever before'



The ultimate utopian vision of any charity is to no longer exist – for the need that the organisation was first set up to respond to no longer to be there. The key message that we have all taken from this year is that Age UK Wirral is needed more than ever before.

Every aspect of our work this year has demonstrated increased demand for our services and activities. What was reassuring about our major strategic review exercise was the insight from local people that our current offer is broadly what people want and need now and what people expect to want and need in the future – it is pleasing to see that our approach of co-producing our offer with local people and listening to their feedback on an ongoing basis keeps what we do real and relevant.

What was significantly different, however, was the level to which local older people now rely on Age UK Wirral being there as part of their circle of support for later life. This marks a significant shift from 10+ years ago when we may have been perceived to add value to people's lives but not necessarily be as essential a component as we have now become – in the past we were perhaps *'nice to have'* but now it feels that we are *'necessary to have'*.

There is a huge sense of responsibility towards local older people, their friends, families and carers, that comes with the knowledge that people absolutely rely on us. Hearing feedback that describes us as people's ***'lifeline'*** is powerful. It only increases, however, the importance and urgency with which we need to find a way of growing and increasing the scale of our offer.

It is hugely frustrating that against the backdrop of evidence from local people themselves and the insight that population forecasts give us, we are still in a position where our 'real' income is effectively falling year on year as we try to keep abreast of massive increases in costs. Frustrating and disheartening do not describe the feelings we shared when given no option but to undertake a restructuring exercise at the end of the year to reduce our workforce by approximately 10% in order to try and balance our budget for the year ahead.

For us to deliver on our promises to, and ambitions for, older people in Wirral, the future needs to be different and must represent change. Bringing about a lot of this change is not something directly within our own gift. We need to see significant change in the thinking and commitment (financial as well as statements of intent!) from the very heart of Government right the way through to policy and commissioning in local authorities and NHS organisations.

Many headlines have reported over recent years 'broken' health and social care systems. Organisations such as Age UK Wirral have huge potential to play a role in both preventing systems from becoming even more broken and actually changing future trajectories. We need to be encouraged and supported to build truly preventative interventions that will change people's life courses alongside the work we deliver to support people as they age. This will require investment – a lot of investment – but the cost of this type of investment is significantly less than the amount of investment that will be required in acute NHS services if things do not change.

People are what matter most to this organisation – older people, our staff, our volunteers and our Trustees. We have a duty to older people and carers to be there when they need us. We have an

obligation to our staff and volunteers to make sure that their work is resourced appropriately, that they are able to grow and maintain capacity rather than having to shrink and limit provision. We have to be able to confidently say 'yes we can' and not 'no we cannot'.

Our team have done incredible things once again this year. The passion, the focus and the drive of the colleagues that I work with, even in some of the most difficult times, is energising, and my motivation to keep doing what I do is driven by the dedication and commitment of the incredible people I am so fortunate to work with.

My commitment as we move forward is a greater focus than ever before on amplifying our role as an advocate and champion of older people and their carers across Wirral – making sure that we maximise all opportunities to ensure that funding for older people's services is everyone's top priority.

Martin Luther King once said ***'our lives begin to end the day we become silent about things that matter.'*** In the years ahead, myself and Age UK Wirral will ensure that we have a voice and that we use it – we will not allow ourselves to become silent.

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.



Jamie Anderson
Chief Executive & Nominated Individual

1st point of call for older people in Wirral

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for putting their faith in us as a trusted partner.

Our partners across Wirral who have collaborated with us, supported us and vice versa.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

Everyone who has fundraised for us or supported one of our events.

Those people we have lost who so generously acknowledged us in their wills.

The following groups, trusts, foundations, and others who provided much needed funding and support:

Age UK

Cheshire and Wirral Partnership NHS Foundation Trust

National Lottery

NHS Cheshire & Merseyside Integrated Care Board

Red Rose Charitable Trust

Sefton Council for Voluntary Services

The Patricia Routledge Foundation

The Royal Society of St George

The Seafarers' Charity

Wirral Borough Council

Wirral Lions Trust

OBJECTIVES AND ACTIVITIES



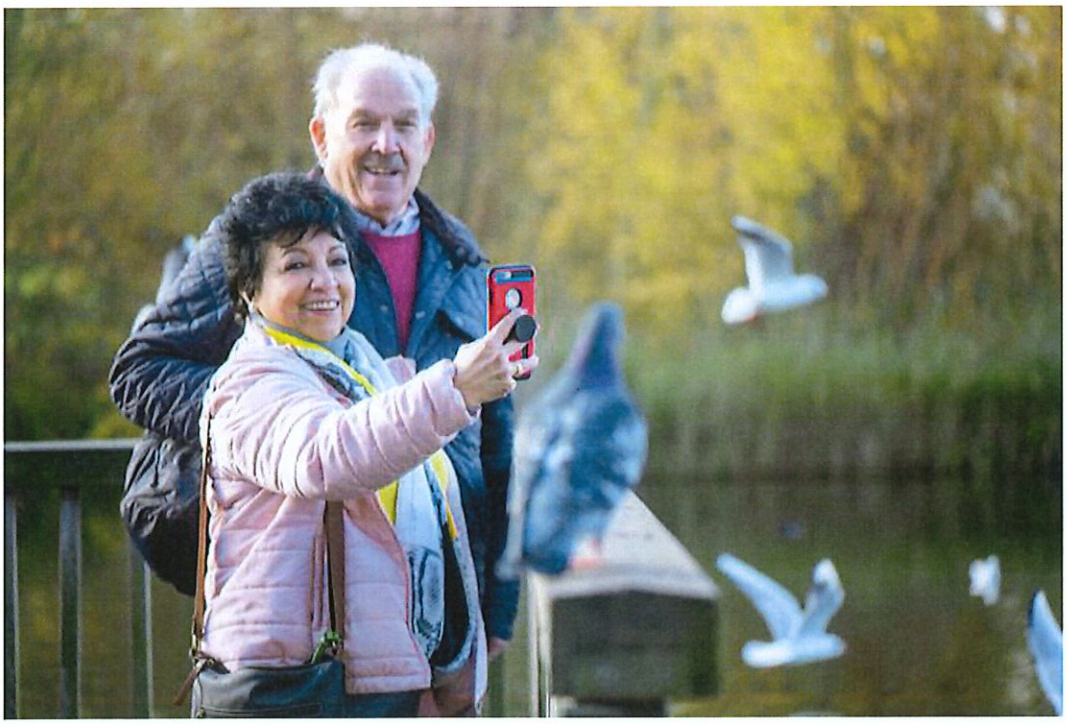
OUR VISION: TO MAKE WIRRAL A GREAT PLACE TO GROW OLDER

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement

Age UK Wirral exists to promote the well-being of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience



WHAT DID WE DO THIS YEAR?

Dementia & Carers

'Bringing my Mum to Stanhope was the best thing I ever did, as I now feel like she is my Mum again and we can spend time together, rather than me feeling like a carer.'

'I really like staying here, the food is lovely and the staff are so friendly. I feel at home.'

'Dad had a fantastic time, and he looks so well and relaxed.'

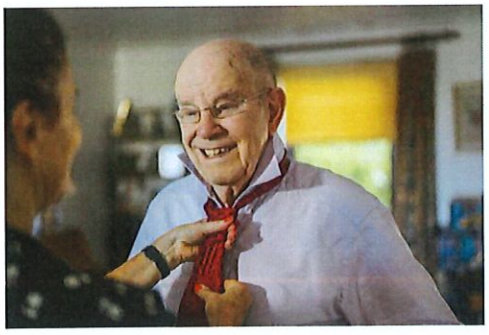
'Carers course prompted new questions and offered solutions – very helpful.'

The specialist volunteers and staff in our Dementia & Carer services make sure that people with dementia and their loved ones are supported to live as well as they possibly can. We offer:

- Day Care for people with dementia, including a service for people under 65 years of age, available to people via a care package with Social Services or funded privately.
- Reminder Finders – specialist groups for people recently diagnosed with dementia, funded through a grant from the Lottery.
- Stanhope Court, our Dementia Residential Care and Short Stay Home.
- Carer support service providing emotional and practical support and training for carers, funded through the Early Intervention Prevention contract with Wirral Health and Wellbeing CIC.

During the year, we provided:

- Over 20,000 sessions of day support for 186 people living with dementia.
- Over 35,000 hours of care and support for people living with us at Stanhope Court, including 25 people for short-stays.
- Help and support to 366 new carers joining the Carer Support Service.
- 70 individuals attending Reminder Finder groups – specialist Cognitive Stimulation Therapy sessions for people with a mild to moderate diagnosis of dementia.
- 59 places on our two-day Carers Course, specifically designed to meet the needs of carers of people living with dementia.



Wellbeing Services

'I rely and look forward to my befriending calls each week especially as I live on my own.'

'I'm so glad my back is better as I really missed coming to our monthly lunch group and not seeing everyone. I was so lonely when I couldn't attend – thank god I had a befriender each week or I would not have seen anyone.'

'The friendships that I have made have been invaluable.'

'Being part of the art group has given me the motivation to be involved in a social activity that helps me with my physical and mental wellbeing. Thank you Age UK Wirral!'

Through our range of Wellbeing Services, we help people to live life to the full, overcome social isolation and improve people's physical and mental health. Health & Activities include Tai Chi, Seated Exercise Classes, Yoga Groups, Arts and Crafts, Flower Arranging, Pilates, Zumba Gold and much more. There is also lots to enjoy outdoors too – including Walking Groups and a Photography Club. Lunch and Coffee Corners are held at multiple venues throughout the Wirral. People will have the opportunity to join other people in their area for an enjoyable meal or cup of coffee in friendly surroundings.

The Kylemore Centre in Pensby hosts our social groups for isolated older people and people with a visual impairment. The groups provide a safe and welcoming environment for people to come together over a cup of tea and bite to eat so they can develop friendships with people in their local community.

The Phoenix Group is where older gay and bisexual men can meet and make friends in a welcoming environment.

Mariners Park is a retirement complex for Merchant Seafarers. For a number of years, we have offered a range of activities from Golf and Crown Green Bowls to Talks and Presentations. Sadly, our work at Mariners Park ended in March 2024 due to the expiry of funding.

Over 50% of older people in Wirral live alone. Our volunteer Befriending service is about making a real difference through one-to-one contact either in person or by telephone.

Some of our key achievements this year were:

- 2007 classes and activities held, with 16,328 attendances (increase in attendance of 3158 compared to the previous year).
- 9144 befriending telephone calls made (an increase of 734 compared to the previous year).
- 1429 befriending visits undertaken (an increase of 128 compared to the previous year).
- 3302 attendances at Lunch Corners & Coffee Corners (an increase of 772 compared to the previous year).

Mental Health Therapies

'The service has been amazing. They are accommodating and very sweet. The therapist I was assigned was wonderful – she was so willing to listen and never pressurised me.'

'Unbelievably improved my life and how I look at things. I would recommend mental health therapies 150%. It has been a life changing experience. It's made me understand things and change how I look at the world.'

We offer one-to-one-person centred counselling, delivered through our team of volunteer counsellors. We provide a professional, confidential service 6 days per week with counselling sessions offered via telephone, virtually or face to face at the Devonshire Resource Centre.

We use a model that looks at:

- Past – an opportunity to explore the impact of past experiences.
- Present - equips clients with strategies for dealing with life challenges and explores unhelpful/unhealthy coping mechanisms.
- Future - provides access to strategies to help improve resilience – clients are better equipped and able to respond to future challenges.

During the year, through our contract with Everyturn, the lead provider for Wirral's IAPT (Improving Access to Psychological Therapies) contract, we:

- Received 624 referrals for support (99 more than in the previous year).
- Delivered 6015 sessions of therapy (122 more than in the previous year).



Digital Inclusion

'I have enjoyed the course very much. John is a very good teacher not just in computers, but in everyday tasks.'

'I'm so glad I attended this course as I've gained basic IT skills and more and met some lovely people.'

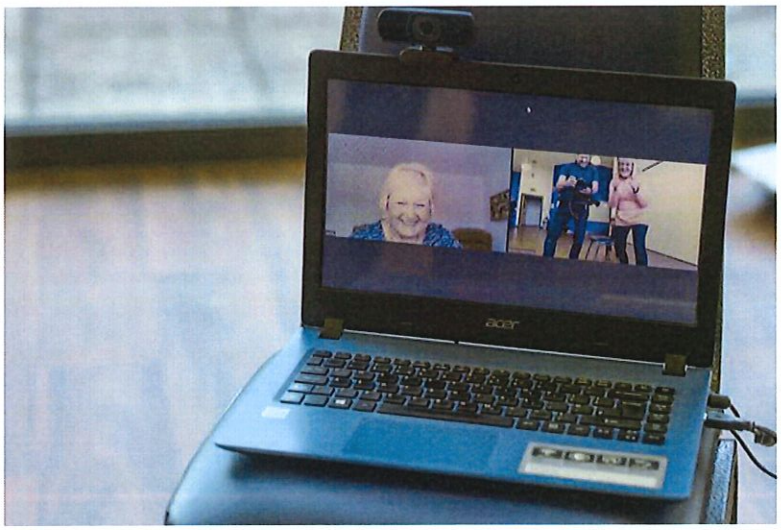
We live in a digital world. These days, we rely on our computers, smart phones, tablets and the internet for everything from socialising to shopping. While many of us have grown up with these developments, not all older people are 'silver surfers', with some feeling left behind by the technological tide.

Our work supporting digital inclusion helps people to stay in touch with family and make social connections. Becoming digitally included can help improve well-being by reducing social isolation and maintaining independence by enabling online shopping, online banking, paying bills and much more in this ever-growing digital world.

A number of programmes of digital activity that had been funded through Covid-19 monies ended as the year commenced, but we were able to continue a reduced programme of digital classes and activities. We were also pleased to continue our Include IT Mersey Consortium work to support people back into employment through becoming digitally included.

Key highlights this year were:

- 239 people attending our group digital activities.
- 398 one-to-one digital inclusion sessions.
- 256 attendances across 62 sessions of our Include IT Mersey programme.



Practical Support

'The service is invaluable and I appreciate it when I have to go for any sort of medical appointment, it's a comfort to know that the driver will be there waiting for me, as it can be stressful enough just going and speaking to the doctor / consultant.'

'This service has given me peace of mind in the knowledge I am being looked after and its one less thing to worry about. I would be lost without this wonderful service, I really don't know how I would cope.'

As people get older, everyday tasks such as attending appointments, going shopping, doing odd jobs can become more challenging. We want to help people to live as independently at home for as long as they can. Thanks to our incredible team of volunteers, we offer a range of support including:

- Transport.
- Shopping.
- Prescription Collection.
- Gardening.
- Odd Jobs.
- Cold Weather Army.

Thanks to a small amount of funding from Age UK, we were able to also offer a Handyperson Service undertaking small odd jobs in people's homes during the course of the year. Sadly, this funding ended in March 2024 but nevertheless provided much valued support during its year of operation.

This year we were able to provide:

- 8077 supported transport journeys and shops for isolated vulnerable older people.
- 537 small odd jobs completed by the Handyperson Service.



Out of Hospital Support

'I am really glad I can count on your service to help me and my wife.'

'That was a lovely smooth drive. I am prone to travel sickness but I feel fine. Thank you!'

Sometimes we do not always have the friends, family or help around us that we need to stay safe and independent in our home. Our Out of Hospital Support service aims to promote independence, reduce social isolation and loneliness and prevent hospital admissions. We can offer support and practical assistance after discharge from hospital to help people settle back into their own home. This can include shopping, paying bills, sorting post, wellbeing visits and light housework. This short-term help gives people time to focus on getting better and reduces the chance of them being readmitted to hospital.

For those people with multiple or complex issues, our team of Facilitators can work with them to help access a range of services that they may require and to connect them with a range of organisations and opportunities that will help them live well. Our Going Home Team assists with transport home after a hospital stay where an ambulance is not necessary, ensuring that wrap-around support is provided to settle back in at home and continue recovery.

In December 2023, we were pleased to launch our new Single Point of Access Service within Wirral University Teaching Hospital – this project is designed support earlier discharge planning and to act as a gateway not only into post-discharge support from Age UK Wirral services but also from across the wider voluntary, community, faith and social enterprise sector.

During the year, key achievements included:

- 2139 patients transported home from hospital (69% increase from previous year).
- 190 patients supported through Single Point of Access.
- 4947 patient contacts in the community following discharge, including 309 complex cases with ongoing support.



Information & Advice

'Thank you so much . We feel we have somebody looking after us because we get really confused with all of this benefit information.'

'I can't thank you all enough. I only rang to ask about a falls alarm because I now live alone. You took the time to ask about my money situation, and I now know I am entitled to Pension Credit and Council Tax Support. This will make such a difference.'

As part of a collaboration between Age UK Wirral, Citizens Advice Wirral, Wirral Change and Wirral Mencap, we deliver the older persons' element of Ask Us Wirral, the Borough's Information and Advice Service. We were delighted towards the end of the financial year to learn that we had been successful in our partnership bid for the re-tender of the contract with Wirral Council, providing at least a further 3 years' financial security for this service.

Thanks to funding from Wirral Council in response to the cost-of-living pressures experienced by local people, we were able to fund two dedicated Welfare Benefits Specialists during the course of the year, who supported people to identify any entitlement to benefits and provided practical support and assistance with the completion of claims forms.

Our specialist information and advice colleagues provide free and impartial information and advice on the full spectrum of later life issues, including support to ensure that people are receiving all of the benefits to which they are entitled in order to maximise their income.

We have a range of publications, including factsheets, booklets and information guides, that cover all enquiry issues, and these can be provided as hardcopy to people or can be downloaded from our website.

During the year, our team:

- Received 2728 referrals for Information and Advice, resulting in 8699 contacts.
- Received 926 referrals for support with welfare benefits, resulting in 4845 contacts.
- Maximised the income of local people by £3,298,246 annually (this is almost equivalent to the entire organisation's turnover for a year).



WELLBEING HUBS AND CAFES

Through an innovative partnership with Wirral Community NHS Foundation Trust, we were delighted this year to launch two Wellbeing Hub and Café Ventures.



Marine Place was launched in July 2023 within a commercial space in a new Health and Social Care building in West Kirby. Co-located with a GP Surgery and a range of social care and NHS staff, we have developed a model which combines a café offer with a range of activities, clinics, surgeries and access to information, advice and signposting. Our lease with Wirral Community Trust is based on a social value return rather than a financial payment, and we were delighted to have delivered over £50,000 of social value in the first ten months of operation, exceeding our annual £25,000 target.

We have been surprised by the extent of isolation and loneliness that we have seen in West Wirral, and continue to develop the programme at Marine Place to respond to this. We have sought to ensure that we use the Hub as a place for a range of other organisations to come together, and during the year worked with:

- **Ask Us Wirral** - to deliver a weekly Information and Advice clinic.
- **Involve Northwest** - for a weekly drop-in session with the local Community Connector.
- **Everyturn (Talking Together Wirral)** –to raise awareness about the benefits of talking therapies.
- **Stroke Association** - a regular meeting point for clients who are working on reducing social isolation after a stroke.
- **Chatty Café** - the Chatty Café host a coffee afternoon once a week.
- **Home Instead** - Home Instead facilitate and cover the costs of a coffee afternoon once a month.
- **Nurse Practitioners for Older People** - NPOPS have begun a drop in at the hub on a Tuesday afternoon, supporting about 4 clients a week.
- **Social Prescribers** - a weekly drop-in session.
- **Carer Support** – practical and emotional support for carers of people living with dementia.

Building upon the success of Marine Place, we were invited by Wirral Community Trust to take over the running of an existing café within St Catherine's, Tranmere. We launched our second venture in February 2024, and have been delighted by the reception to our new menu and structure. During the course of the coming year, our focus will be on developing the programme of wellbeing activities to replicate the model at Marine Place.

We would sincerely thank our colleagues at Wirral Community NHS Trust for their continued support, commitment and faith in us.

HOUSEHOLD SUPPORT FUND

On behalf of Wirral Council, we were pleased to support the administration of the Household Support Fund for local older people, providing crisis support to vulnerable households in most need with the cost of essentials during the cost-of-living crisis. We supported a total of 3068 people across 1316 households with a range of financial support, including provision of hot meals, shopping vouchers, payment of energy bills and much more.

CHRISTMAS DAY 2023

We know that many older people in Wirral experience feelings of isolation and loneliness every single day of the year, but Christmas Day is the one day each year that can significantly exacerbate such feelings.

Once again this year, thanks to the generosity of local people and local businesses, 99 volunteers delivered 105 hot Christmas Dinners, supplied by 5 local restaurants, to older people in Wirral who otherwise would have gone the whole day without seeing anyone. Whilst only a small gesture, the impact for people receiving these meals was huge. We are grateful to those organisations that helped us go the extra mile with our Christmas Day activities – in particular:

- Staff and customers at Tesco Bidston for the donations of presents that we were able to give out with meals.
- Pupils at Bidston Primary School for their hand-made Christmas Cards.
- Co-op for their donation of Christmas Crackers.
- Merseyside Fire and Rescue Service for their support once again in the co-ordination and delivery of meals.

VOLUNTEERING

'I am enjoying my volunteering with Age UK Wirral – I feel privileged helping a little.'

'Knowing that you make a difference to people's lives is what makes volunteering worthwhile.'

Volunteers continue to be at the forefront of service delivery within Age UK Wirral. Their skills, personality and lived experience make them a vital part of our team.

As with many other local organisations, we have struggled to build our volunteer numbers back up to pre-Covid. Thanks to the ongoing efforts of our Volunteer Co-ordinator, we were delighted to welcome an additional 40 new volunteers during the course of the year and we ended the year with 307 people actively volunteering in a range of different roles across the organisation, including befriending, activity tutors, drivers, shopping, reception, charity shops and much more. We estimate that our volunteers dedicate over 75,000 hours of support each year. If this is conservatively valued at £11.42 an hour, the contribution of our volunteers equates to £856,500 each year.

In addition to efforts to recruit new volunteers, we have also invested in opportunities to thank and reward existing volunteers. 11 new Volunteer Drop-In sessions were held during the course of the year, in addition to a specific Volunteer Event in June 2023 to celebrate and thank our volunteers.

We developed a new partnership with Wirral Met College supporting predominantly asylum seekers and refugees completing mandatory English qualifications to undertake 6-week volunteering placements to gain new skills and experience. As a result of this, we were the winners of the Wirral Met College award for nurturing students. We have also extended our relationship with the University of Chester to formalise opportunities for nursing students to complete extended placements with the organisation.

Recognising the importance of the role that volunteers play within the organisation, we also increased opportunities for volunteers to play a role in the strategic governance of the organisation through supporting volunteers to join a number of the Board of Trustees' sub-committees, including

Inclusive Culture and People Committees. We are grateful to these volunteer representatives for their time and insight.



PLANS FOR FUTURE PERIODS

We are in no doubt that the coming years will continue to be challenging for the voluntary, community, faith and social enterprise sector. Our immediate priority must be to stabilise our funding basis – ongoing annual increases to costs in excess of 10% per annum simply are not sustainable if contracts and grant income does not increase by the same amount. We are already experiencing challenges in maintaining our own unrestricted income in a difficult trading environment, and we will need to closely monitor and respond to changes in our performance.

Alongside these immediate and significant pressures, we must not lose sight of our long-term ambition, and we need to ensure that each year we are taking incremental steps to achieve the plans laid out in our 25-year Strategic Plan. Key elements of this plan include:

- To continue what we deliver but to make sure that we have **sufficient capacity to do more** – many of our services will need an **additional 150% capacity** over the next 25 years.
- To be **bolder and more compelling** in our **narrative about ageing**, ensuring that people recognise us as **experts in the fields of ageing, frailty and dementia**.
- To increase our **preventative focus** through work with younger people to **influence people's retirement planning** and to bring about **positive behavioural changes** that will help to promote more years of healthy later life.
- To **drive our income generation** work to **make best use of every pound** we have available to us, seeking to move from a position of year-to-year uncertainty around financial stability to a position where we are able to make longer-term plans with **confidence about a stable and resilient funding portfolio**.

We also know that the coming year will see some changes to the legal framework that governs our relationship as an independent and local organisation with the rest of the Age UK Network. We look forward to exploring some of the opportunities that this may present in terms of looking at how we can collaborate differently with our Network Partners to maximise fundraising impact, to enhance outcomes for older people and to increase the awareness of the general public of the Age UK brand the importance of the work that we do.

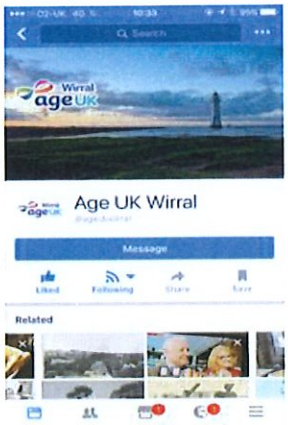
In order to achieve all of this, we absolutely must ensure that we put people – older people, our staff, our volunteers and Trustees – at the heart of everything that we do.

FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWirralCEO.





STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jamie Anderson.

The Trustees meet a minimum of six times a year. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business (Finance & Premises / H&S)	People Committee	Service Review
Trustee	Marketing	Audit & Risk
Inclusive Cultures		

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code.

Quality Assurance

Age UK Wirral has met the Charity Quality Standard – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Platinum Standard at its most recent assessment.

Stanhope Court, the organisation's Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration

The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Leaders. Senior Leaders, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects

Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Achieving our objectives

Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation

The Charity's total income for the year was £3,719,132 compared with £4,207,335 for the prior year (a decrease of £488,203 or 11.6%). The decrease is largely explained by lower amounts gifted via both Donations and Legacies in 2023-2024 compared with 2022-2023.

The Charity's regular income for the year, excluding Donations and Legacies, was £3,640,870 compared with £3,775,921 for the prior year (a decrease of £135,051 or 3.6%).

At the year end the Charity held leases for nine retail outlets across the borough. Two of these charity shops were inactive at year-end and subsequently closed when the leases came to an end post year-end leaving the charity operating seven shops.

Resources Expended

The Charity's total resources expended for the year totalled £4,040,201 compared with £3,846,318 for the prior year (an increase of £193,883 or 5.1%).

During the year the Charity commissioned an independent, professional valuation of its three freehold properties and £30,000 was written off the value of the Devonshire Resource Centre. This reduction is within the 'total resources expended' figure of £4,040,201 shown above. £75,000 was written off the value of the property at Meadowcroft and this figure is shown separately as a 'revaluation of tangible fixed assets' which reduces the value of the 'revaluation reserve' shown on the Balance Sheet. The value of the third property, at Market Street, was unchanged.

The total costs for the year, including non-cash related property write-downs, therefore totalled £4,115,201 which was an increase on the prior year of £268,883

Net Movement in Funds

The total net movement in funds for the year was a reduction of £396,069 compared with a surplus for the prior year of £361,017. This year on year negative movement of £757,086 has resulted from lower income £488,203 (mainly because of lower levels of both Donations and Legacies) and higher expenses £268,883 (£105,000 reduction in property values plus increases in salaries and wages driven largely by increases in National Minimum Wage and Real Living Wage plus concomitant impacts on differentials).

Reserves

The Trustees continue to aspire to maintain Total Cash equivalent to three months' Total Costs. As at 31st March 2024, Total Cash was £1,227,699. The budget for 2024/2025 anticipates Total Costs of £4,151,137 of which £47,000 relates to non-cash depreciation which leaves adjusted Total Costs of £4,104,137, which equates to £342,011 per month – therefore at the Balance Sheet date the company has cover of 3.6 months when comparing Total Cash against Total Costs excluding Depreciation.

The Trustees are also pleased to note that Total Unrestricted Reserves at 31st March 2024 amount to £1,140,894 which covers 3.3 months of Total Costs. Restricted Reserves at 31st March 2024 amount to £1,153,336. Total Reserves at 31st March 2024 therefore equal £2,294,230 which is £396,069 less than the Total Reserves of £2,690,299 at 31st March 2023.

Changes in Fixed Assets

Tangible Fixed Assets were depreciated by £30,327 in the year (2023: £33,393). There were additions in the year with value £5,337. There were no disposals in the year. Property values were reduced by £105,000 in year as a result of revaluation. The Net Book Value of Tangible Fixed Assets therefore decreased by £129,990 from £1,603,808 at 31st March 2023 to £1,473,818 at 31st March 2024

Information to Auditors

So far as each of the Directors is aware, at the time this Report is approved, there is no relevant Audit information of which the Charity's Auditors are unaware. The Directors have taken the steps which they ought to, so as to make themselves aware of any relevant Audit information and to establish that the Auditors are aware of such information.

Auditors

This is the first year of a renewed three year contract in which Mitchell Charlesworth (Formerly BWM) are acting as Auditors.

This report, incorporating a Strategic Report, was approved by the Board of Directors on

Paul Smith

.....Signed by: Paul Smith – Chair of the Board of Trustees

5.12.2024

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024

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

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF AGE CONCERN WIRRAL

Opinion
We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:
- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

The extent to which our procedures are capable of detecting irregularities, including fraud
The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's 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.

Mitchell Charlesworth (Audit) Limited

Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of Mitchell Charlesworth (Audit) Limited

12 December 2024

Accountants
Statutory Auditor

Suite 5.1
Tempest
12 Tithebarn Street
Liverpool
L2 2DT

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Current financial year

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Income and endowments from:					
Donations and legacies	3	72,891	5,371	78,262	431,414
Charitable activities	4	679,011	2,025,997	2,705,008	2,874,258
Other trading activities	5	819,914	-	819,914	772,225
Investments	6	15,076	-	15,076	14,714
Other income	7	100,872	-	100,872	114,724
Total income		1,687,764	2,031,368	3,719,132	4,207,335
Expenditure on:					
Raising funds	8	771,313	-	771,313	652,675
Charitable activities	9	1,624,625	1,644,263	3,268,888	3,193,643
Total expenditure		2,395,938	1,644,263	4,040,201	3,846,318
Net (outgoing)/incoming resources before transfers		(708,174)	387,105	(321,069)	361,017
Gross transfers between funds		381,735	(381,735)	-	-
Net (outgoing)/incoming resources		(326,439)	5,370	(321,069)	361,017
Other recognised gains and losses					
Revaluation of tangible fixed assets		-	(75,000)	(75,000)	-
Net movement in funds		(326,439)	(69,630)	(396,069)	361,017
Fund balances at 1 April 2023		1,467,333	1,222,966	2,690,299	2,329,282
Fund balances at 31 March 2024		1,140,894	1,153,336	2,294,230	2,690,299

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income and endowments from:				
Donations and legacies	3	431,414	-	431,414
Charitable activities	4	604,112	2,270,146	2,874,258
Other trading activities	5	772,225	-	772,225
Investments	6	14,714	-	14,714
Other income	7	114,724	-	114,724
Total income		1,937,189	2,270,146	4,207,335
Expenditure on:				
Raising funds	8	652,675	-	652,675
Charitable activities	9	1,343,611	1,850,032	3,193,643
Total expenditure		1,996,286	1,850,032	3,846,318
Net (outgoing)/incoming resources before transfers		(59,097)	420,114	361,017
Gross transfers between funds		420,114	(420,114)	-
Net (outgoing)/incoming resources		361,017	-	361,017
Other recognised gains and losses				
Net movement in funds		361,017	-	361,017
Fund balances at 1 April 2022		1,106,316	1,222,966	2,329,282
Fund balances at 31 March 2023		1,467,333	1,222,966	2,690,299

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET
AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**15**		1,473,818		1,603,808
Investment property	**16**		110,000		110,000
Investments	**17**		2		2
			1,583,820		1,713,810
Current assets					
Debtors	**18**	182,950		173,271	
Cash at bank and in hand		1,227,699		1,710,022	
		1,410,649		1,883,293	
Creditors: amounts falling due within one year	**19**	(583,844)		(715,103)	
Net current assets			826,805		1,168,190
Total assets less current liabilities			2,410,625		2,882,000
Creditors: amounts falling due after more than one year	**20**		(15,395)		(21,497)
Provisions for liabilities	**22**		(101,000)		(170,204)
Net assets			2,294,230		2,690,299
Income funds					
General restricted funds		727,617		722,247	
Revaluation reserve		425,719		500,719	
	25		1,153,336		1,222,966
Unrestricted funds					
Designated funds	**26**	21,445		26,915	
General unrestricted funds		1,119,449		1,440,418	
			1,140,894		1,467,333
			2,294,230		2,690,299

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

The financial statements were approved by the Trustees on 5.12.2024

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Mr Paul Smith (Chair)

Trustee

Company registration number 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	31		(486,592)		359,512
Investing activities					
Purchase of tangible fixed assets		(5,337)		(36,175)	
Investment income received		15,076		14,714	
Net cash generated from/(used in) investing activities			9,739		(21,461)
Financing activities					
Repayment of bank loans		(5,470)		(5,388)	
Net cash used in financing activities			(5,470)		(5,388)
Net (decrease)/increase in cash and cash equivalents			(482,323)		332,663
Cash and cash equivalents at beginning of year			1,710,022		1,377,359
Cash and cash equivalents at end of year			1,227,699		1,710,022

1 Accounting policies

Charity information
Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies and Donations are recognised when the cash is received or once the charity has been notified of a specific, definite amount, whichever is the earlier, unless there are performance conditions which require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1 Accounting policies **(continued)**

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity is in receipt of non- business income (by way of grants, donations and legacies) and makes both taxable and exempt supplies. Any VAT incurred on costs relating to non-business activities and exempt supplies is irrecoverable and the charity is therefore unable to recover all of its input tax.

1.13 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1 Accounting policies **(continued)**

1.14 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.15 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.16 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make estimates, assumptions and judgments about the carrying value of assets and liabilities which may not be readily apparent from other sources. The estimates and assumptions are based partly on historical experience while judgment incorporates less empirical factors considered to be relevant such as the current and potential future economic and political environment and the exercise of suitably cautious prudence.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is amended where the change affects only that period, or in the period of the revision and future periods where the change affects both current and future periods.

Key sources of estimation uncertainty

The estimates, assumptions and judgments which have the potential to effect a material adjustment to the carrying value of assets and liabilities are as follows:

Dilapidation provision

At year-end the charity leased 9 retail outlets (subsequently reduced to 7). These leases place varying obligations upon the company such as a commitment to repair and maintain the property, to redecorate periodically and at the end of the lease potentially to strip out fixtures and fittings to return the premises to their original state. All these obligations create financial commitments which the trustees estimate and then maintain an ongoing provision.

Doubtful Debts Provision

Trade Debtors are recorded at their estimated realisable value. The recoverability of these debts is subject to various external influences such as the economic environment as well as more tangible factors such as the age of the debt. The trustees estimate what value of these debts is likely to be irrecoverable and then maintain an ongoing provision.

Contracts and Grants Provision

The charity provides services as required by numerous contracts and grants. The value of this income stream comprises the largest single component of the turnover booked by the charity and therefore is extremely important in terms of both revenue and deliverables. At any point in time the company will have significant amounts of work in progress delivering these commitments. The trustees exercise their judgment and estimate an amount of between 1% and 5% of the total income of contracts and grants to be provided for in the accounts.

2 **Critical accounting estimates and judgements** **(continued)**

Depreciation and the useful economic lives of assets
The largest value within the charity's Fixed Assets comprises Land & Buildings and the trustees decided in early 2021 that they would commission independent professional surveyor's valuations of the Freehold Buildings every three years starting in March 2021. Depending on the commercial property market in the years of (re)valuation there may be material increases or decreases in the value of this class of Fixed Assets. The other asset classes are Plant & Equipment, Fixtures & Fittings and Motor Vehicles and the trustees review the current depreciation policy and useful economic life annually and consider that the current methodology to be appropriate. In the trustees' judgment there are no factors which might currently cause an issue with the value of net book value of such assets e.g., frequent sales of these assets which would result in ongoing gains or losses on disposal.

Prepayments
The trustees require senior management to review the general ledger, supplier invoices received during the year and payments made to suppliers during the year with the objective of identifying goods or services billed and/or paid for during the year but which are delivered in entirety or in part after the year-end. Such items are deemed 'Prepaid' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where prepayments may frequently arise e.g. rent payments under leases and payments for insurance.

Accruals
The trustees require senior management to review the general ledger, supplier invoices received after the year and payments made to suppliers after the year-end with the objective of identifying goods or services billed and/or paid for after the year but which are delivered in entirety or in part before the year- end. Such items are deemed 'Accruals' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where accruals may arise e.g. utility bills and professional fees.

Deferred Income
The trustees require senior management to review the contracts and grants being performed over multiple periods and to ensure that income is released only when appropriate and earned or to match and defray expenses incurred. Where cash has been received in advance of it being earned then it is retained in the Balance Sheet as Deferred income and the trustees review these balances as part of the monthly management accounts and also as part of the frequent review of cash balances.

The charity's treatment of commissions which are performance related with conditions attached to them (other than the Early Intervention Prevention Project via Wirral Health and Wellbeing CIC which does not contain key performance indicators) is to recognize income in accordance with the satisfaction of the relevant performance related criteria. On review of the relevant performance related contracts, it is management's judgment that the most appropriate criterion of stage of completion for these contracts is by reference to the percentage of costs incurred over total anticipated costs. This is normally in relation to salary costs.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total Unrestricted funds	
	2024	2024	2024	2023
	£	£	£	£
Donations and gifts	45,788	3,371	49,159	126,623
Legacies receivable	27,103	2,000	29,103	304,791
	72,891	5,371	78,262	431,414

The 2024 figures for both Donations and Legacies are materially lower than those for 2023 because of three substantial specific contributions recognized in the previous year viz: i) £80,000 Donation from the estate of the late Robert Allen Lomas (Unrestricted) ii) £269,789 Legacy (as a residual beneficiary) of the estate of the late Barbara Mary Statham (Unrestricted) iii) £23,987 Legacy (as a residual beneficiary) of the estate of the late Lilian Herald Gott (Unrestricted).

Age UK Wirral and its Trustees are most grateful to all those who remember this charity via donations in their lifetime and/or in their wills because every single legacy, every individual contribution and every donation helps in the undertaking of vital charitable work across Wirral.

4 Charitable activities

	Charitable Income 2024	Charitable Income 2023
	£	£
Sales within charitable activities	679,011	604,112
Services provided under contract	1,158,639	1,126,403
Performance related grants	867,358	1,143,743
	2,705,008	2,874,258
Analysis by fund		
Unrestricted funds	679,011	604,112
Restricted funds	2,025,997	2,270,146
	2,705,008	2,874,258

4 Charitable activities **(continued)**

Wirral Borough Council Early Intervention Prevention (via Wirral Health and Wellbeing CIC) 2024: £916,243 (2023: £884,007).

Everyturn Mental Health (formerly Insight IAPT) Emotional Health & Wellbeing 2024: £149,848 (2023: £149,818).

Citizens' Advice Bureau Ask Us Wirral 2024: £92,578 (2023: £92,578)

Performance related grants

List of abbreviations used below:

WBC = Wirral Borough Council
DASS = Department of Adult Social Services
CCG = Clinical Commissioning Group
ICB = Integrated Care Board
HCP = Health Care Partnership
FT = Foundation Trust
BCF = Better Care Fund
RF = Reminder Finders
MAU = Memory Assessment Unit
WUTH = Wirral University Teaching Hospital
ORoHF = Ongoing Release of Historic Funding
CB = Citroen Berlingo
MCST = Maintenance Cognitive Stimulation Therapy
CWPNT = Cheshire & Wirral Partnership NHS Trust

Performance related grants		
WBC - Winter Pressures/Going Home	144,160	97,000
CWPNT Memory Assessment Unit	124,550	115,236
WBC: Additional Funding Support HSF	124,126	46,386
WBC: Funding re Fuel Poverty Service (cost of living crisis)	84,495	15,993
National Lottery: Funding Lottery RF Project (started June 2022)	79,403	68,788
NHS Cheshire & Merseyside ICB: Funding Health & Wellbeing	58,269	60,569
Age UK National Funding re Cost of Living Support HS	39,586	-
Sefton Council for Voluntary Services UK Shared Prosperity Fund	34,100	-
WBC: Single Point of Access Fund	31,595	-
Age UK National Funding re MCST	20,066	5,906
Health Junction CIC: Funding for Digital Champions IT Project	12,000	41,924
LCC Sport England Together Fund	9,986	-
ORoHF: 3 x CB Vehicles employed re Going Home Service	7,852	8,633
WBC: Funding Wirral Online Together IT Project	6,560	134,758
RSPH Mental Health Trainer Grant	200	-
WBC: Funding to support people over 65 years	-	200,000
NHS Cheshire & Merseyside ICB: Funding Discharge Initiatives	-	71,499
NHS Cheshire & Merseyside ICB: Funding Going Home Service Upscale	-	27,434
WUTH NHS FT: Funding Holisitic Hospital Discarge Programme	-	25,000
National Lottery: Funding Lottery RF Project (ended May 2022)	-	14,521
Other various	90,410	210,096
	867,358	1,143,743

5 Other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	18,346	6,621
Shop income	738,758	765,604
Cafe income	62,810	-
Other trading activities	819,914	772,225

6 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Rental income	15,076	14,714

7 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	100,872	114,724

8 Raising funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Seeking donations, grants and legacies	220	-
Other fundraising costs	55,507	-
Staff costs	476,864	427,923
Support costs	238,722	224,752
	771,313	652,675

9 Charitable activities

	Care services 2024	Supporting services 2024	Total 2024	Care services 2023	Supporting services 2023	Total 2023
	£	£	£	£	£	£
Staff costs	1,902,161	549,447	2,451,608	1,869,265	363,269	2,232,534
Depreciation and impairment	50,319	10,008	60,327	22,373	11,020	33,393
Care Services	292,972	115,349	408,321	566,209	-	566,209
	2,245,452	674,804	2,920,256	2,457,847	374,289	2,832,136
Share of support costs (see note 10)	200,691	98,848	299,539	209,987	123,326	333,313
Share of governance costs (see note 10)	32,892	16,201	49,093	17,762	10,432	28,194
	2,479,035	789,853	3,268,888	2,685,596	508,047	3,193,643
Analysis by fund						
Unrestricted funds	834,772	789,853	1,624,625	835,564	508,047	1,343,611
Restricted funds	1,644,263	-	1,644,263	1,850,032	-	1,850,032
	2,479,035	789,853	3,268,888	2,685,596	508,047	3,193,643

10 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Rent, rates and water	136,457	-	136,457	135,847	-	135,847
Light and heat	90,475	-	90,475	66,467	-	66,467
Bad and doubtful debts	(39,344)	-	(39,344)	8,477	-	8,477
Office costs	160,484	-	160,484	166,053	-	166,053
Advertising	8,887	-	8,887	6,184	-	6,184
Motor expenses	41,769	-	41,769	44,578	-	44,578
Repairs and renewals	32,608	-	32,608	39,320	-	39,320
Household and cleaning	40,038	-	40,038	34,921	-	34,921
Sundry expenses	55,751	-	55,751	47,240	-	47,240
Bank charges and interest	11,136	-	11,136	8,978	-	8,978
Audit fees	-	9,500	9,500	-	6,750	6,750
Legal and professional	-	39,813	39,813	-	21,444	21,444
	538,261	49,313	587,574	558,065	28,194	586,259
Analysed between						
Fundraising	238,722	220	238,942	224,752	-	224,752
Charitable activities	299,539	49,093	348,632	333,313	28,194	361,507
	538,261	49,313	587,574	558,065	28,194	586,259

Support Costs are allocated to Charitable Activities (Care Services / Support Services) and Raising Funds based on the number of FTE working within the relevant areas

11 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2024	2023
	£	£
Audit of the charity's annual accounts	9,500	6,750

12 Trustees

None of the trustees received any remuneration or benefits from the charity during the current or prior year. Two Trustees were reimbursed amounts totalling £1,730 (2023: £902) for payments made during their role as volunteers. Details of remuneration paid to connected persons are set out in note 30.

13 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Raising funds (incliding shops)	23	22
Charitable activities	110	113
Governance and administration	9	9
Total	142	144

Employment costs	2024 £	2023 £
Wages and salaries	2,676,565	2,425,088
Social security costs	184,617	171,703
Other pension costs	67,290	63,666
	2,928,472	2,660,457

Included within employment costs is an amount of £67,504, this related to redundancy costs in the year.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024 Number	2023 Number
£60,001 to £70,000	1	1
£80,001 to £90,000	1	1

Contributions totalling £6,090 (2023 £5,820) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2023	2,636,857	57,256	48,503	119,229	2,861,845
Additions	-	-	5,337	-	5,337
At 31 March 2024	2,636,857	57,256	53,840	119,229	2,867,182
Depreciation and impairment					
At 1 April 2023	1,091,857	44,333	10,471	111,377	1,258,038
Depreciation charged in the year	-	11,998	10,476	7,852	30,326
Impairment losses	105,000	-	-	-	105,000
At 31 March 2024	1,196,857	56,331	20,947	119,229	1,393,364
Carrying amount					
At 31 March 2024	1,440,000	925	32,893	-	1,473,818
At 31 March 2023	1,545,000	12,924	38,032	7,852	1,603,808

Land and Buildings were revalued in March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The next revaluation is scheduled to be in 2027.

In 2021, the Freehold Property Devonshire Resource Centre at 141, Park Road North, Birkenhead, Wirral CH41 0DD was reduced in value by £1,083,358 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. In 2024, the property was reduced in value by a further £30,000 which was recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities. The current carrying value is £770,000.

In 2021, the Freehold Property Meadowcroft at 304, Spital Road, Bromborough, Wirral CH62 2DE was increased in value by £500,719 which was recorded as a Revaluation of Tangible Fixed Assets (increase) within Restricted Funds in the Statement of Financial Activities and as a Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. In 2024 the property was reduced in value by £75,000 which was recorded as a Revaluation of Tangible Fixed Assets (decrease) within Restricted Funds in the Statement of Financial Activities and as a (reduction in) Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. The current carrying value is £670,000.

Wirral Borough Council has an overage provision in relation to the land and buildings known as Meadowcroft. This property was purchased from Wirral Borough Council in 2012 for £240,000 and if it were sold prior to October 2037 any sale proceeds above £480,000 are to be split equally between the Council and the Charity.

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. If the property were sold then Wirral Primary Care Trust would be entitled to 18.50% of the sale proceeds.

16 Investment property

	2024 £
Fair value	
At 1 April 2023 and 31 March 2024	110,000

The Investment Property comprises 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The fair value of the property has been assessed as £110,000 (2023: £110,000) at March 2024 by a RICS Registered Valuer from Kroll Advisory Limited. The previous valuation was in March 2021 when the value was assessed as £110,000 and the next valuation will be in 2027.

Barclays Bank holds a legal charge over this property as security for a loan. The value of the loan at 31st March 2024 was £21,445 (2023: £26,915).

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2023 & 31 March 2024	2
Carrying amount	
At 31 March 2024	2
At 31 March 2023	2

The charity owns 2 £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). The company is dormant.

18 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	150,255	152,869
Other debtors	5,539	9,130
Prepayments and accrued income	27,156	11,272
	182,950	173,271

19 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Bank loans	21	6,050	5,418
Other taxation and social security		114,188	89,912
Deferred income	23	193,292	375,085
Trade creditors		54,947	51,142
Other creditors		17,610	15,784
Accruals		197,757	177,762
		583,844	715,103

20 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	21	15,395	21,497

21 Loans and overdrafts

	2024 £	2023 £
Bank loans	21,445	26,915
Payable within one year	6,050	5,418
Payable after one year	15,395	21,497

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. The loan expires on 4th April 2027.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

Provisions for liabilities	2024 £	2023 £
Bad and doubtful debts	-	31,069
Grant clawback	30,000	68,135
Dilapidations	71,000	71,000
	101,000	170,204

Movements on provisions:

(continued)

Provisions for liabilities

	2024			2023
	Bad and doubtful debts	**Grant clawback**	**Dilapidations**	**Total**
	£	**£**	**£**	**£**
At 1 April 2023	31,069	68,135	71,000	170,204
Reversal of provision	(31,069)	(38,135)	-	(69,204)
At 31 March 2024	-	30,000	71,000	101,000

The Provisions within the accounts are based on the estimations made in relation to Dilapidations, Doubtful Debts and Contracts & Grants as referenced in detail in Note 2.

The Dilapidations provision is identified separately and comprises an assessment of financial commitments under the leases pertaining to the retail portfolio's premises which numbered nine at 31 March 2024 and were subsequently reduced to seven post year-end. The Dilapidations provision was maintained at £71,000 at 31 March 2024 (2023: £71,000).

The provision against potential doubtful debts has been reduced to zero at 31 March 2024 from £31,069 at 31 March 2023 because bad debts have been written off against the provision account i.e. they have been netted off against the relevant debtors. The provision against potential contract & grant 'claw-back' has been reduced to £30,000 at 31 March 2024 from £68,135 at 31 March 2023 because of lack of such claims to date so the Trustees believe it is appropriate to reduce the provision from 3.5% to 1.5% of total income generated from contracts & grants.

23 Deferred income

	2024	2023
	£	£
Other deferred income	193,292	375,085

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	193,292	375,085
Movements in the year:		
Deferred income at 1 April 2023	375,085	387,752
Amounts received in year	1,844,204	2,282,480
Amounts credted to SoFA in year	(2,025,997)	(2,295,147)
Deferred income at 31 March 2024	193,292	375,085

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

24 Retirement benefit schemes

Defined contribution schemes
The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £67,290 (2023 - £63,666).

25 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds				
	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2024
	£	£	£	£	£	£	£	£	£	£
Property	624,754	-	-	-	624,754	-	-	-	-	624,754
Revaluation reserve	500,719	-	-	-	500,719	-	-	-	(75,000)	425,719
Covid-19 support and non BAU grants	11,019	-	-	-	11,019	-	-	-	-	11,019
BAU grants	73,094	2,270,146	(1,850,032)	(420,114)	73,094	2,025,997	(1,644,263)	(381,735)	-	73,093
Donations	13,380	-	-	-	13,380	5,371	-	-	-	18,751
	1,222,966	2,270,146	(1,850,032)	(420,114)	1,222,966	2,031,368	(1,644,263)	(381,735)	(75,000)	1,153,336

25 Restricted funds **(continued)**

Property & Revaluation Reserve:
The property related restricted fund balances above totalling £624,754 relate to the Devonshire Resource Centre property (£514,754 Restricted + £255,246 Unrestricted = £770,000 Total Carrying Value at 31/03/24) and the Market Street property (£110,000 Restricted + £0 Unrestricted = £110,000 Total Carrying Value at 31/03/24) upon which certain restrictions remain at the balance sheet date.

Both properties were valued in March 2024 and will be valued once again in March 2027 in accordance with the charity's policy.

The Market Street property's valuation was unchanged as a result of the March 2024 valuation exercise but the value of the Devonshire Resource Centre was reduced by £30,000 which has all been recorded as Expenditure on Charitable Activities within Unrestricted Funds in the Statement of Financial Activities.

The revaluation reserve within restricted reserves totalling £425,719 relates to the Meadowcroft property (£425,719 Restricted + £244,281 Unrestricted = £670,000 Total Carrying Value at 31/03/24). This £425,719 incorporates a reduction of £75,000 because the Meadowcroft property was reduced in value as a result of the March 2024 revaluation exercise.

This £75,000 reduction has all been recorded as a Revaluation of Tangible Fixed Assets (decrease) within Restricted Funds in the Statement of Financial Activities and as a reduction in Revaluation Reserve as a subset of Restricted Funds within the Balance Sheet. This property will be valued once again in March 2027 in accordance with the charity's policy.

Business As Usual Grants:
The charity received during the year to March 2024 income totalling £1,844,204 to add to £375,085 monies unspent (Deferred Income) at 31 March 2023 which gave a total of £2,219,289 available to utilize in year. Of this, £2,025,997 was released to P&L as Income in year which left £193,292 monies unspent (Deferred Income) at 31 March 2024.

These funds arose from multiple individual income streams from various sources for a variety of purposes which align with the charity's usual functions such as the delivery of an Early Intervention and Prevention Contract for Wirral Borough Council (via a 'special purpose vehicle' Wirral Health and Wellbeing CIC). Further details can be found in Note 4.

The transfer of £381,735 from Restricted Funds to Unrestricted Funds (BAU Contracts & Grants) relates to the total surplus the charity is able to retain to contribute towards its central overheads. The Trustees have specifically tasked management with operating a 'full cost recovery model' where any commission accepted by the charity to deliver activities and/or services must not only cover its direct cost of delivery but also must contribute a certain minimum amount (usually based on FTE) as a management fee towards the general central costs of running the charity.

26 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2022	Resources expended	Balance at 1 April 2023	Resources expended	Balance at 31 March 2024
	£	£	£	£	£
Mortgage repayment reserve	32,303	(5,388)	26,915	(5,470)	21,445
	32,303	(5,388)	26,915	(5,470)	21,445

The trustees wish to continue to maintain a designated reserve equal to the total amount of bank loan outstanding at the year end date so sufficient funds are ringfenced to cover future loan repayments.

27 Analysis of net assets between funds

	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:								
Tangible assets	533,345	-	940,473	1,473,818	588,335	-	1,015,473	1,603,808
Investment properties	-	-	110,000	110,000	-	-	110,000	110,000
Investments	2	-	-	2	2	-	-	2
Current assets/(liabilities)	702,498	21,444	102,863	826,805	1,043,782	26,915	97,493	1,168,190
Long term liabilities	(15,395)	-	-	(15,395)	(21,497)	-	-	(21,497)
Provisions	(101,000)	-	-	(101,000)	(170,204)	-	-	(170,204)
	1,119,450	21,444	1,153,336	2,294,230	1,440,418	26,915	1,222,966	2,690,299

28 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral, CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2023 represents the end of the fourteenth year of the 25-year grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 20.18%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

29 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	107,046	84,897
Between two and five years	191,801	159,118
	298,847	244,015

Property leases for the 9 retail outlets are included within the commitments above. For the purposes of this note, it has been assumed that any break clauses are activated as and when the date arises and that any leases which have expired (i.e. where the company is 'holding over') are subject to one month's notice.

In addition to the Leases for the retail outlets, there are ongoing Lease commitments in relation to the following: 2 x vans for the shops; 1 x franking machine; 2 x photocopiers; 2 x coffee machines for the cafes; laundry equipment at the residential care home. There are also ongoing Lease commitments re the Café at Marine Lake Health and Wellbeing Centre, Orrysdale Road West Kirby, Wirral CH48 5AA and St Catherine's Health Centre, Church Road, Birkenhead Wirral CH42 0LQ but these do not require the payment of rent or service charge.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2024 £	2023 £
Within one year	5,507	10,000
Between two and five years	-	5,417
	5,507	15,417

29 Operating lease commitments (continued)

Age Concern Wirral operating as Age UK Wirral has a Lease in place for Wirral Mencap to occupy 42-44 Market Street, Birkenhead, Wirral CH41 5BT for the term 20th October 2022 to 19th October 2024 at an annual rent of £10,000.

30 Related party transactions

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

	2024	2023
	£	£
Aggregate compensation	428,682	350,913

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

Included in the above is gross salary of £63,005 paid to Mr. R. Crocker (2023: £60,251), Finance Director. Mr. R. Crocker is the spouse of one of the trustees, Mrs. P. Crocker, and is therefore considered a connected person.

The Board have taken appropriate measures to manage any conflict of interest that could arise in respect of the above, including recording this relationship in the minutes of all relevant formal meetings under 'declarations of potential conflicts of interest'. All salaries are paid based on fixed rates set for each position at the board's discretion and there is no formal annual performance related bonus scheme. In the event that it were to arise, Mrs. P. Crocker would recuse herself in any board or committee discussion or decisions relating to Mr. R. Crocker's remuneration.

30 Related party transactions **(continued)**

Wirral Health and Wellbeing CIC:

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract was renewed for three years with effect from 1st March 2022.

The CIC was formed 4th August 2017, but was inactive until 1st October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £916,243 (2023 £884,007) of operating costs and £7,500 (2023 £7,500) of management costs to Wirral Health and Wellbeing CIC in the year. As at 31 March 2024 £93,876 (2023 £90,846) was outstanding in respect of these amounts.

Wirral Age Concern Trading Limited:

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited. Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading Limited as at 31st March 2023 (2022: £790).

31	**Cash generated from operations**	**2024**	**2023**
		£	**£**
	(Deficit)/surpus for the year	(321,069)	361,017
	Adjustments for:		
	Investment income recognised in statement of financial activities	(15,076)	(14,714)
	Depreciation and impairment of tangible fixed assets	60,327	33,393
	Movements in working capital:		
	(Increase)/decrease in debtors	(9,679)	49,776
	Increase/(decrease) in creditors	49,902	(51,271)
	Increase in provisions	(69,204)	(6,022)
	(Decrease) in deferred income	(181,793)	(12,667)
	Cash (absorbed by)/generated from operations	(486,592)	359,512

32 Analysis of changes in net funds

	At 1 April 2023	**Cash flows**	**At 31 March 2024**
	£	**£**	**£**
Cash at bank and in hand	1,710,022	(482,323)	1,227,699
Loans falling due within one year	(5,418)	(632)	(6,050)
Loans falling due after more than one year	(21,497)	6,102	(15,395)
	1,683,107	(476,853)	1,206,254

AGE CONCERN WIRRAL

England & Wales - Charity number 1034510

Accounts

Charity registration number 1034510

Company registration number 02894067 (England and Wales)

AGE CONCERN WIRRAL

OPERATING AS AGE UK WIRRAL

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 2894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	*Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.*
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Dr Elizabeth White (Vice –Chair) Mr Myles Edwards (Treasurer) Mr Keith A. Bailey Dr George K. Rennie (resigned 1st February 2023) Mr Brian Williams Ms Ruth Rogers Professor Michael Jones Mrs Patricia Crocker Dr Karalie Burke Dr Peter Barton Mrs Linda Manson (appointed 2nd August 2022)
Company Secretary	Mr Jamie Anderson
Chief Executive	Mr Jamie Anderson
Senior Leadership Team	Mr Jamie Anderson, Chief Executive & Nominated Individual Mrs Sue Sanford, PA to the Chief Executive Mrs Jenny Paton, Deputy Chief Executive Mr Richard Crocker, Finance Director Mrs Julie Rooney, Senior Leader – Dementia & Carers & Registered Manager Mrs Barbara Cook, Senior Leader - Wellbeing (retired 30th June 2023) Miss Ellie Thomson, Senior Leader - Digital Transformation Mrs Rachel Williams, Senior Leader – Strategic Review (from 1st April 2023)
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	BWM, Tempest, Suite 5.1, 12 Tithebarne Street, Liverpool L2 2DT
Solicitors	Hillyer McKeown, 1 Hamilton Square, Birkenhead CH41 6AU

INTRODUCTION FROM THE CHIEF EXECUTIVE



'A challenge of a different kind'

'When the going gets tough, the tough get going.' This quote really sums up the spirit of Age UK Wirral and I think that the effort of our team over the last year demonstrates just how resilient and adaptable we are when older people need us the most. It never ceases to amaze me just how much can happen in the space of one year - looking back at what we have accomplished over the last 12 months pays testament to the dedication of our volunteers and staff. The cost-of-living crisis has dominated our work this year; we have heard hundreds of heartbreaking stories about the choices that people are being forced to make between spending their money on food or on household bills. People have been very honest about their worries about the months ahead, and how much worse they fear things will become before they get better. Working with Wirral Council, we were pleased to administer the Household Support Fund for people aged 65 and over, helping some of our most vulnerable beneficiaries mitigate against some of the impacts of the increasing costs of daily living.

In April 2022, we launched two significant new Digital Inclusion projects – Digital Champions (in partnership with Health Junction) and Wirral Online Together (in conjunction with Wirral Citizens Advice Bureau). Building upon the success of some of our Covid-19 digital inclusion work, these projects reached out across Wirral to provide a person-centred approach to supporting older people on their digital journey. It has been extremely rewarding to hear such positive feedback from people who have benefited from these initiatives and, therefore, as the year drew to a close, it was very disappointing that both local and national policymakers appeared to lose interest in sustaining digital inclusion initiatives, particularly those focussed on older people. We will continue in the year ahead to lobby at a local, regional and national level to ensure that the importance of investing in digital inclusion for older people is a top priority.

At the time of writing, we have just learned the news that we have been awarded Investors in People Platinum – the highest level of accreditation that can be bestowed by Investors in People. We are all immensely proud of such an achievement, and it is testimony to the dedication and enthusiasm of the entire organisation, and the way in which people live and breathe our culture and our values, particularly at the moment given the backdrop of the cost-of-living crisis and general austerity in terms of charitable funding. In a third sector organisation where finances are exceptionally tight and salaries are not always competitive, reward and recognition for colleagues can be a challenge. Our People Committee have worked tirelessly on our new Reward and Recognition Framework, which has introduced a range of innovative ways in which colleagues can recognise and celebrate each other's achievements, and this has significantly helped our Investors in People journey.

When I wrote in last year's report that '*we are under no illusion that the coming years are going to be challenging*', I had no idea how significant the word 'challenge' would be for the year ahead. As a child, I was mesmerised by the TV show Challenge Anneka, where Anneka Rice would mobilise community spirit to pull off huge tasks for charitable causes, usually in the space of two or three days. During the summer, an email dropped into my inbox from a production company announcing that they were bringing Challenge Anneka back to TV for four episodes and they were looking for charities to pitch potential projects. Despite a very short timescale to respond, and feeling a sense of 'it would never happen for us', something about the email made me think it was worth giving it a go. Thus began one of the most incredible experiences in the history of the organisation – we will forever be in debt to Anneka Rice for choosing Age UK Wirral as one of her projects. The transformation of the external space at our Devonshire Resource Centre into a fully immersive 1960s themed Memory Village has been incredible, and something we would never have been able to achieve on our own. Read on later in the report for the full details of our Challenge Anneka experience.

As we started thinking about the year ahead, we were focussed on the fact that our current Strategic Plan expires in March 2024. Acutely aware of the impact that the cost-of-living crisis is having on the organisation's finances, along with the impact of the April 2023 increases to real living wage and minimum wage, it is clear that we need to think differently about

what long-term sustainability is going to look like – we have gone into the new financial year with a planned deficit of £300k, and we absolutely need to maximise our unrestricted income to ensure that we have a balanced budget in future years. As such, 2023/2024 will be a full year of strategic review to think about what lies ahead for the next 25 years. We will leave no stone unturned as we explore what future demographic changes are likely to mean for demand for existing and new services. We will undertake an extensive public consultation to ensure that we co-produce a future vision with the local community. We will review all of our existing contracts for goods and services to ensure that we are getting the very best value for money. We will review our operating model to ensure that we have a structure which is fit for purpose both for now and for the foreseeable future. This piece of work will be a significant undertaking but one which will be of immense value to shaping our future strategic direction.

The pressures and challenges involved in running a large third sector organisation can be relentless. What keeps us all going is seeing the difference that we make to people's lives on a daily basis. On behalf of everyone that we have supported and worked with during the year, I must take this opportunity to express my heartfelt thanks to all our volunteers, staff and Trustees for everything that they have done this year. It is so difficult to find a way that expresses just how grateful I am to every individual that plays a part in Age UK Wirral and its work. To have the privilege to work alongside you all is both an honour and an inspiration.

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.



Jamie Anderson
Chief Executive & Nominated Individual

1st point of call for older people in Wirral

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for putting their faith in us as a trusted partner.

Our partners across Wirral who have collaborated with us, supported us and vice versa.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

Everyone who has fundraised for us or supported one of our events.

Those people we have lost who so generously acknowledged us in their wills.

The following groups, trusts, foundations, and others who provided much needed funding and support:

Age UK

Anneka Rice & everyone involved in Challenge Anneka

HSBC

Inner Wheel

Mason Bibby 1981 Trust

Maud Beattie Murchie Charitable Trust

National Lottery

NHS Wirral

Patricia Routledge DBE

Red Rose Charitable Trust

Seafarers UK

Two Four Productions

Wirral Council

OBJECTIVES AND ACTIVITIES



OUR VISION: TO MAKE WIRRAL A GREAT PLACE TO GROW OLDER

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement

Age UK Wirral exists to promote the well-being of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience



WHAT DID WE DO THIS YEAR?

Dementia & Carers

The specialist volunteers and staff in our Dementia & Carer services make sure that people with dementia and their loved ones are supported to live as well as they possibly can. We offer:

- Day Care for people with dementia, including a service for people under 65 years of age.
- Reminder Finders – specialist groups for people recently diagnosed with dementia.
- Stanhope Court, our Dementia Residential Care and Short Stay Home.
- Carer support service providing emotional and practical support and training for carers.

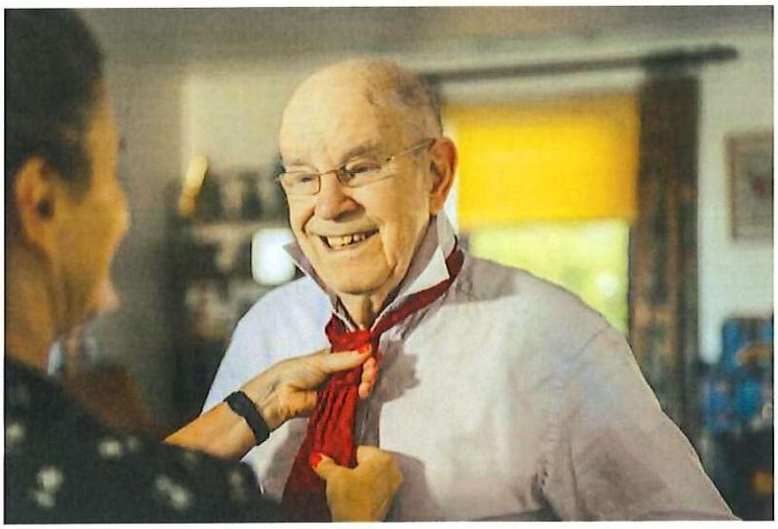
During the year, we provided:

- Over 30,000 sessions of day support for 215 people living with dementia.
- Over 35,000 hours of care and support for people living with us at Stanhope Court, including 28 people for short-stays.
- Over 10,000 interventions to support carers looking after their loved ones.
- 71 individuals attending Reminder Finder groups – specialist Cognitive Stimulation Therapy sessions for people with a mild to moderate diagnosis of dementia.

'Thank you for looking after him this week, I have had the best sleep for a long time'

'Reminder Finders has helped him mix with people who don't treat him differently because of his dementia, which a lot of people do'

'They have helped me through very difficult times'



Wellbeing Services

Through our range of Wellbeing Services, we help people to live life to the full, overcome social isolation and improve people's physical and mental health. Health & Activities include Tai Chi, Seated Exercise Classes, Yoga Groups, Arts and Crafts, Flower Arranging, Pilates, Zumba Gold and much more. There is also lots to enjoy outdoors too – including Walking Groups and a Photography Club. Lunch and Coffee Corners are held at multiple venues throughout the Wirral. People will have the opportunity to join other people in your area for an enjoyable meal or cup of coffee in friendly surroundings.

The Kylemore Centre in Pensby hosts our social groups for isolated older people and people with a visual impairment. The groups provide a safe and welcoming environment for people to come together over a cup of tea and bite to eat so they can develop friendships with people in their local community.

The Phoenix Group is where older gay and bisexual men can meet and make friends in a welcoming environment.

Mariners Park is a retirement complex for Merchant Seafarers. We offer a range of activities from Golf and Crown Green Bowls to Talks and Presentations. All Ex-Seafarers are welcome to join us at the Park.

Over 50% of older people in Wirral live alone. Our volunteer Befriending service is about making a real difference through one-to-one contact either in person or by telephone.

Some of our key achievements this year were:

- 1935 classes and activities held, with 13,170 attendances (combination of virtual and in person).
- 8677 befriending telephone calls made.
- 1301 befriending visits undertaken.
- 2230 attendances at Lunch Corners & Coffee Corners.

'I attend Pilates. Thus has vastly improved my posture, flexibility and reduced my pain'

'We all look forward very much to Monday mornings and never miss a session unless it's unavoidable'

'I love coming here. I love the people and the company. Without this group I would be at home looking at the same four walls'



Mental Health Therapies

We offer one-to-one-person centred counselling, delivered through our team of volunteer counsellors. We provide a professional, confidential service 6 days per week with counselling sessions offered via telephone, virtually or face to face at the Devonshire Resource Centre.

We use a model that looks at:

- Past – an opportunity to explore the impact of past experiences.
- Present - equips clients with strategies for dealing with life challenges and explores unhelpful/unhealthy coping mechanisms.
- Future - provides access to strategies to help improve resilience – clients are better equipped and able to respond to future challenges.

During the year, through our contract with Insight Health Care, the lead provider for Wirral's IAPT (Improving Access to Psychological Therapies) contract, we:

- Received 525 referrals for support.
- Delivered 5,893 sessions of therapy.
- Worked with 114 volunteer counsellors.

'It has improved my life and outlook to life tremendously'

'A professional service which really tried their best to work around me'



Digital Inclusion

We live in a digital world. These days, we rely on our computers, smart phones, tablets and the internet for everything from socialising to shopping. While many of us have grown up with these developments, not all older people are 'silver surfers', with some feeling left behind by the technological tide.

Our work supporting digital inclusion helps people to stay in touch with family and make social connections. Becoming digitally included can help improve well-being by reducing social isolation and maintaining independence by enabling online shopping, online banking, paying bills and much more in this ever-growing digital world.

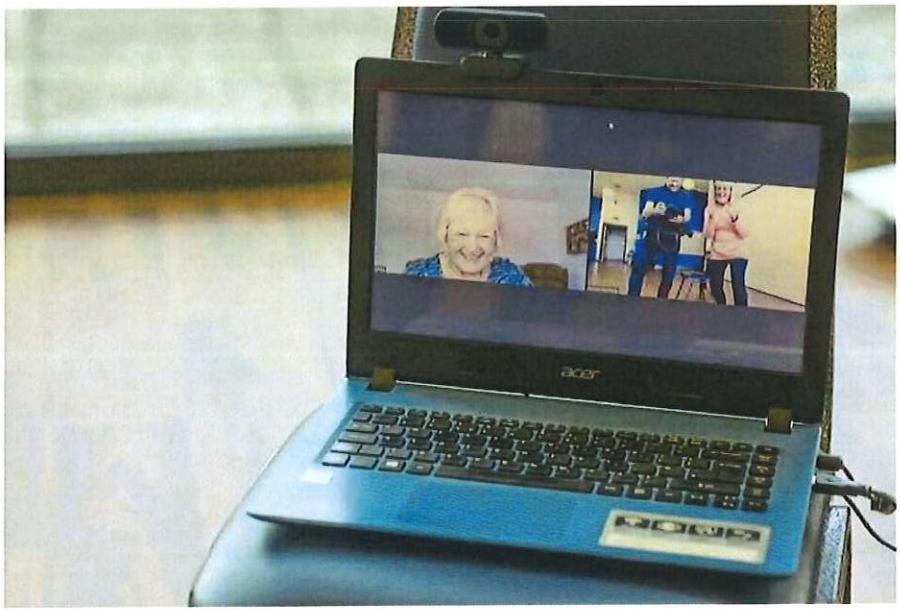
Through our new projects this year, Wirral Online Together and Digital Champions, we were able to further extend our provision to supporting people to get online.

Key highlights this year were:

- 1488 accessing one-to-one support.
- 422 Digital Drop-In events held.
- 51 Digital Pledges signed.

'It was really good and very informative and helpful'

'I just feel enabled to do so much more with the tablet now'



Practical Support

As people get older, everyday tasks such as attending appointments, going shopping, doing odd jobs can become more challenging. We want to help people to live as independently at home for as long as they can. Thanks to our incredible team of volunteers, we offer a range of support including:

- Transport.
- Shopping.
- Prescription Collection.
- Gardening.
- Odd Jobs.
- Cold Weather Army.

This year we were able to provide:

- 6155 supported transport journeys, almost double the number in the previous year.
- Almost 2500 shops for isolated and vulnerable older people.

'The whole transport service is excellent. It has gone above and beyond my expectations. I couldn't be without this service now. It has taken a whole lot of stress out of my life'



Out of Hospital Support

Sometimes we do not always have the friends, family or help around us that we need to stay safe and independent in our home. Our Out of Hospital Support service aims to promote independence, reduce social isolation and loneliness and prevent hospital admissions. We can offer support and practical assistance after discharge from hospital to help people settle back into their own home. This can include shopping, paying bills, sorting post, wellbeing visits and light housework. This short-term help gives people time to focus on getting better and reduces the chance of them being readmitted to hospital.

For those people with multiple or complex issues, our team of Facilitators can work with them to help access a range of services that they may require and to connect them with a range of organisations and opportunities that will help them live well. Our Going Home Team assists with transport home after a hospital stay where an ambulance is not necessary, ensuring that wrap-around support is provided to settle back in at home and continue recovery.

Our Carer Connectors works across GP Practices in the Moreton and Meols Primary Care Network to identify and support carers and to support interventions which will prevent carers and the people they care for being admitted to hospital.

During the year, we have had several key highlights in our Out of Hospital Support:

- 2072 clients received support with 13,406 individual contacts and interventions.
- The team supported 1265 people to be discharged from hospital and settle back in at home.
- Clients rated the service 4.96 out of 5.

'Thanks for bringing my husband home, we were both nervous after him being in hospital. Thanks for concern and follow up call'

'Vehicle was very comfortable. I didn't know that type of service existed. Bringing me home couldn't have been easy but you done it really well. Thank you'



Information & Advice

As part of a collaboration between Age UK Wirral, Citizens Advice Wirral, Wirral Change and Wirral Mencap, we deliver the older persons' element of Ask Us Wirral, the Borough's Information and Advice Service.

Our specialist information and advice colleagues provide free and impartial information and advice on the full spectrum of later life issues, including support to ensure that people are receiving all of the benefits to which they are entitled in order to maximise their income.

We have a range of publications, including factsheets, booklets and information guides, that cover all enquiry issues, and these can be provided as hardcopy to people or can be downloaded from our website.

During the year, our team responded to 2841 referrals for support, advising on over 2100 issues.



Challenge Anneka

In the summer of 2022, Age UK Wirral were presented with a unique opportunity to take part in the relaunch of the show Challenge Anneka on Channel 5. The organisation was selected as one of four projects across the UK to have the TV star and her film crew come to complete a three-day challenge in September.

Age UK Wirral's challenge was to convert the garden at the Devonshire Resource Centre into a Dementia village, with interactive shops designs and decorated as a 1960's high street, with a village green, café and sensory garden. Since the organisation acquired the site in the late 1990s, efforts had been mainly focussed on the internal space, renovating the building to become a fit-for-purpose facility for day opportunities for both people over the age of 65 living with dementia and people with Early Onset Dementia (under the age of 65). The outside space had become somewhat neglected, and the significantly differing ground levels did not provide a dementia-friendly environment.





Working with the team from SDA Architects, we were able to turn a long-standing vision into a full planning application in a matter of days. Before we knew it, Anneka, Dave the Soundman and her famous buggy were on site and our challenge was in full swing. Unfortunately, extreme weather conditions and delays getting in key materials, such as artificial grass and resin, meant that the challenge could not be completed in the anticipated 3 days, and work continued for another 4 weeks after filming had finished.

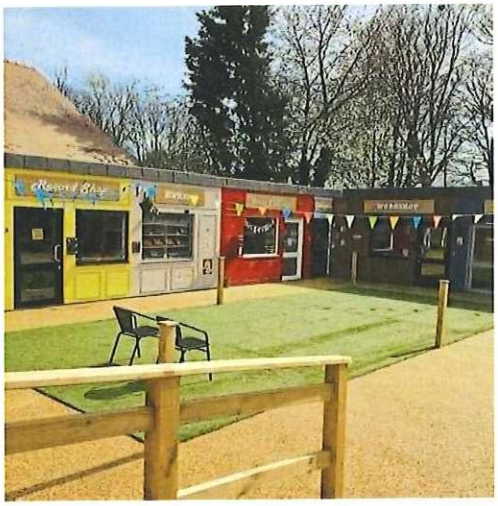
Anneka's Village is now home to a 1960s inspired café, along with a High Street which includes several shops and facilities:

- General Stores
- Record Shop
- Bakery
- Post Office
- Cinema
- Ironmongers
- Village Pub

The High Street overlooks the Village Green which has been astro-turfed to enable a range of outdoor activities to take place all year round. Moving through the village our new 'figure of 8' walkway, with raised sensory planters and water feature, provides a relaxing space for people to enjoy and gives an opportunity for people with dementia to get involved in planting. At the far end of the garden a newly turfed area provides a green oasis for people to spend some time outside and enjoying the view of the village.

Despite the challenges and delays, the Dementia Village was completed in late November 2022, and Anneka came back to Wirral to see the finished product and to film the reveal. The TV show was eventually aired in May 2023 on Channel 5 to coincide with National Dementia Week, with many people contacting us afterwards to let us know how the stories shared were inspirational, and how they would like to work with us in the future.

Our grand opening saw over 200 people attending, raising nearly £600 in donations, and lots of suggestions about how the village could be used by stakeholders. The Village provides us with a unique setting for those attending Devonshire Days, has been well used by clients and staff since opening and provides huge opportunities for therapeutic reminiscence work in an immersive environment. In order to build on the connections made at the grand opening, the village has been open to members of the public for Friday tours, and this has proven to be a very successful way to introduce people to the centre and Devonshire Days.





This project would not have been possible without the support we received from Age UK Wirral staff and volunteers who gave extra time outside of work hours to complete the project. We would also like to extend our thanks to the following companies who supported the project with either staff resources, skills or equipment:

Ambrose
Art Roofing
Audio Lux
Beers Timber
Birkenhead Park
Birkenhead Rugby Club
BMI Group
Bromborough Skips
Browsers Emporium
Cara Brickwork
Chamber of Commerce
CWP
D Raitt UK
Dowhigh
Ellis Painting Contractors
Festive Group
Fleur Ashley Tea Room
GM Joinery and Locksmith
Greave Dunning
Hickorys Smokehouse
House of Memories
Hursts Bakery Birkenhead
Huyton Asphalt Services
Inspirations
IROS
Jet Wash Wirral
Jewson
Morgan Sindall
Nationwide Fencing Services LTD
Neil Hayes Decorating
Red Systems
Resin R Us
SDA Architects
Steel Force Security
Steve Chapman Plant & Digger
The Garden Artist
The Kitchen Carcass Co
Travis Perkins
Wirral Borough Council
Wirral Community Trust
Wirral Hospitals

VOLUNTEERING

Volunteers continue to be at the forefront of service delivery within Age UK Wirral. Their skills, personality and lived experience make them a vital part of our team.

The cost-of-living crisis has impacted on volunteer recruitment and retention, with many people no longer having free time to provide this support or having to focus more on supporting other family members instead of volunteering for an organisation. This is a national challenge which has been recognised across the third sector. Without a dedicated Volunteer Coordinator across all services, it becomes challenging for departments to spend time recruiting the right people to support their services while ensuring that the service continues to run and make a difference to people's lives.

Age UK Wirral is grateful for the support of around 600 volunteers within the organisation. They take on a variety of roles such as befriending, transport volunteers, shopping, reception roles, fundraising, activity tutors and counselling. It is estimated that over 75,000 volunteer hours were provided during the year. If this is conservatively valued at £10.42 an hour, the volunteer effort amounts to over £781,000.



INFLUENCING, CAMPAIGNING, REPRESENTATION & LOBBYING

An important part of our role is using the insight we have into local people's everyday lives to inform and develop local, regional, and national policy developments and responses. We have continued to work during the year as part of the following Committees, Boards, and other structures:

- Cheshire & Merseyside Digital Group
- Communities of Practice
- Dementia Strategy Board
- Digital Enablement & Choice Board
- Executive Discharge Cell
- Flu Vaccination Steering Group
- Frailty Strategy Board
- Humanitarian Cell
- Mental Health System Board
- Living Well in Our Communities Board.
- Primary Care Network Multi-Disciplinary Meetings
- Registered Managers Forums
- Wirral CEOs Group

PLANS FOR FUTURE PERIODS

The forthcoming year will be an exceptionally busy period. We will need to operate with caution to ensure that our financial performance is closely monitored given that we are already going into the year with a planned deficit of £300,000.

The Strategic Review will be a challenging but exciting piece of work. Extensive engagement of people across Wirral will ensure that our future vision and direction is co-produced with our beneficiaries and stakeholders. We will need to be brave and bold in our consideration of different options and models for moving forward – our focus absolutely must be on safeguarding our sustainability for the long-term.

We expect that our new commercial space within Marine Lake Health & Wellbeing Centre will be ready during the coming months. This will be a Wellbeing Hub & Café in West Kirby which we hope will provide a base for a range of services in an area where we have recognised that the organisation lacks visibility, along with the opportunity to generate unrestricted income through the catering operation. We are grateful to PULSE Regeneration who continue to work with us on the planning and feasibility for this development.

Our workforce is our most valuable asset and the insight that Investors in People gives us is critical to helping to shape our culture and values so we are especially delighted that we have been awarded Investors in People Platinum.The agenda of our People Committee has been significantly influenced by the Investors in People framework and we are keen to see how this impacts on the feedback from this next assessment.

We know that recruitment and retention will continue to be a challenge. We are likely to need to explore the possibility of visa sponsorship of overseas workers if we are going to be able to maintain capacity within our social care activities and this will be a new approach for the organisation around recruitment. With cost-of-living impacting on our workforce as much as it does on our beneficiaries, we will continue to seek innovative ways of best supporting our teams.

The sector is increasingly recognising the need to explore and address environmental sustainability as just as much a priority as financial sustainability. During the year, we will start to explore how we can make our own contribution towards net zero targets. We are keen to engage in the emerging discussions about green skills and will be looking at what this means in terms of learning and development needs for our team.

As a local and independent charity, we are able use the Age UK name and brand through our Brand Partnership Agreement with the Age UK Network. The current iteration of the legal agreement is due to expire and as a Network we will be working on the co-production of a new agreement and a shared strategy over the coming months. This will be an exciting opportunity to explore how we can maximise the opportunities that membership of wider network has in terms of collaboration and amplification of the voice of local older people on a national platform.

With much already planned for the year ahead, we also remain conscious that we need to ensure that we retain some capacity to respond to new opportunities and developments that arise. The complex and ever-changing environment in which we operate, particularly in terms of those areas of the organisation where we integrate or interface with NHS services, means that we are often called upon at short notice to flex and adapt our delivery to support wider service pressures. We know that trying to support the pressure that winter places upon the system, particularly in terms of acute services, can be challenging in terms of our capacity to respond and we will be seeking this year to negotiate with commissioners a more formalised approach to supporting winter rather than short-term, short-notice upscales.

BEING OUR BEST, BRINGING OUR BEST

Bringing Everyone's Strengths Together

2021/2024 Strategy

OUR CUSTOMERS

- **To further integrate our work internally and with NHS, local authority and wider third sector** - to give the best possible impact for local people
- **Embed a digital offer alongside our face to face offer** – to give the best possible access for local people to what we do

INTERNAL PROCESSES

- **Develop and implement Target Operating Model** - enabling the Charity to run at its very best
- **Complete a programme of Capital Investment for IT hardware and software** - to help our colleagues to work at their best
- **Develop and embody a Decision Making Framework as part of our quality improvement** - to ensure quality assurance in making the best possible decisions for the Charity and ultimately local people

FINANCIAL

- **Achieve Full Cost Recovery for our commissioned work** - to enable us to make best use of our own resources
- **Develop our retail model** - to achieve the very best return for the Charity

LEARNING & GROWTH

- **Develop and launch a Workforce Development Training Programme** - to nurture the best potential from our colleagues
- **Review and develop new volunteer roles** - that enable us to make best use of local people's time and goodwill

At its core, this Strategy will allow us to be the BEST we can



FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWIrralCEO.





STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jamie Anderson.

The Trustees meet as a full Board a minimum of six times a year; this includes a Forward Planning Day to review the organisation's strategy and performance and to set operating plans and budgets, plus a Half-year Review Day to monitor progress of these plans. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business (Finance & Premises / H&S)	People Committee	Service Review
Trustee	Marketing	Audit & Risk

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code, and have committed to several continuous improvement actions including:

- Creation of an Equality, Diversity & Inclusion Task Group.
- Adopting a Board Code of Conduct.
- Exploration of an Individual Membership Scheme.

Quality Assurance

Age UK Wirral has met the Organisational Quality Standards – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Platinum Standard at its most recent assessment.

Stanhope Court, the organisations Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration

The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Leaders. Senior Leaders, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects

Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Achieving our objectives

Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation

The Charity's total income for the year was £4,207,335 compared with £3,662,429 for the prior year (an increase of £544,906 or 14.8%). The increase is largely explained by i) a substantial legacy of £269,789 received in two tranches (July 2022 & October 2022) from the late Barbara Mary Statham ii) a donation of £80,000 from the estate of the late Robert Allen Lomas iii) a year-on-year increase of £282,219 within Performance Related Grants

The Charity's regular income for the year, excluding Donations and Legacies, was £3,775,920 compared with £3,502,745 for the prior year (an increase of £273,175 or 7.8%).

At the year end the Charity was operating 9 shops across the borough.

Resources Expended

The Charity's total resources expended for the year totalled £3,846,318 compared with £3,653,952 for the prior year (an increase of £192,366 or 5.3%).

The Charity's net total surplus for the year was £361,017compared with a surplus of £8,477 for the prior year.

Reserves

The Trustees continue to aspire to maintain Total Liquidity (Cash + Trade Debtors) at least equivalent to three months' Total Costs. As at 31st March 2023, Total Liquidity was £1,883,293 (£1,710,022 Cash + £173,271 Trade Debtors). The budget for 2023/2024 anticipates Total Costs (excluding non-cash depreciation) of £3,891,736, which equates to £324,311 per month – therefore at the Balance Sheet date the company has cover of 5.8 months.

The Trustees are also pleased to note that Total Unrestricted Reserves at the Balance Sheet date equate to £1,467,333 which covers 4.5 months of Total Costs. Restricted Reserves at 31st March 2023 equate to £1,222,966 so, with Unrestricted Reserves of £1,467,333, Total Reserves at the Balance Sheet date amount to £2,690,299 which is £361,017 higher than at 31st March 2022.

Changes in Fixed Assets

The tangible Fixed Assets were depreciated by £33,393 in the year (2022: £29,978). There were additions in the year with value £36,175 (mainly relating to 'Fixtures & Fittings' re Age UK Wirral's spend on the new Dementia Village at the Devonshire Resource Centre). There were no disposals in the year. The Net Book Value of Tangible Fixed Assets therefore increased by a net £2,782 from £1,601,026 at 31st March 2022 to £1,603,808 at 31st March 2023.

Information to Auditors

So far as each of the Directors is aware, at the time this Report is approved there is no relevant audit information of which the Charity's auditors are unaware. The Directors have taken the steps which they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of such information.

Auditors

This is the third year (of a three-year contract) in which BWM are acting as Auditors.

This report, incorporating a Strategic Report, was approved by the Board of Directors on 8.12.2023

Signed by: Paul Smith – Chair of the Board of Trustees .....

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023

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

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF AGE CONCERN WIRRAL

Opinion
We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:
- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees
As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

The extent to which our procedures are capable of detecting irregularities, including fraud
The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's 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.

BWM

Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM

15 December 2023

Chartered Accountants
Statutory Auditor

Tempest
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Current financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Income and endowments from:					
Donations and legacies	3	431,414	-	431,414	159,684
Charitable activities	4	604,112	2,270,146	2,874,258	2,475,411
Other trading activities	5	772,225	-	772,225	783,993
Investments	6	14,714	-	14,714	11,875
Other income	7	114,724	-	114,724	231,466
Total income		1,937,189	2,270,146	4,207,335	3,662,429
Expenditure on:					
Raising funds	8	652,675	-	652,675	549,739
Charitable activities	9	1,343,611	1,850,032	3,193,643	3,104,213
Total expenditure		1,996,286	1,850,032	3,846,318	3,653,952
Net (outgoing)/incoming resources before transfers		(59,097)	420,114	361,017	8,477
Gross transfers between funds		420,114	(420,114)	-	-
Net income for the year/ Net movement in funds		361,017	-	361,017	8,477
Fund balances at 1 April 2022		1,106,316	1,222,966	2,329,282	2,320,805
Fund balances at 31 March 2023		1,467,333	1,222,966	2,690,299	2,329,282

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Prior financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:				
Donations and legacies	3	146,304	13,380	159,684
Charitable activities	4	1,653,887	821,524	2,475,411
Other trading activities	5	783,993	-	783,993
Investments	6	11,875	-	11,875
Other income	7	231,466	-	231,466
Total income		2,827,525	834,904	3,662,429
Expenditure on:				
Raising funds	8	549,739	-	549,739
Charitable activities	9	2,312,751	791,462	3,104,213
Total expenditure		2,862,490	791,462	3,653,952
Net (outgoing)/incoming resources before transfers		(34,965)	43,442	8,477
Gross transfers between funds		123,390	(123,390)	-
Net income for the year/ Net movement in funds		88,425	(79,948)	8,477
Fund balances at 1 April 2021		1,017,891	1,302,914	2,320,805
Fund balances at 31 March 2022		1,106,316	1,222,966	2,329,282

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	**15**		1,603,808		1,601,026
Investment property	**16**		110,000		110,000
Investments	**17**		2		2
			1,713,810		1,711,028
Current assets					
Debtors	**18**	173,271		223,047	
Cash at bank and in hand		1,710,022		1,377,359	
		1,883,293		1,600,406	
Creditors: amounts falling due within one year	**19**	(715,103)		(779,001)	
Net current assets			1,168,190		821,405
Total assets less current liabilities			2,882,000		2,532,433
Creditors: amounts falling due after more than one year	**20**		(21,497)		(26,925)
Provisions for liabilities	**22**		(170,204)		(176,226)
Net assets			2,690,299		2,329,282
Income funds					
General restricted funds		722,247		722,247	
Revaluation reserve		500,719		500,719	
	24		1,222,966		1,222,966
Unrestricted funds					
Designated funds	**25**	26,915		32,303	
General unrestricted funds		1,440,418		1,074,013	
			1,467,333		1,106,316
			2,690,299		2,329,282

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

The financial statements were approved by the Trustees on 8.12.2023

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Mr Paul Smith (Chair)
Trustee

Company registration number 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash generated from operations	30		359,512		242,776
Investing activities					
Purchase of tangible fixed assets		(36,175)		-	
Investment income received		14,714		11,875	
Net cash (used in)/generated from investing activities			(21,461)		11,875
Financing activities					
Repayment of bank loans		(5,388)		(5,667)	
Net cash used in financing activities			(5,388)		(5,667)
Net increase in cash and cash equivalents			332,663		248,984
Cash and cash equivalents at beginning of year			1,377,359		1,128,375
Cash and cash equivalents at end of year			1,710,022		1,377,359

1 Accounting policies

Charity information
Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies and Donations are recognised when the cash is received or once the charity has been notified, whichever is the earlier, unless the executor / donor and/or the trustees agree that performance conditions require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1 Accounting policies **(continued)**

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity is in receipt of non- business income (by way of grants, donations and legacies) and makes both taxable and exempt supplies. Any VAT incurred on costs relating to non-business activities and exempt supplies is irrecoverable and the charity is therefore unable to recover all of its input tax.

1.13 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1 Accounting policies **(continued)**

1.14 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.15 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.16 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make estimates, assumptions and judgments about the carrying value of assets and liabilities which may not be readily apparent from other sources. The estimates and assumptions are based partly on historical experience while judgment incorporates less empirical factors considered to be relevant such as the current and potential future economic and political environment and the exercise of suitably cautious prudence.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is amended where the change affects only that period, or in the period of the revision and future periods where the change affects both current and future periods.

2 Critical accounting estimates and judgements **(continued)**

Key sources of estimation uncertainty

The estimates, assumptions and judgments which have the potential to effect a material adjustment to the carrying value of assets and liabilities are as follows:

Dilapidation provision
The charity leases 9 retail outlets and at year-end also leased premises occupied for the purposes of administration. These leases place varying obligations upon the company such as a commitment to repair and maintain the property, to redecorate periodically and at the end of the lease potentially to strip out fixtures and fittings to return the premises to their original state. All these obligations create financial commitments which the trustees estimate and then maintain an ongoing provision.

Doubtful Debts Provision
Trade Debtors are recorded at their estimated realisable value. The recoverability of these debts is subject to various external influences such as the economic environment as well as more tangible factors such as the age of the debt. The trustees estimate what value of these debts is likely to be irrecoverable and then maintain an ongoing provision.

Contracts and Grants Provision
The charity provides services as required by numerous contracts and grants. The value of this income stream comprises the largest single component of the turnover booked by the charity and therefore is extremely important in terms of both revenue and deliverables. At any point in time the company will have significant amounts of work in progress delivering these commitments. The trustees exercise their judgment and estimate an amount of between 1% and 5% of the total income of contracts and grants to be provided for in the accounts and maintained in case of any bad debts, disputes or attempts to 'claw back' funds by commissioners.

Depreciation and the useful economic lives of assets
The largest value within the charity's Fixed Assets comprises Land & Buildings and the trustees decided in early 2021 that they would commission independent professional surveyor's valuations of the Freehold Buildings every three years starting in March 2021. Depending on the commercial property market in the years of (re)valuation there may be material increases or decreases in the value of this class of Fixed Assets. The other asset classes are Plant & Equipment, Fixtures & Fittings and Motor Vehicles and the trustees review the current depreciation policy and useful economic life annually and consider that the current methodology to be appropriate. In the trustees' judgment there are no factors which might currently cause an issue with the value of net book value of such assets e.g., frequent sales of these assets which would result in ongoing gains or losses on disposal.

2 Critical accounting estimates and judgements **(continued)**

Prepayments
The trustees require senior management to review the general ledger, supplier invoices received during the year and payments made to suppliers during the year with the objective of identifying goods or services billed and/or paid for during the year but which are delivered in entirety or in part after the year-end. Such items are deemed 'Prepaid' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where prepayments may frequently arise e.g. rent payments under leases and payments for insurance.

Accruals
The trustees require senior management to review the general ledger, supplier invoices received after the year and payments made to suppliers after the year-end with the objective of identifying goods or services billed and/or paid for after the year but which are delivered in entirety or in part before the year- end. Such items are deemed 'Accruals' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where accruals may arise e.g. utility bills and professional fees.

Deferred Income
The trustees require senior management to review the contracts and grants being performed over multiple periods and to ensure that income is released only when appropriate and earned or to match and defray expenses incurred. Where cash has been received in advance of it being earned then it is retained in the Balance Sheet as Deferred income and the trustees review these balances as part of the monthly management accounts and also as part of the frequent review of cash balances.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2023	2022	2022	2022
	£	£	£	£
Donations and gifts	126,623	101,084	13,380	114,464
Legacies receivable	304,791	45,220	-	45,220
	431,414	146,304	13,380	159,684

Within the 2023 total figure of £304,791 re. Legacies Receivable, Age UK Wirral received two substantial distributions: i) a total of £269,789 as a residual beneficiary of the will of the late Barbara Mary Statham ii) a total of £23,987 as a residual beneficiary of the will of the late Lilian Herald Gott. There has therefore been a significant year on year increase in funds received within this category.

Within the 2022 figure of £101,084 re. Donations & Gifts, an amount of £50,000 related to a one-off donation from Abbeyfield Wirral Extra Care Society. Within the 2023 figure of £126,623 re. Donations & Gifts, an amount of £80,000 relates to a donation from the estate of the late Robert Allen Lomas

None of the legacies, distributions from estates or donations in the financial year 2022/2023 had any restrictions placed upon them so all of these funds are able to be allocated to unrestricted reserves to be utilized by the Trustees and Senior Management in accordance with the charity's general objects.

Age UK Wirral and its Trustees are most grateful to all those who remember this charity via donations in their lifetime and/or in their wills because every single legacy, every individual distribution and every donation helps in the undertaking of vital charitable work across Wirral.

4 Charitable activities

	Charitable Income 2023 £	Charitable Income 2022 £
Sales within charitable activities	604,112	524,734
Services provided under contract	1,126,403	1,089,153
Performance related grants	1,143,743	861,524
	2,874,258	2,475,411
Analysis by fund		
Unrestricted funds	604,112	1,653,887
Restricted funds	2,270,146	821,524
	2,874,258	2,475,411

Services provided under contract:

Wirral Borough Council Early Intervention Prevention (via Wirral Health & Wellbeing CIC) 2023: £884,007 (2022: £855,586).

Everyturn Mental Health (formerly Insight IAPT) Emotional Wealth & Wellbeing 2023: £149,848 (2022: £149,818).

Citizens' Advice Boreau Ask Us Wirral 2023: £92,578 (2022: £83,749)

Performance related grants

List of abbreviations used below:
WBC = Wirral Borough Council
DASS = Department of Audit Social Services
CCG = Clinical commissioning Group
ICB = Integrated Care Board
HCP = Health Care Partnership
FT = Foundation Trust
BCF = Better Care Fund
RF = Reminder Finders
MAU = Memory Assessment Unit
WUTH = Wirral University Teaching Hospital
ORoHF = Ongoing Release of Historic Funding
CB = Citroen Berlingo
MCST = Maintenance Cognitive Stimulation Therapy

4 Charitable activities (continued)

Performance related grants

WBC: Funding to support people over 65 years	200,000	-
WBC: Funding Wirral Online Together IT project	134,758	-
Cheshire West NHS Trust Memory Assessment Unit	115,236	83,542
Wirral BC - Winter Pressures/Going Home	97,000	129,545
NHS Cheshire & Merseyside ICB: Funding Discharges Initiatives	71,499	-
National Lottery: Funding Loterry RF project (started June 2022)	68,788	-
NHS Cheshire & Merseyside ICB: Funding Health and Wellbeing	60,569	-
WBC: Additional Funding Support	46,386	-
Health Junction CIC: Funding for Digital Champions IT Project	41,924	-
NHS Cheshire & Merseyside ICB: Funding Going Home Service Upscale	27,434	-
WUHT NHS FT: Funding Holistic Hospital Discharge programme	25,000	-
WBC: Funding Fuel Poverty Service (cost living crisis)	15,993	-
National Lottery: Funding Lottery RF project (ended May 2022)	14,521	74,489
ORoHF: 3 x CB Vehicles employed re. Going Home Service	8,633	-
Age UK National: Funding MCST	5,906	-
Other	210,096	176,515
NHS Wirral CCG: BCF Support for Mental Health Nursing	-	153,250
WBC DASS Support for Day Care and Residential Care (Covid related)	-	100,240
Wirral BC - Business Rates Relief (Covid related)	-	95,002
Cheshire & Merseyside Health Care Partnership Funding	-	40,000
HMRC: Coronavirus Job Retention Scheme (Covid related)	-	8,941
	1,143,743	861,524

5 Other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising events	6,621	10,662
Shop income	765,604	773,331
Other trading activities	772,225	783,993

6 Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Rental income	14,714	11,875

7 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	114,724	231,466

Total Other Income in the year to 31st March 2023 totals £114,723 compared to £231,466 in the prior year.

This reflects a year-on-year reduction of £116,743.

The main reason for this reduction in income relates to the cessation of the Government's 'Kickstart Scheme' ('The Scheme') which was established by the Government's Department for Work and Pensions ('DWP') to provide funding to create new jobs for 16–24 year-olds on Universal Credit who were at risk of long term unemployment, particularly because of the impact of the Covid 19 pandemic. The Scheme was structured so that new job placements could start up to the end of March 2022 and it finally closed in September 2022. In the period to 31st March 2022 Age UK Wirral received £115,892 from DWP re The Scheme but in the period to 31st March 2023 that had reduced to £2,240 - both these figures are included within the total Other Income figures for 2022 and 2023 respectively. The costs associated with paying those working under The Scheme were processed as normal through salary costs.

Also included within the total Other Income figure is an amount of £25,166 received by the Charity from Age UK National regarding the closure of Age UK Merseyside Trading Limited (2022: £25,166). The company was dissolved on 13th October 2020.

8 Raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Staff costs	427,923	460,091
Support costs	224,752	89,648
	652,675	549,739
	652,675	549,739

9 Charitable activities

	Care services 2023 £	Supporting services 2023 £	Total 2023 £	Care services 2022 £	Supporting services 2022 £	Total 2022 £
Staff costs	1,869,265	363,269	2,232,534	1,691,859	436,994	2,128,853
Depreciation and impairment	22,373	11,020	33,393	20,085	9,893	29,978
Care Services	566,209	-	566,209	364,015	-	364,015
	2,457,847	374,289	2,832,136	2,075,959	446,887	2,522,846
Share of support costs (see note 10)	209,987	123,326	333,313	345,784	204,909	550,693
Share of governance costs (see note 10)	17,762	10,432	28,194	19,325	11,349	30,674
	2,685,596	508,047	3,193,643	2,441,068	663,145	3,104,213
Analysis by fund						
Unrestricted funds	835,564	508,047	1,343,611	1,649,606	663,145	2,312,751
Restricted funds	1,850,032	-	1,850,032	791,462	-	791,462
	2,685,596	508,047	3,193,643	2,441,068	663,145	3,104,213

10 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Rent, rates and water	135,847	-	135,847	160,338	-	160,338
Light and heat	66,467	-	66,467	72,147	-	72,147
Bad and doubtful debts	8,477	-	8,477	56,240	-	56,240
Office costs	166,053	-	166,053	163,137	-	163,137
Advertising	6,184	-	6,184	11,058	-	11,058
Motor expenses	44,578	-	44,578	39,799	-	39,799
Repairs and renewals	39,320	-	39,320	64,328	-	64,328
Household and cleaning	34,921	-	34,921	30,507	-	30,507
Sundry expenses	47,240	-	47,240	34,860	-	34,860
Bank charges and interest	8,978	-	8,978	7,927	-	7,927
Audit fees	-	6,750	6,750	-	7,800	7,800
Legal and professional	-	21,444	21,444	-	22,874	22,874
	558,065	28,194	586,259	640,341	30,674	671,015
Analysed between						
Fundraising	224,752	-	224,752	89,648	-	89,648
Charitable activities	333,313	28,194	361,507	550,693	30,674	581,367
	558,065	28,194	586,259	640,341	30,674	671,015

Support Costs are allocated to Charitable Activities (Care Services / Support Services) and Raising Funds based on the number of FTE working within the relevant areas

11 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2023	2022
	£	£
Audit of the charity's annual accounts	6,750	7,800

12 Trustees

None of the trustees received any remuneration or benefits from the charity during the current or prior year. Details of remuneration paid to connected persons are set out in note 29.

13 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Raising funds (incliding shops)	22	24
Charitable activities	113	106
Governance and administration	9	11
Total	144	141

Employment costs	2023 £	2022 £
Wages and salaries	2,425,088	2,374,947
Social security costs	171,703	151,174
Other pension costs	63,666	62,823
	2,660,457	2,588,944

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2023 Number	2022 Number
£60,001 to £70,000	1	1
£80,001 to £90,000	1	1

Contributions totalling £5,820 (2022 £5,800) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2022	2,636,857	55,707	13,877	119,229	2,825,670
Additions	-	1,549	34,626	-	36,175
At 31 March 2023	2,636,857	57,256	48,503	119,229	2,861,845
Depreciation and impairment					
At 1 April 2022	1,091,857	25,657	4,386	102,744	1,224,644
Depreciation charged in the year	-	18,675	6,085	8,633	33,393
At 31 March 2023	1,091,857	44,332	10,471	111,377	1,258,037
Carrying amount					
At 31 March 2023	1,545,000	12,924	38,032	7,852	1,603,808
At 31 March 2022	1,545,000	30,050	9,491	16,485	1,601,026

Land and buildings were revalued in March 2021 by a RICS registered surveyor from Keppie Massie. The next revaluation is scheduled to be in 2024.

In 2021, the Freehold Property Devonshire Resource Centre at 141 Park Road North, Birkenhead, Wirral, CH41 0DD was reduced in value by £1,083,358.

In 2021, the Freehold Property Market Street at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT was reduced in value by £140,000. (This property was reclassified as an Investment Property in 2021)

The total reduction in the value of these properties in 2021 was £1,223,358, which was recognised in the expenditure on charitable activities in the Statement of Financial Activities for the year to 31 March 2021.

In 2021, the Freehold Property Meadowcroft at 304 Spital Road, Bromborough, Wirral, CH62 2DE was increased in value by £500,719. This increase was recognised as a gain on revaluation of tangible fixed assets in the Statement of Financial Activities for the year to 31 March 2021.

Wirral Borough Council has an overage provision in relation to the land and buildings known as Meadowcroft. This property was purchased from Wirral Borough Council in 2012 for c£240,000 and if it were sold prior to October 2037 any sale proceeds above £480,000 are to be split equally between the Council and the Charity.

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. As at 31 March 2023 the carrying amount in the accounts was £800,000 (March 2022 £800,000).

16 Investment property

	2023 £
Fair value	
At 1 April 2022 and 31 March 2023	110,000

Investment property comprises 42-44 Market Street, Birkenhead. The fair value of the investment property has been arrived at on the basis of a valuation carried out at 17 March 2021 by Keppie Massie, Chartered Surveyors, who are not connected with the charity. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties.

Barclays Bank hold a legal charge over the property at 42-44 Market Street, Birkenhead Wirral, CH41 5BT. As at 31 March 2023 the carrying amount in the accounts was £110,000 (2022: £110,000) and the amount owed to Barclays Bank was £26,915 (2022: £32,303).

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2022 & 31 March 2023	2
Carrying amount	
At 31 March 2023	2
At 31 March 2022	2

The charity owns 2 £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). The company is dormant.

18 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	152,869	198,201
Other debtors	9,130	8,102
Prepayments and accrued income	11,272	16,744
	173,271	223,047

19 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Bank loans	21	5,418	5,378
Other taxation and social security		51,335	75,630
Deferred income	23	375,085	387,752
Trade creditors		51,142	65,870
Other creditors		54,361	13,037
Accruals and deferred income		177,762	231,334
		715,103	779,001

20 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Bank loans	21	21,497	26,925

21 Loans and overdrafts

	2023 £	2022 £
Bank loans	26,915	32,303
Payable within one year	5,418	5,378
Payable after one year	21,497	26,925

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

22 Provisions for liabilities

	2023	2022
	£	£
Bad and doubtful debts	31,069	30,726
Grant clawback	68,135	60,000
Dilapidations	71,000	85,500
	170,204	176,226

Movements on provisions:

	Bad and doubtful debts	Grant clawback	Dilapidations	Total
	£	£	£	£
At 1 April 2022	30,726	60,000	85,500	176,226
Additional provisions in the year	343	8,135	-	8,478
Reversal of provision	-	-	(14,500)	(14,500)
At 31 March 2023	31,069	68,135	71,000	170,204

The Provisions within the accounts are based on the estimations made in relation to Dilapidations, Doubtful Debts and Contracts & Grants as referenced in detail in Note 2.

The Dilapidations Provision is identified separately and comprises an assessment of financial commitments under the leases pertaining to the retail portfolio's nine premises.

The Provision against potential doubtful debts, disputes and 'claw back' consists of £31,069 relating to potential doubtful debts (2022: £30,726) and £68,135 relating to general provision against any future potential disputes and 'claw back' re Income from Contracts & Grants (2022: £60,000). As described in more detail in Note 2, the Trustees wish to maintain a provision of between 1% - 5% of the total income from Contracts & Grants for the year. As per Note 4, Services Provided Under Contract for the year totalled £1,126,403 (2022: £1,089,153) and Performance Related Grants for the year totalled £1,143,743 (2022: £861,524) which generate a combined total income of £2,270,146 (2022: £1,950,677). The general provision of £68,135 therefore comprises 3% of the total income and is positioned just over midway within the range which the Trustees have approved

23 Deferred income

	2023	2022
	£	£
Other deferred income	375,085	387,752

Deferred income is included in the financial statements as follows:

	2023	2022
	£	£
Deferred income is included within:		
Current liabilities	375,085	387,752
Movements in the year:		
Deferred income at 1 April 2022	387,752	329,653
Released from previous periods	2,282,480	(329,653)
Resources deferred in the year	(2,295,147)	387,752
Deferred income at 31 March 2023	375,085	387,752

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

24 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£	£
Property	624,754	-	-	-	624,754	-	-	-	624,754
Revaluation reserve	500,719	-	-	-	500,719	-	-	-	500,719
Covid-19 support and non BAU grants	-	466,032	(455,013)	-	11,019	-	-	-	11,019
Helplink acquisition	119,798	-	-	(119,798)	-	-	-	-	-
BAU grants	57,643	355,492	(336,449)	(3,592)	73,094	2,270,146	(1,850,032)	(420,114)	73,094
Donations	-	13,380	-	-	13,380	-	-	-	13,380
	1,302,914	834,904	(791,462)	(123,390)	1,222,966	2,270,146	(1,850,032)	(420,114)	1,222,966

24 Restricted funds **(continued)**

Property & Revaluation Reserve:
The property related restricted fund balances above totalling £624,754 relate to the Devonshire Resource Centre and Market Street properties upon which certain restrictions remain at the balance sheet date. Both properties were revalued in March 2021 and will be revalued again in March 2024 in accordance with the charity's policy. The full reduction in value of both the Devonshire Resource Centre and Market Street properties was allocated against this restricted fund.

The revaluation reserve totalling £500,719 above reflects the uplift in value of the Meadowcroft property in March 2021 and the full increase in value was allocated to restricted funds. This property will also be revalued in March 2024.

Helplink:
The £119,798 of restricted funds realised upon the acquisition of Helplink Community Support Limited in December 2020 were restricted under the terms of the agreement only for 12 months to December 2021. Accordingly, these funds have been transferred from restricted reserves to unrestricted reserves as of 31st March 2022.

Covid 19 Support and Non-Business As Usual Grants:
During the year to March 2022, the charity received £466,032 of restricted contract / grant income relating specifically to providing support during (and recovery from) the coronavirus pandemic. These came from a variety of sources such as Wirral Borough Council, Central Government and NHS Trusts to support a variety of activities and functions such as the provision of mental health nursing, Covid testing of staff, hygiene measures and kit to allow Shops to open up safely in a Covid secure manner to encourage footfall. Because the impact of the pandemic receded, there was no such funding available during the year to March 2023.

Business As Usual Grants:
The charity received during the year to March 2023 income totalling £2,362,480 of which £2,270,146 was released to the income and expenditure account during the period. These funds generated 37 individual income streams from various sources for a variety of purposes which align with the charity's usual functions such as the delivery of an Early Intervention and Prevention Contract for Wirral Borough Council (via a 'special purpose vehicle' Wirral Health and Wellbeing CIC). Further details can be found in Note 4.

The transfer of £420,114 from Restricted Funds to Unrestricted Funds (BAU Grants) relates to the total surplus the charity is able to retain to contribute towards its central overheads. The Trustees have specifically tasked management with operating a 'full cost recovery model' where any commission accepted by the charity to deliver activities and/or services must not only cover its direct cost of delivery but also must contribute a certain minimum amount (usually based on FTE) as a management fee towards the general costs of running the charity.

25 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021	Resources expended	Balance at 1 April 2022	Resources expended	Balance at 31 March 2023
	£	£	£	£	£
Mortgage repayment reserve	37,970	(5,667)	32,303	(5,388)	26,915
	37,970	(5,667)	32,303	(5,388)	26,915

The trustees wish to continue to maintain a designated reserve equal to the total amount of bank loan outstanding at the year end date so sufficient funds are ringfenced to cover future loan repayments.

26 Analysis of net assets between funds

	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 March 2023 are represented by:								
Tangible assets	588,335	-	1,015,473	1,603,808	585,554	-	1,015,472	1,601,026
Investment properties	-	-	110,000	110,000	-	-	110,000	110,000
Investments	2	-	-	2	2	-	-	2
Current assets/(liabilities)	1,043,782	26,915	97,493	1,168,190	691,608	32,303	97,494	821,405
Long term liabilities	(21,497)	-	-	(21,497)	(26,925)	-	-	(26,925)
Provisions	(170,204)	-	-	(170,204)	(176,226)	-	-	(176,226)
	1,440,418	26,915	1,222,966	2,690,299	1,074,013	32,303	1,222,966	2,329,282

27 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral, CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2023 represents the end of the fourteenth year of the 25-year grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 20.18%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

28 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	84,897	95,708
Between two and five years	159,118	146,421
	244,015	242,129

Property leases for the 9 retail outlets are included within the commitments above. For the purposes of this note, it has been assumed that any break clauses are activated as and when the date arises and that any leases which have expired (i.e. where the company is 'holding over') are subject to one month's notice.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2023 £	2022 £
Within one year	10,000	5,534
Between two and five years	5,417	-
	15,417	5,534

Age Concern Wirral operating as Age UK Wirral has a Lease in place for Wirral Mencap to occupy 42-44 Market Street, Birkenhead, Wirral CH41 5BT for the term 20th October 2022 to 19th October 2024 at an annual rent of £10,000.

29 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	350,913	396,746

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

29 Related party transactions **(continued)**

Included in the above is gross salary of £60,251 paid to Mr. R. Crocker (2022: £61,002), Finance Director. Mr. R. Crocker is the spouse of one of the trustees, Mrs. P. Crocker, and is therefore considered a connected person.

The Board have taken appropriate measures to manage any conflict of interest that could arise in respect of the above, including recording this relationship in the minutes of all relevant formal meetings under 'declarations of potential conflicts of interest'. All salaries are paid based on fixed rates set for each position at the board's discretion and there is no formal annual performance related bonus scheme. In the event that it were to arise, Mrs. P. Crocker would recuse herself in any board or committee discussion or decisions relating to Mr. R. Crocker's remuneration.

Wirral Health and Wellbeing CIC:

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract was renewed for three years with effect from 1st March 2022.

The CIC was formed 4th August 2017, but was inactive until 1st October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £884,007 (2022 £855,586) of operating costs and £7,500 (2022 £7,500) of management costs to Wirral Health and Wellbeing CIC in the year. As at 31st March 2023 £90,846 (2022 £90,846) was outstanding in respect of these amounts.

Wirral Age Concern Trading Limited:

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited.
Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading Limited as at 31st March 2023 (2022: £790).

29 Related party transactions **(continued)**

30 Cash generated from operations

	2023	2022
	£	£
Surplus for the year	361,017	8,477
Adjustments for:		
Investment income recognised in statement of financial activities	(14,714)	(11,875)
Depreciation and impairment of tangible fixed assets	33,393	29,978
Movements in working capital:		
Decrease in debtors	49,776	105,132
(Decrease)/increase in creditors	(51,271)	225
Increase/(decrease) in provisions	(6,022)	52,740
(Decrease)/increase in deferred income	(12,667)	58,099
Cash generated from operations	359,512	242,776

31 Analysis of changes in net funds

	At 1 April 2022	Cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	1,377,359	332,663	1,710,022
Loans falling due within one year	(5,378)	(40)	(5,418)
Loans falling due after more than one year	(26,925)	5,428	(21,497)
	1,345,056	338,051	1,683,107

Document Activity Report

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AGE CONCERN WIRRAL

England & Wales - Charity number 1034510

Accounts

Charity Registration No. 1034510

Company Registration No. 02894067 (England and Wales)

AGE CONCERN WIRRAL

OPERATING AS AGE UK WIRRAL

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022





AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 2894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	*Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.*
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Dr Elizabeth White (Vice –Chair) Mr Myles Edwards (Treasurer) Mr Keith A. Bailey Dr George K. Rennie Mr Brian Williams Ms Ruth Rogers Professor Michael Jones Mrs Patricia Crocker Dr Karalie Burke Dr Peter Barton Mrs Linda Manson (appointed 2 August 2022) Mr Ray Jones (resigned 27 September 2021)
Company Secretary	Mr Jamie Anderson
Chief Executive	Mr Jamie Anderson
Senior Leadership Team	Mr Jamie Anderson, Chief Executive & Nominated Individual Mrs Sue Sanford, PA to the Chief Executive Mrs Jenny Paton, Deputy Chief Executive Mr Richard Crocker, Finance Director Mrs Julie Rooney, Head of Care Services & Registered Manager Mrs Barbara Cook, Head of Health & Wellbeing Miss Ellie Thomson, Head of Digital Transformation
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	BWM, Tempest, Suite 5.1, 12 Tithebarn Street, Liverpool, L2 2DT.
Solicitors	Hillyer McKeown, Egerton House, 2 Tower Road, Birkenhead, Wirral CH41 1FN

INTRODUCTION FROM THE CHIEF EXECUTIVE



'Time to look forward'

As we moved into April 2021, we did so still under the restrictions of the Government's 'roadmap out of lockdown'. As an organisation whose beneficiaries are some of the most vulnerable people in our local communities and knowing just how disproportionately disadvantaged by Covid-19 older people were, we moved through this period with caution and some trepidation.

It is only when looking back over the last couple of years that it is possible to appreciate the enormity of the journey that we have all shared both professionally and personally. It is fair to say that this year was a time when people needed to recover physically and emotionally from the intensity of the Covid-19 pandemic, whilst learning to adjust to new ways of living and working alongside the existence of Covid-19. For volunteers, staff, Trustees, customers and clients, this year was the realisation that we needed to start looking forward and creating what the future would be – because we were certainly not going to see a return to the reality of the pre-Covid world.

Moving from what had felt like 'limbo' into a time when we started to look forwards again, there were several challenging issues on the horizon. There was lots of talk about what a post-pandemic economic outlook would be. We knew that our biggest contract, Early Intervention Prevention, was due to be released for tender during the year. As the year progressed, we all became acutely aware of the pressures that firstly rising energy and fuel costs, and more recently general increases in costs of living, were going to have on everyone.

Despite all of this, our team of volunteers, staff and Trustees persevered with unwavering compassion, kindness and determination. The ability of colleagues to keep going in the face of adversity never ceases to amaze me. Whenever I think that surely people cannot have anything else left to give, stories are shared with me about how people have continued to go above and beyond anything I could expect of them. As a local, independent charity it is extremely difficult to find new and innovative ways to reward this commitment and success. It was my absolute delight, therefore, to share the news with everyone this year that we had been shortlisted as one of the top 10 'Investors in People Gold' employers – this was a real highlight that celebrated the value and role of every single person across the organisation.

Another reason for celebration was the news that Wirral Health and Wellbeing CIC, the special purpose vehicle of which we are a corporate founding Director, was successful in tendering for the Early Intervention Prevention contract. This was very welcome news for volunteers and staff who had worked under several short-term contract extensions during the pandemic, and the award of a new 3-year contract, with the potential of a further 2-year extension, gave everyone the opportunity to look ahead to a period of greater stability.

Alongside our main contract, we were also fortunate to secure new funding to sustain and develop our enhanced programme of digital inclusion work, and as the year ended, we recruited a team of new staff, due to commence in April 2022, to take forward two exciting new programmes of work. We look forward to seeing the impact these projects have in helping to further reduce the digital divide across our communities.

One of our key objectives this year was to review our direct services to ensure that we were maximising opportunities for our teams to collaborate both internally and externally. We undertook a significant review of our structure and our language, and co-produced a new model for our Charity Services Directorate, with seven key thematic areas of delivery. Moving away from a complex narrative that we had developed during several years of growth, we stripped back how we described our work to something much more accessible and which 'did what it said on the tin'. Embedding what we had learned during the pandemic about how agile our workforce was, and the level of transferable skills and competencies we

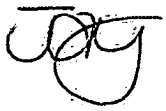
had across the organisation, we also reviewed the nature of our roles and titles, and as the year closed mobilised the new structure with teams of Navigators, Facilitators and Leads. As we move into next year, we very much look forward to seeing the impact of this new structure, and a programme of work to develop a Customer Experience Strategy, so that people only have to tell their story once and making every contact count.

We are under no illusion that the coming years are going to be challenging. At the time of writing, the first data from the latest census has just been released. Whilst it is no surprise that the population is ageing, the confirmation in the official data that there has been an increase of 15.5% in people aged 65 years and over in Wirral, against a decrease of 3.9% in people aged 15 to 64 years and a decrease of 1.6% in children aged under 15 years, gives some sense of the challenges that lie ahead. Demand for our services will only increase as both the older population increases in size, and we see more and more people moving into the 80, 90 and 100+ years age groups. Workforce, recruitment, and retention issues are critical across many organisations and our ability to compete with salary and benefits packages, security of contract and sector attractiveness, will be key in making sure that we are able to respond.

As daunting as some of the challenges may seem, it is not in the spirit or culture of this organisation to become deflated or downbeat. Whatever the future holds, we remain absolutely committed to our core purpose. We will do what it takes to ensure that we continue to support local older people as best we can to make the most of their later lives. We will continue to champion for older people's views and experiences to be central to the way in which policies are made and services are designed and delivered. We will strive to ensure that the gifts, skills and assets that older people bring are celebrated and valued across our communities.

On behalf of everyone that we have supported and worked with during the year, I must take this opportunity to express my heartfelt thanks to all our volunteers, staff and Trustees for everything that they have done this year. It is so difficult to find a way that expresses just how grateful I am to every individual that plays a part in Age UK Wirral and its work. To have the privilege to work alongside you all is both an honour and an inspiration.

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.



Jamie Anderson
Chief Executive & Nominated Individual

1st point of call for older people in Wirral

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for putting their faith in us as a trusted partner.

Our partners across Wirral who have collaborated with us, supported us and vice versa.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

Everyone who has fundraised for us or supported one of our events.

Those people we have lost who so generously acknowledged us in their wills.

The following groups, trusts, foundations, and others who provided much needed funding and support:

Age UK

Arnold Clark

Calday Grange Grammar School

Cheshire & Merseyside NHS Trust

Heswall Guild

Mason Bibby 1981 Trust

Maud Beattie Murchie Charitable Trust

National Lottery

NHS Wirral

NHSE

Oxton Masonic Lodge

Red Rose Charitable Trust

Sainsburys

Seafarers UK

Wirral Council

OBJECTIVES AND ACTIVITIES



OUR VISION: TO MAKE WIRRAL A GREAT PLACE TO GROW OLDER

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement

Age UK Wirral exists to promote the well-being of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience



WHAT DID WE DO THIS YEAR?

We recorded in excess of 153,000 contacts with local people this year. Our support has been delivered in a number of ways.

Dementia & Carers

The specialist volunteers and staff in our Dementia & Carer services make sure that people with dementia and their loved ones are supported to live as well as they possibly can. We offer:

- Day Care for people with dementia, including a service for people under 65 years of age.
- Reminder Finders – specialist groups for people recently diagnosed with dementia.
- Stanhope Court, our Dementia Residential Care Home.
- Carer support service providing emotional and practical support and training for carers.

During the year, we provided:

- Almost 24,000 sessions of day support for people living with dementia.
- Over 35,000 hours of care and support for people living with us at Stanhope Court.
- Over 10,000 interventions to support carers looking after their loved ones.
- Almost 600 places at Reminder Finder groups – specialist Cognitive Stimulation Therapy sessions for people with a mild to moderate diagnosis of dementia.



Wellbeing Services

Through our range of Wellbeing Services, we help people to live life to the full, overcome social isolation and improve people's physical and mental health. Health & Activities include Tai Chi, Seated Exercise Classes, Yoga Groups, Arts and Crafts, Flower Arranging, Pilates, Zumba Gold and much more. There is also lots to enjoy outdoors too – including Walking Groups and a Photography Club. Lunch and Coffee Corners are held at multiple venues throughout the Wirral. People will have the opportunity to join other people in your area for an enjoyable meal or cup of coffee in friendly surroundings.

The Kylemore Centre in Pensby hosts our social groups for isolated older people and people with a visual impairment (Wednesday Group). The groups provide a safe and welcoming environment for people to come together over a cup of tea and bite to eat so they can develop friendships with people in their local community.

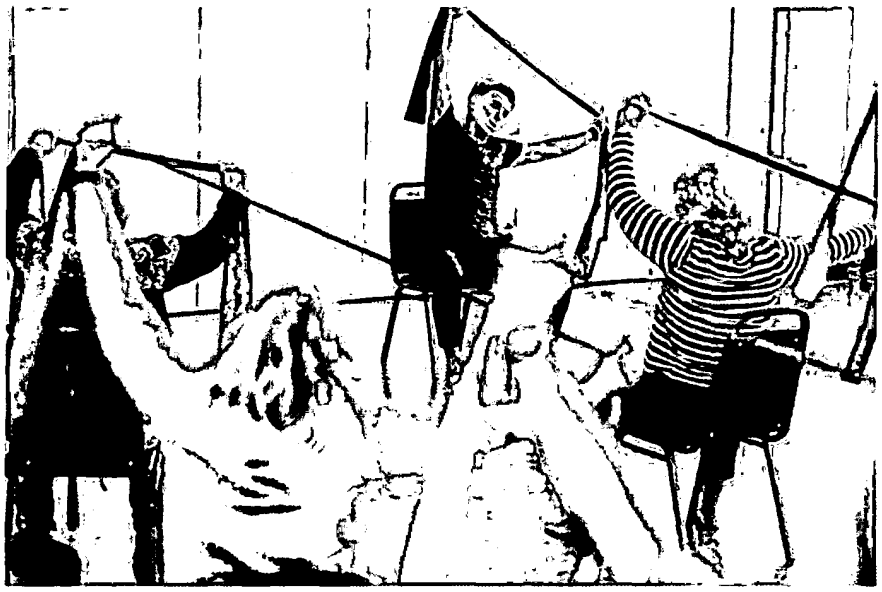
The Phoenix Group is where older gay and bisexual men can meet and make friends in a welcoming environment.

Mariners Park is a retirement complex for Merchant Seafarers. We offer a range of activities from Golf and Crown Green Bowls to Talks and Presentations. All Ex-Seafarers are welcome to join us at the Park.

Over 50% of older people in Wirral live alone. Our volunteer Befriending service is about making a real difference through one-to-one contact either in person or by telephone.

Some of our key achievements this year were:

- 88,940 wellbeing social calls made to vulnerable local people.
- 2770 befriending contacts supported by our team of volunteer befrienders.
- 206 virtual groups facilitated to ensure that people were able to maintain participation in Health and Activity classes.



Mental Health Therapies

We offer one-to-one-person centred counselling, delivered through our team of volunteer counsellors. We provide a professional, confidential service 6 days per week with counselling sessions offered via telephone, virtually or face to face at the Devonshire Resource Centre.

We use a model that looks at:

- Past – an opportunity to explore the impact of past experiences.
- Present - equips clients with strategies for dealing with life challenges and explores unhelpful/unhealthy coping mechanisms.
- Future - provides access to strategies to help improve resilience – clients are better equipped and able to respond to future challenges.

During the year, through our contract with Insight Health Care, the lead provider for Wirral's IAPT (Improving Access to Psychological Therapies) contract, we:

- Received 739 referrals for support.
- Delivered 5270 sessions of therapy.



Digital Inclusion

We live in a digital world. These days, we rely on our computers, smart phones, tablets and the internet for everything from socialising to shopping. While many of us have grown up with these developments, not all older people are 'silver surfers', with some feeling left behind by the technological tide.

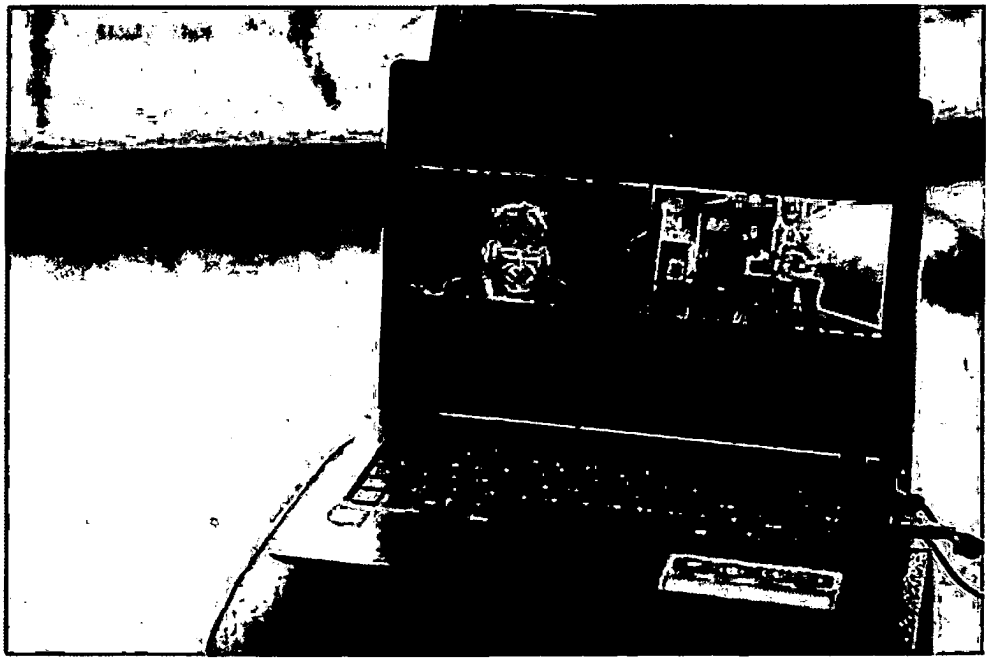
Our work supporting digital inclusion helps people to stay in touch with family and make social connections. Becoming digital included can help improve well-being by reducing social isolation and maintaining independence by enabling online shopping, online banking, paying bills and much more in this ever-growing digital world.

We continued our project this year that provided access to a loaned Android tablet and data connection giving people an entry point into the digital world. Our team of Digital Buddies volunteers support people to build their digital skills and confidence.

Key highlights this year were:

- 791 tablets and data connections were loaned to local people.
- Digital Buddies provided over 2500 interventions to support people to build their digital skills.

As we ended the year, we were delighted to receive confirmation that we had been successful in two bids to further our digital inclusion work in the forthcoming year – information about these new projects, *Wirral Online Together* and *Digital Champions*, will feature in next year's Annual Report.



Practical Support

As people get older, everyday tasks such as attending appointments, going shopping, doing odd jobs can become more challenging. We want to help people to live as independently at home for as long as they can. Thanks to our incredible team of volunteers, we offer a range of support including:

- Transport.
- Shopping.
- Prescription Collection.
- Gardening.
- Odd Jobs.
- Cold Weather Army.

During the year we completed the full integration of the team who joined us following our merger with HelpLink in January 2021. Through the combined efforts of the new staff and volunteer team, this year we were able to provide:

- 3387 supported transport journeys, with a focus on supporting people to access medical appointments and services.
- Over 7500 shopping trips with a combined value of £129,360.
- Support to collect and deliver over 600 prescriptions.

- Volunteer opportunities for 88 new volunteers joining during the year.



Out of Hospital Support

Sometimes we do not always have the friends, family or help around us that we need to stay safe and independent in our home. Our Out of Hospital Support service aims to promote independence, reduce social isolation and loneliness and prevent hospital admissions. We can offer support and practical assistance after discharge from hospital to help people settle back into their own home. This can include shopping, paying bills, sorting post, wellbeing visits and light housework. This short-term help gives people time to focus on getting better and reduces the chance of them being readmitted to hospital.

For those people with multiple or complex issues, our team of Facilitators can work with them to help access a range of services that they may require and to connect them with a range of organisations and opportunities that will help them live well. We can also assist with transport home after a hospital stay where an ambulance is not necessary, again so that they can spend more time focussing on their recovery, with our support.

Our Carer Connectors work across GP Practices in the Moreton and Meols Primary Care Network to identify and support carers and to support interventions which will prevent carers and the people they care for being admitted to hospital.

During the year, we have had several key highlights in our Out of Hospital Support:

- Increasing service capacity to 7 days a week to respond to increases in hospital pressures.

- Introduction of new initiatives such as Discharge Advocates, Admissions Avoidance Officers and Wellbeing Officers to help speed up discharge and prevent unnecessary admissions.
- 941 patients provided with transport home from hospital.



Information & Advice

As part of a collaboration between Age UK Wirral, Citizens Advice Wirral, Wirral Change and Wirral Mencap, we deliver the older persons' element of Ask Us Wirral, the Borough's Information and Advice Service.

Our specialist information and advice colleagues provide free and impartial information and advice on the full spectrum of later life issues, including support to ensure that people are receiving all of the income, benefits and entitlements available to them.

We have a range of publications, including factsheets, booklets and information guides, that cover the full spectrum of later life issues that we can provide as hardcopy to people or can be downloaded from our website.

During the year, our team responded to 2758 referrals for support.



VOLUNTEERING

As the Covid-19 pandemic moved into recovery stage, we saw some changes to volunteering as people who had been furloughed for much of the pandemic return to work. Nevertheless, we continue to be indebted to everyone who supports us through voluntary work, whether on ongoing basis or a one-off basis.

Through the efforts of our volunteer recruitment team, we ended the year with approximately 700 active volunteers.

It is hard to determine the financial value of volunteering, but if we were to conservatively estimate that 700 volunteers giving 3 hours a week of their time at a cost of £12 per hour, this would mean that efforts of our army of volunteers were worth £1,310,400.

INFLUENCING, CAMPAIGNING, REPRESENTATION & LOBBYING

An important part of our role is using the insight we have into local people's everyday lives to inform and develop local, regional, and national policy developments and responses. We have continued to work during the year as part of the following Committees, Boards, and other structures:

- Age Friendly Liverpool City Region Group
- Campaigns, Policy & Research Group
- Cheshire & Merseyside Digital Group

- Communities of Practice
- Dementia Strategy Board
- Digital Enablement & Choice Board
- Flu Vaccination Steering Group
- Frailty Strategy Board
- Health & Care Cell
- Health & Care Implementation Cell
- Hospital Discharge Cell
- Humanitarian Cell
- Mental Health System Board
- Living Well in Our Communities Board.
- Patient Voice & User Experience Group
- Primary Care Network Multi-Disciplinary Meetings
- Registered Managers Forums
- Shielding Group
- VS6 Assembly
- Wirral CEOs Group

PLANS FOR FUTURE PERIODS

We move into 2022/2023 with both hope and some caution. The general increases to cost of living, particularly in terms of fuel, will impact not only on our beneficiaries but also ourselves as an organisation, and we have approached the development of our budget for the year with a sense of the unknown. As the new financial year commences, we are already hearing reports from both volunteers and staff that the costs of fuel are increasing to such a level that there is concern that the maximum rates of mileage allowed by HMRC are no longer covering people's out-of-pocket expenses – this is something we will continue to review and we are already supporting the campaigns led by several major charities to lobby HMRC to increase mileage rates.

The much publicised 'recruitment crisis' across health and social care will undoubtedly impact on the third sector. We are already looking at how we work with system partners at a local level to have a joined-up approach to promoting careers in health and social care, opportunities to embed best practice in retention of staff and mechanisms to stabilise the workforce and reduce the number of people moving between employers due to discrepancies in terms and conditions. Internally, the People Committee will be leading on a Reward and Recognition Framework which we will hope will support our own retention programme.

With the news of the new Early Intervention Prevention Tender towards the end of last year, we are now able to look ahead to the forthcoming year with some sense of greater stability. Furthering the development of our Charity Services Directorate, the new year will have a key focus on:

- Embedding the new structure and developing a Customer Experience Strategy which will enable people to only have to tell their story once.
- Continuing to build upon our Investors in People Gold Accreditation with people processes that will support us in moving towards Platinum status.
- Responding to the emerging needs of older people impacted by increases to costs of living.

After almost 3 years of financial uncertainty arising from the Covid-19 pandemic, our long-term funding strategy will be reviewed over the next 12 months. This will include a new full cost recovery forecast and a revised strategy to maximise opportunities for the generation of much needed unrestricted income. One of these opportunities will be the social enterprise space we have secured at the new Marine Lake Health and Wellbeing Centre in West Kirby. Building work will commence on this new capital development during 2021/2022 and we hope to take up occupancy during summer 2023.

A further opportunity to maximise income and increase service capacity is a proposed extension to our residential care home, Stanhope Court. We will be seeking planning permission early in the year for a 3-bedroom extension and then going out to tender for a building contractor to start the development before the end of the financial year.

As the organisation continues to grow and develop, we will build upon initiatives such as our Aspiring Leaders Programme during the forthcoming year to ensure that we have a focus on future sustainability and succession planning. We have several Leaders due to commence a range of accredited Chartered Management Institute and Association for Project Management apprenticeships during the year which will support us in this work.

We expect that the new Census data will be made available during the summer of 2022. This will give us up-to-date insight into the demography of our local older population and will help to inform robust forward thinking about how we can ensure that we have plans for a period of growth in line with the expected ongoing increases to the size of the local older population. Key to this thinking will be our linkage into the newly emerging Cheshire & Merseyside NHS Integrated Care System and how we are able to integrate with the new Wirral 'place' structure.

Core to all of our plans for the future will be retaining our ability to flex and respond to those things that we simply cannot predict or see coming. The speed at which we identify and respond to emerging needs in our communities has been key to the way in which we have so successfully maintained such essential and valuable support for older people during the last few years and will continue to sit at the heart of our approach.

BEING OUR BEST, BRINGING OUR BEST

Bringing Everyone's Strengths Together

2021/2024 Strategy

OUR CUSTOMERS

- To further integrate our work internally and with NHS, local authority and wider third sector - to give the best possible impact for local people
- Embed a digital offer alongside our face to face offer – to give the best possible access for local people to what we do

INTERNAL PROCESSES

- Develop and implement Target Operating Model - enabling the Charity to run at its very best
- Complete a programme of Capital Investment for IT hardware and software - to help our colleagues to work at their best
- Develop and embody a Decision Making Framework as part of our quality improvement - to ensure quality assurance in making the best possible decisions for the Charity and ultimately local people

FINANCIAL

- Achieve Full Cost Recovery for our commissioned work - to enable us to make best use of our own resources
- Develop our retail model - to achieve the very best return for the Charity

LEARNING & GROWTH

- Develop and launch a Workforce Development Training Programme - to nurture the best potential from our colleagues
- Review and develop new volunteer roles - that enable us to make best use of local people's time and goodwill

At its core, this Strategy will allow us to be the BEST we can

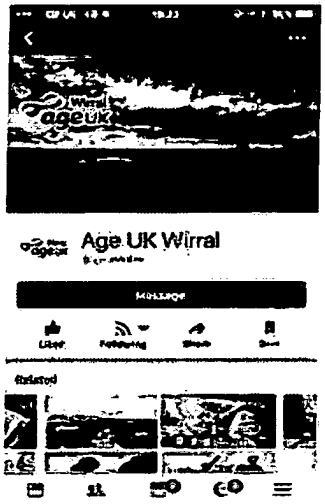


FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWIrralCEO.





STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jamie Anderson.

The Trustees meet a minimum of six times a year; this includes a Forward Planning Day to review the organisation's strategy and performance and to set operating plans and budgets, plus a Half-year Review Day to monitor progress of these plans – during the course of this year this format was stepped down due to the Covid-19 pandemic. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business (Finance & Premises / H&S)	People Committee	Service Review
Trustee	Marketing	Audit & Risk

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code, and have committed to several continuous improvement actions including:

- Creation of an Equality, Diversity & Inclusion Task Group.
- Adopting a Board Code of Conduct.
- Exploration of an Individual Membership Scheme.

Quality Assurance

Age UK Wirral has met the Organisational Quality Standards – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Gold Standard at its most recent assessment.

Stanhope Court, the organisations Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration

The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Managers. Senior Managers, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects

Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Achieving our objectives

Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation

The Charity's total income for the year was £3,662,429 compared with £3,893,724 for the prior year (a decrease of £231,295 or 5.9%). The decrease is largely explained by the fact that in the previous year there was substantial financial assistance relating to the Covid 19 pandemic which was not repeated in 2021/2022, although the impact of that reduction was mitigated by the fact that Retail Sales and Residential & Day Care Income recovered once restrictions were lifted.

The Charity's regular income for the year, excluding Donations and Legacies, was £3,502,745 compared with £3,742,892 for the prior year (a decrease of £240,147 or 6.4%). Donations and Legacies have remained broadly similar in value year on year (2022: £159,684 vs 2021: £150,832) so the variance in 'regular income' is similar to that for 'total income' described in the first paragraph above.

At the year end the Charity was operating 9 shops across the borough.

Resources Expended

The Charity's total resources expended for the year totalled £3,653,952 compared with £4,964,265 for the prior year (a decrease of £1,310,313 or 26.4%). The decrease in costs is largely explained by the fact that in the previous financial year there was a non-cash write-down of £1,223,358 in the carrying values of two Freehold Properties (Devonshire Resource Centre and Market Street).

The Charity's net total surplus for the year was £8,477 compared with a deficit of £569,822 for the prior year. The main reason for the positive movement of £578,299 year on year is that there were two exceptional items within the previous year's accounts: i) the reduction of £1,223,358 in the carrying values of the two Freehold Properties as referred to above ii) the increase of £500,719 in the carrying value of the third Freehold property (Meadowcroft), i.e., a net non-cash property related net reduction of £722,639 in the prior year's figures.

Reserves

The Trustees continue to aspire to maintain Total Liquidity (Cash + Trade Debtors) at least equivalent to three months' Total Costs. As at 31st March 2022, Total Liquidity was £1,600,407 (£1,377,359 Cash + £223,048 Trade Debtors). The budget for 2022/2023 anticipates Total Costs (excluding non-cash depreciation) of £3,499,671, which equates to £291,639pm – therefore at the Balance Sheet date the company has cover of circa 5.5 months.

The Trustees are also pleased to note that Total Unrestricted Reserves at the Balance Sheet date equate to £1,106,316 which covers just over 3 months of Total Costs. The main movement in the year between Unrestricted Reserves and Restricted Reserves relates to the Transfer of c.£120k re Helplink Funds which became Unrestricted 12 months after the merger (i.e., 1st January 2022 – the merger was effected as of 31st December 2020 so the restriction expired on 31st December 2021). Restricted Reserves at 31st March 2022 equate to £1,222,966 so, with Unrestricted Reserves of £1,106,316, Total Reserves at the Balance Sheet date amount to £2,329,282 which is £8,477 higher than at 31st March 2021.

Changes in Fixed Assets

The tangible Fixed Assets were depreciated by £29,978 in the year (2021: £22,011). There were no additions. There was £14,957 in year relating to fully written down assets which resulted in no net impact on the financial statements. The Net Book Value of Tangible Fixed Assets therefore reduced from £1,631,004 at 31st March 2021 to £1,601,026 31st March 2022.

Information to Auditors

So far as each of the Directors is aware, at the time this Report is approved there is no relevant audit information of which the Charity's auditors are unaware. The Directors have taken the steps which they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of such information.

Auditors

This is the second year (of a three-year contract) in which BWM are acting as Auditors.

This report, incorporating a Strategic Report, was approved by the Board of Directors on 25.11.2022

Signed by: Paul Smith – Chair of the Board of Trustees Paul Smith

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2022

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

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN WIRRAL

Opinion
We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:
- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

BWM

Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM

29/12/2022

Chartered Accountants
Statutory Auditor

Tempest
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

Current financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Income from:					
Donations and legacies	3	146,304	13,380	159,684	150,832
Charitable activities	4	1,653,887	821,524	2,475,411	3,439,332
Other trading activities	5	783,993	-	783,993	245,622
Investments	6	11,875	-	11,875	11,470
Other income	7	231,466	-	231,466	46,468
Total income		2,827,525	834,904	3,662,429	3,893,724
Expenditure on:					
Raising funds	8	549,739	-	549,739	613,507
Charitable activities	9	2,312,751	791,462	3,104,213	4,350,758
Total resources expended		2,862,490	791,462	3,653,952	4,964,265
Net (outgoing)/incoming resources before transfers		(34,965)	43,442	8,477	(1,070,541)
Gross transfers between funds		123,390	(123,390)	-	-
Net incoming/(outgoing) resources		88,425	(79,948)	8,477	(1,070,541)
Other recognised gains and losses					
Revaluation of tangible fixed assets		-	-	-	500,719
Net movement in funds		88,425	(79,948)	8,477	(569,822)
Fund balances at 1 April 2021		1,017,891	1,302,914	2,320,805	2,890,627
Fund balances at 31 March 2022		1,106,316	1,222,966	2,329,282	2,320,805

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

Prior financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:				
Donations and legacies	3	27,603	123,229	150,832
Charitable activities	4	2,589,261	850,071	3,439,332
Other trading activities	5	245,622	-	245,622
Investments	6	11,470	-	11,470
Other income	7	46,468	-	46,468
Total income		2,920,424	973,300	3,893,724
Expenditure on:				
Raising funds	8	613,507	-	613,507
Charitable activities	9	2,223,310	2,127,448	4,350,758
Total resources expended		2,836,817	2,127,448	4,964,265
Net (outgoing)/incoming resources before transfers		83,607	(1,154,148)	(1,070,541)
Gross transfers between funds		86,381	(86,381)	-
Net incoming/(outgoing) resources		169,988	(1,240,529)	(1,070,541)
Other recognised gains and losses				
Revaluation of tangible fixed assets		-	500,719	500,719
Net movement in funds		169,988	(739,810)	(569,822)
Fund balances at 1 April 2020		847,903	2,042,724	2,890,627
Fund balances at 31 March 2021		1,017,891	1,302,914	2,320,805

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**15**		1,601,026		1,631,004
Investment properties	**16**		110,000		110,000
Investments	**17**		2		2
			1,711,028		1,741,006
Current assets					
Debtors	**18**	223,047		328,179	
Cash at bank and in hand		1,377,359		1,128,375	
		1,600,406		1,456,554	
Creditors: amounts falling due within one year	**20**	(779,001)		(721,134)	
Net current assets			821,405		735,420
Total assets less current liabilities			2,532,433		2,476,426
Creditors: amounts falling due after more than one year	**21**		(26,925)		(32,135)
Provisions for liabilities	**22**		(176,226)		(123,486)
Net assets			2,329,282		2,320,805
Income funds					
General restricted funds		722,247		802,195	
Revaluation reserve		500,719		500,719	
	24		1,222,966		1,302,914
Unrestricted funds					
Designated funds	**25**	32,303		37,970	
General unrestricted funds		1,074,013		979,921	
			1,106,316		1,017,891
			2,329,282		2,320,805

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

The financial statements were approved by the Trustees on 25.11.2022

Mr Paul Smith (Chair)
Trustee

Company Registration No. 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**30**		242,776		594,457
Investing activities					
Purchase of tangible fixed assets		-		(95,486)	
Investment income received		11,875		11,470	
Net cash generated from/(used in) investing activities			11,875		(84,016)
Financing activities					
Repayment of bank loans		(5,667)		(5,532)	
Net cash used in financing activities			(5,667)		(5,532)
Net increase in cash and cash equivalents			248,984		504,909
Cash and cash equivalents at beginning of year			1,128,375		623,466
Cash and cash equivalents at end of year			1,377,359		1,128,375

1 Accounting policies

Charity information
Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention
The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern
At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income
Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Legacies and Donations are recognised when the cash is received or once the charity has been notified, whichever is the earlier, unless the executor / donor and/or the trustees agree that performance conditions require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 Expenditure
Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1 Accounting policies ***(continued)***

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years. In addition, the charity has a policy of maintaining properties in good condition such that their values as a whole are unlikely to be materially impaired between one valuation date and the next. The trustees consider that this departure from statutory accounting principles is necessary in order that the financial statements may give a true and fair view.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity is in receipt of non- business income (by way of grants, donations and legacies) and makes both taxable and exempt supplies. Any VAT incurred on costs relating to non-business activities and exempt supplies is irrecoverable and the charity is therefore unable to recover all of its input tax.

1.13 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1 Accounting policies **(continued)**

1.14 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.15 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.16 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make estimates, assumptions and judgments about the carrying value of assets and liabilities which may not be readily apparent from other sources. The estimates and assumptions are based partly on historical experience while judgment incorporates less empirical factors considered to be relevant such as the current and potential future economic and political environment and the exercise of suitably cautious prudence.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is amended where the change affects only that period, or in the period of the revision and future periods where the change affects both current and future periods.

Key sources of estimation uncertainty

The estimates, assumptions and judgments which have the potential to effect a material adjustment to the carrying value of assets and liabilities are as follows:

Dilapidation provision

The charity leases 9 retail outlets and at year-end also leased premises occupied for the purposes of administration. These leases place varying obligations upon the company such as a commitment to repair and maintain the property, to redecorate periodically and at the end of the lease potentially to strip out fixtures and fittings to return the premises to their original state. All these obligations create financial commitments which the trustees estimate and then maintain an ongoing provision.

Doubtful Debts Provision

Trade Debtors are recorded at their estimated realisable value. The recoverability of these debts is subject to various external influences such as the economic environment as well as more tangible factors such as the age of the debt. The trustees estimate what value of these debts is likely to be irrecoverable and then maintain an ongoing provision.

Contracts and Grants Provision

The charity provides services as required by numerous contracts and grants. The value of this income stream comprises the largest single component of the turnover booked by the charity and therefore is extremely important in terms of both revenue and deliverables. At any point in time the company will have significant amounts of work in progress delivering these commitments. The trustees exercise their judgment and estimate an amount of between 1% and 5% of the total income of contracts and grants to be provided for in the accounts and maintained in case of any bad debts, disputes or attempts to 'claw back' funds by commissioners.

2 Critical accounting estimates and judgements **(continued)**

Depreciation and the useful economic lives of assets

The largest value within the charity's Fixed Assets comprises Land & Buildings and the trustees decided in early 2021 that they would commission independent professional surveyor's valuations of the Freehold Buildings every three years starting in March 2021. Depending on the commercial property market in the years of (re)valuation there may be material increases or decreases in the value of this class of Fixed Assets. The other asset classes are Plant & Equipment, Fixtures & Fittings and Motor Vehicles and the trustees review the current depreciation policy and useful economic life annually and consider that the current methodology to be appropriate. In the trustees' judgment there are no factors which might currently cause an issue with the value of net book value of such assets e.g., frequent sales of these assets which would result in ongoing gains or losses on disposal.

Prepayments

The trustees require senior management to review the general ledger, supplier invoices received during the year and payments made to suppliers during the year with the objective of identifying goods or services billed and/or paid for during the year but which are delivered in entirety or in part after the year-end. Such items are deemed 'Prepaid' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where prepayments may frequently arise e.g. rent payments under leases and payments for insurance.

Accruals

The trustees require senior management to review the general ledger, supplier invoices received after the year and payments made to suppliers after the year-end with the objective of identifying goods or services billed and/or paid for after the year but which are delivered in entirety or in part before the year- end. Such items are deemed 'Accruals' and a comparison is made to prior years to identify any major differences which require explanation. The trustees ensure that senior management are aware of the most likely transactions where accruals may arise e.g. utility bills and professional fees.

Deferred Income

The trustees require senior management to review the contracts and grants being performed over multiple periods and to ensure that income is released only when appropriate and earned or to match and defray expenses incurred. Where cash has been received in advance of it being earned then it is retained in the Balance Sheet as Deferred income and the trustees review these balances as part of the monthly management accounts and also as part of the frequent review of cash balances.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
Donations and gifts	101,084	13,380	114,464	26,979	123,229	150,208
Legacies receivable	45,220	-	45,220	624	-	624
	146,304	13,380	159,684	27,603	123,229	150,832

Within the prior year donations and gifts figure of £150,208 an amount of £119,798 arose from the acquisition on 31 December 2020 by the charity of the Business, Assets and Liabilities of Helplink Community Support Limited ('Helplink' company number 07468880 – dissolved 25th May 2021). The total value of Helplink net assets acquired was £169,798 of which the Trustees had agreed to retain £50,000 within Deferred Income to defray the salary costs of the Helplink employees who have been moved to the charity under TUPE agreement, as the charity will continue to provide the ongoing services previously provided by Helplink.

4 Charitable activities

	Charitable Income 2022 £	Charitable Income 2021 £
Sales within charitable activities	524,734	442,573
Services provided under contract	1,089,153	1,732,529
Performance related grants	861,524	1,264,230
	2,475,411	3,439,332
Analysis by fund		
Unrestricted funds	1,653,887	2,589,261
Restricted funds	821,524	850,071
	2,475,411	3,439,332
Performance related grants		
Wirral BC - Business Rates Relief	95,002	287,372
HMRC CJRS Grants	8,941	152,350
NHS Wirral CCG Mental Health & Going Home	-	126,280
National Lottery	-	85,000
NHS England Grant Patient Transport	-	82,415
Age UK National Funding - Emergecy and other	-	57,730
Wirral BC - Winter Pressures/Going Home	129,545	57,000
Lottery Reminder Finders	74,489	54,198
MIND	-	48,230
Social Prescribing	-	46,493
WBC DASS Support for Day Care & Residential Care	100,240	-
Cheshire West NHS Trust Memory Assesment Unit	83,542	-
Funding for Mental Health Nursing DRC	153,250	-
Cheshire & Merseyside Health Care Partnership Funding	40,000	-
Other	176,515	267,162
	861,524	1,264,230

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Fundraising events	10,662	1,055
Shop income	773,331	244,567
Other trading activities	783,993	245,622

6 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Rental income	11,875	11,470

7 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	231,466	46,468

Total other income in the year to 31 March 2022 is £231,466 which is an increase of £184,998 compared with the prior year figure of £46,468.

The largest component of the increase relates to the £115,892 received during the year relating to the Kickstart Scheme established by the Government's Department for Work and Pensions to provide funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term employment.

The Charity also received in the year to 31 March 2022 higher levels of income related to Transport and various Social and Sporting Activities and Classes compared to the previous financial year because the prior year was constrained by the impact of the Covid which significantly reduced activity levels so there has been a material recovery in these other income channels.

Included within the total Other Income figure is an amount of £25,166 received by the Charity from Age UK National regarding the closure of Age UK Merseyside Trading Limited (2021: £25,166). The company was dissolved on 13 October 2020.

8 Raising funds

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Raising funds		
Staff costs	460,091	521,240
Support costs	89,648	92,267
Raising funds	549,739	613,507

9 Charitable activities

	Care services 2022 £	Supporting services 2022 £	Total 2022 £	Care services 2021 £	Supporting services 2021 £	Total 2021 £
Staff costs	1,691,859	436,994	2,128,853	1,680,172	459,667	2,139,839
Depreciation and impairment	20,085	9,893	29,978	1,238,097	7,271	1,245,368
Care Services	364,015	-	364,015	333,996	-	333,996
	2,075,959	446,887	2,522,846	3,252,265	466,938	3,719,203
Share of support costs (see note 10)	345,784	204,909	550,693	355,882	210,893	566,775
Share of governance costs (see note 10)	19,325	11,349	30,674	40,678	24,102	64,780
	2,441,068	663,145	3,104,213	3,648,825	701,933	4,350,758
Analysis by fund						
Unrestricted funds	1,649,606	663,145	2,312,751	1,521,377	701,933	2,223,310
Restricted funds	791,462	-	791,462	2,127,448	-	2,127,448
	2,441,068	663,145	3,104,213	3,648,825	701,933	4,350,758

10 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Rent, rates and water	160,338	-	160,338	189,209	-	189,209
Light and heat	72,147	-	72,147	52,079	-	52,079
Bad and doubtful debts	56,240	-	56,240	10,000	-	10,000
Office costs	163,137	-	163,137	129,109	-	129,109
Advertising	11,058	-	11,058	4,730	-	4,730
Motor expenses	39,799	-	39,799	58,230	-	58,230
Repairs and renewals	64,328	-	64,328	146,015	-	146,015
Household and cleaning	30,507	-	30,507	20,311	-	20,311
Sundry expenses	34,860	-	34,860	42,487	-	42,487
Bank charges and interest	7,927	-	7,927	6,872	-	6,872
Audit fees	-	7,800	7,800	-	5,828	5,828
Legal and professional	-	22,874	22,874	-	58,952	58,952
	640,341	30,674	671,015	659,042	64,780	723,822
Analysed between						
Fundraising	89,648	-	89,648	92,267	-	92,267
Charitable activities	550,693	30,674	581,367	566,775	64,780	631,555
	640,341	30,674	671,015	659,042	64,780	723,822

11 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2022	2021
	£	£
Audit of the charity's annual accounts	7,800	5,828

12 Trustees

None of the trustees received any remuneration or benefits from the charity during the current or prior year. Details of remuneration paid to connected persons are set out in note 29.

13 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Raising funds (incliding shops)	24	26
Charitable activities	106	103
Governance and administration	11	12
Total	141	141

Employment costs	2022 £	2021 £
Wages and salaries	2,374,947	2,440,174
Social security costs	151,174	158,699
Other pension costs	62,823	62,206
	2,588,944	2,661,079

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2022 Number	2021 Number
£60,001 to £70,000	1	-
£80,001 to £90,000	1	1

Contributions totalling £5,800 (2021: £4,064) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

14 Impairments

Impairment tests have been carried out where appropriate and the following impairment losses have been recognised in profit or loss:

	2022 £	2021 £
In respect of:		
Property, plant and equipment	-	1,223,358

The impairment losses in respect of financial assets are recognised in the expenditure on charitable activities in 2021.

14 Impairments **(continued)**

There were no such impairments in the year to 31 March 2022 but the impairments in the prior year related to two Freehold Properties revalued on 17th March 2021 by a RICS Registered valuer from Keppie Massie.

In 2021 Devonshire Resource Centre at 141 Park Road North, Birkenhead, Wirral, CH41 0DD was reduced in value by £1,083,358

In 2021 the Market Street property at 42-44 Birkenhead, Wirral, CH41 5BT was reduced in value by £140,000

15 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2021	2,636,857	55,707	28,835	119,229	2,840,628
Disposals	-	-	(14,958)	-	(14,958)
At 31 March 2022	2,636,857	55,707	13,877	119,229	2,825,670
Depreciation and impairment					
At 1 April 2021	1,091,857	7,088	16,568	94,111	1,209,624
Depreciation charged in the year	-	18,569	2,776	8,633	29,978
Eliminated in respect of disposals	-	-	(14,958)	-	(14,958)
At 31 March 2022	1,091,857	25,657	4,386	102,744	1,224,644
Carrying amount					
At 31 March 2022	1,545,000	30,050	9,491	16,485	1,601,026
At 31 March 2021	1,545,000	48,619	12,267	25,118	1,631,004

Land and buildings were revalued in March 2021 by a RICS registered surveyor from Keppie Massie. The next revaluation is scheduled to be in 2024.

In 2021 the Freehold Property Devonshire Resource Centre at 141 Park Road North, Birkenhead, Wirral, CH41 0DD was reduced in value by £1,083,358

In 2021 the Freehold Property Market Street property at 42-44 Birkenhead, Wirral, CH41 5BT was reduced in value by £140,000 (This property was reclassified as an Investment Property in 2021 - see note 16).

The total reduction in the value of these properties in 2021 was £1,223,358, which was recognised in the expenditure on charitable activities in the Statement of Financial Activities for the year to 31 March 2021.

In 2021 the Freehold Property Meadowcroft at 304, Spital Road, Bromborough, Wirral, CH62 2DE was increased in value by £500,719. This increase was recognised as a gain on revaluation of tangible fixed assets in the Statement of Financial Activities for the year to 31 March 2021.

Wirral Borough Council has an overage provision in relation to the land & buildings known as Meadowcroft. This property was purchased from Wirral Borough Council in 2012 for c£240,000 and if it were sold prior to October 2037 any sale proceeds above £480,000 are to be split equally between the Council and the Charity

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. As at 31 March 2022 the carrying amount in the accounts was £800,000 (2021: £800,000).

16 Investment property

	2022 £
Fair value	
At 1 April 2021 and 31 March 2022	110,000

Investment property comprises 42-44 Market Street, Birkenhead. The fair value of the investment property has been arrived at on the basis of a valuation carried out at 17 March 2021 by Keppie Massie, Chartered Surveyors, who are not connected with the charity. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties.

Barclays Bank hold a legal charge over the property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. As at 31 March 2022 the carrying amount in the accounts was £110,000 (2021: £110,000) and the the amount owed to Barclays Bank was £32,302 (2021: £37,970).

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2021 & 31 March 2022	2
Carrying amount	
At 31 March 2022	2
At 31 March 2021	2

The charity owns 2 £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). The company is dormant.

18 Debtors

Amounts falling due within one year:	2022 £	2021 £
Trade debtors	198,201	233,104
Other debtors	8,102	10,253
Prepayments and accrued income	16,744	84,822
	223,047	328,179

19 Loans and overdrafts

	2022 £	2021 £
Bank loans	32,303	37,970
Payable within one year	5,378	5,835
Payable after one year	26,925	32,135

Amounts included above which fall due after five years:

Payable by instalments	-	(6,579)

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

20 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Bank loans	19	5,378	5,835
Other taxation and social security		75,630	43,069
Deferred income	23	387,752	329,653
Trade creditors		65,870	77,456
Other creditors		13,037	10,507
Accruals		231,334	254,614
		779,001	721,134

21 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Bank loans	19	26,925	32,135

22 Provisions for liabilities

	2022	2021
	£	£
Bad and doubtful debts	30,726	24,486
Grant clawback	60,000	10,000
Dilapidations	85,500	89,000
	176,226	123,486

Movements on provisions:

	Bad and doubtful debts	Grant clawback	Dilapidations	Total
	£	£	£	£
At 1 April 2021	24,486	10,000	89,000	123,486
Additional provisions in the year	6,240	50,000	-	56,240
Reversal of provision	-	-	(3,500)	(3,500)
At 31 March 2022	30,726	60,000	85,500	176,226

The Provisions within the accounts are based on estimations made in relation to Dilapidations, Doubtful Debts and Contracts & Grants as referenced in detail in Note 2.

The Dilapidations Provision is identified separately and comprises an assessment of financial commitments under the leases pertaining to the retail portfolio's nine premises.

The Provision against potential doubtful debts, disputes and 'claw back' consists of £30,726 relating to potential doubtful debts (2021: £24,486) and £60,000 relating to a general provision against any future potential disputes and 'claw back' re income from Contracts & Grants (FY 2021: £10,000). As described in more detail in Note 2, the Trustees wish to maintain a provision of between 1% - 5% of the total income from Contracts & Grants for the year. As per Note 4, Services Provided Under Contract for the year totalled £1,089,153 and Performance Related Grants for the year totalled £861,524 which generate a combined total income of £1,950,677. The general provision of £60,000 therefore comprises 3.1% of the total income and is positioned just over midway within the range that the Trustees have approved.

23 Deferred income

	2022	2021
	£	£
Other deferred income	387,752	329,653

Deferred income is included in the financial statements as follows:

	2022	2021
	£	£
Total deferred income at 1 April 2021	329,653	56,255
Amounts received in year	387,752	329,653
Amounts credited to statement of financial activities	(329,653)	(56,255)
	387,752	329,653

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

24 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds						Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£	£
Property	1,986,469	-	-	(138,357)	(1,223,358)	624,754	-	-	-	624,754
Revaluation reserve	-	-	-	-	500,719	500,719	-	-	-	500,719
Covid-19 support and non BAU grants	-	531,144	(547,077)	15,933	-	-	466,032	(455,013)	-	11,019
Helplink acquisition	-	119,798	-	-	-	119,798	-	-	(119,798)	-
BAU grants	56,255	322,358	(357,013)	36,043	-	57,643	355,492	(336,449)	(3,592)	73,094
Donations	-	-	-	-	-	-	13,380	-	-	13,380
	2,042,724	973,300	(904,090)	(86,381)	(722,639)	1,302,914	834,904	(791,462)	(123,390)	1,222,966

Property and revaluation reserve

The property related restricted fund balance above relates to the Devonshire Resource Centre, Market Street and Meadowcroft properties, upon which restrictions remain at the balance sheet date. These properties were revalued in the prior year and the downward valuation movement in respect of the Devonshire Resource Centre and Market Street properties was allocated against this restricted fund in last year's accounts and is therefore contained with the balance bought forward at 1 April 2021

The revaluation reserve reflects the upward valuation movement of Meadowcroft, which was revalued in last years accounts and therefore comprises the balance bought forward at 1 April 201.

24 Restricted funds **(continued)**

Covid-19 support and non Business as Usual Grants

The charity received during the year £466,032 of restricted contract / grant relating specifically to providing support during (and recovery from) the coronavirus pandemic. These came from a variety of sources such as Wirral Borough Council, Central Government and NHS Trusts to support a variety of functions such as acquiring the provision of mental health nursing, Covid testing of staff, hygiene measures and kit to allow shops to open up safely in a Covid secure manner to encourage footfall.

Helplink

The £119,798 of restricted funds realised upon acquisition of Helplink Community Support Limited on 31 December 2020 were restricted under the terms of the agreement only for 12 months to 31 December 2021. Accordingly, these finds have been transferred from restricted to unrestricted reserves as of 31 March 2022.

Business as Usual Grants

The charity received during the year £355,452 of restricted contract / grant funding for particular purposes which align with the charity's usual functions and are commissioned by a variety of third parties. The charity delivers a variety of contracts and grants on behalf of various commissioners and examples include: Lottery Reminder Finders Contract (commissioned by the National Lottery Community Fund - ongoing), the VOLA Digital Inclusion Contract (commissioned by Sefton CVS – ongoing) and the Maritime Charities Contract (commissioned by Seafarers UK – ongoing).

Kickstart Scheme

The charity recruited 20 people through this scheme during the year. A total of £115,891 was received from Central Government (Department of Work and Pensions) via Wirral Chamber of Commerce relating to the Kickstart Scheme in the year with £100,891 being spent on salaries leaving £15,000 surplus which the charity was able to retain to cover central costs associated with training these new recruits. The people recruited under this scheme worked within the areas associated with unrestricted activities so all of the income, expense and surplus has been recorded as unrestricted.

25 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Transfers	Balance at 1 April 2021	Resources expended	Balance at 31 March 2022
	£	£	£	£	£
Mortgage repayment reserve	-	37,970	37,970	(5,667)	32,303
	-	37,970	37,970	(5,667)	32,303

The trustees wish to continue to maintain a designated reserve equal to the total amount of bank loan outstanding at the year end date so sufficient funds are ringfenced to cover future loan repayments.

26 Analysis of net assets between funds

	Unrestricted funds 2022	Designated funds 2022	Restricted funds 2022	Total 2022	Unrestricted funds 2021	Designated funds 2021	Restricted funds 2021	Total 2021
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:								
Tangible assets	585,554	-	1,015,472	1,601,026	615,531	-	1,015,473	1,631,004
Investment properties	-	-	110,000	110,000	-	-	110,000	110,000
Investments	2	-	-	2	2	-	-	2
Current assets/(liabilities)	696,986	(5,378)	129,797	821,405	278,872	(5,835)	215,411	611,934
Long term liabilities	-	(26,925)	-	(26,925)	-	(32,135)	-	(32,135)
Provisions	(176,226)	-	-	(176,226)	123,486	-	-	-
	1,106,316	(32,303)	1,255,269	2,329,282	1,017,891	(37,970)	1,340,884	2,320,805

27 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2022 represents the end of the thirteenth year of the grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 21.87%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

28 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	95,708	111,655
Between two and five years	146,421	96,718
	242,129	208,373

Property leases for the 9 retail outlets are included within the commitments above. For the purposes of this note, it has been assumed that any break clauses are activated as and when the date arises and that any leases which have expired (i.e. where the company is 'holding over') are subject to one month's notice.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2022 £	2021 £
Within one year	5,534	10,000
Between two and five years	-	5,833
	5,534	15,833

At the reporting end date the charity had granted a lease to Wirral Mencap to occupy the charity's investment property at 42-44 Market Street which ended on 19th October 2022 with a rent of £10,000 pa. The lease is currently in the process of being renewed but has not yet been executed by both parties. It is expected that terms will remain the same.

29 Related party transactions

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

	2022	2021
	£	£
Aggregate compensation	396,746	384,524

Included in the above is gross salary of £61,002 paid to Mr. R Crocker, Finance Director. Mr. R Crocker is the spouse of one of the Trustees, Mrs. P Crocker, and is therefore considered a connected person.

The board have taken appropriate measures to manage any conflict of interest that could arise in respect of the above, including recording this relationship in the minutes of all relevant formal meetings under 'declarations of potential conflicts of interest'. All salaries are paid based on fixed rates set for each position at the board's discretion and there is no formal annual performance related bonus scheme. In the event that it were to arise, Mrs. P Crocker would recuse herself in any board or committee discussion or decisions relating to Mr R Crocker's remuneration.

Wirral Health and Wellbeing CIC

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract was renewed for three years with effect from 1 March 2022.

The CIC was formed 4 August 2017, but was inactive until 1 October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £855,586 (2021: £852,948) of operating costs and £7,500 (2021: £7,500) of management costs to Wirral Health and Wellbeing CIC in the year. As at 31 March 2022 £90,846 (2021: £88,637) was outstanding in respect to these amounts.

Wirral Age Concern Trading Limited

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited. Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading as at 31 March 2022 (2021: £790).

30	**Cash generated from operations**	**2022**	**2021**
		£	**£**
	Surplus/(deficit) for the year	8,477	(1,070,541)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(11,875)	(11,470)
	Depreciation and impairment of tangible fixed assets	29,978	1,245,368
	Movements in working capital:		
	Decrease/(increase) in debtors	105,132	(99,304)
	Increase in creditors	225	133,520
	(Decrease) in provisions	52,740	123,486
	Increase in deferred income	58,099	273,398
	Cash generated from operations	242,776	594,457

31 **Analysis of changes in net funds**

	As at 1 April 2021	**Cash flows**	**As at 31 March 2022**
	£	**£**	**£**
Cash at bank and in hand	1,128,375	248,984	1,377,359
Loans falling due within one year	(5,835)	457	(5,378)
Loans falling due after more than one year	(32,135)	5,210	(26,925)
	1,090,405	254,651	1,345,056

AGE CONCERN WIRRAL

England & Wales - Charity number 1034510

Accounts

Charity Registration No. 1034510

Company Registration No. 02894067 (England and Wales)

AGE CONCERN WIRRAL

OPERATING AS AGE UK WIRRAL

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

'A Year Like Never Before'



AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
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LEGAL AND ADMINISTRATIVE DETAILS

Name	Age UK Wirral (working name for Age Concern Wirral)
Status	Registered Charity (number 1034510) Company Limited by Guarantee (number 2894067)
Registered Office	Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 ODD
Charity Objects	*Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.*
Charity Trustees & Company Directors	Mr Paul Smith (Chair) Dr Elizabeth White (Vice –Chair) Mr Russell Beddoe (Treasurer, resigned 6 October 2020) Mr Myles Edwards (Treasurer, appointed 6 October 2020) Mr Keith A. Bailey Dr George K. Rennie Mr Brian Williams Ms Ruth Rogers Professor Michael Jones Mrs Patricia Crocker Mr Stephen Fletcher (appointed 6 October 2020, resigned 11 February 2021) Dr Karalie Burke (appointed 6 October 2020) Mr Ray Jones (appointed 6 October 2020, resigned 27 September 2021) Dr Peter Barton (appointed 1 January 2021)
Company Secretary	Mr Jamie Anderson
Chief Executive	Mr Jamie Anderson
Senior Leadership Team	Mr Jamie Anderson, Chief Executive & Nominated Individual Mrs Sue Sanford, PA to the Chief Executive Mrs Jenny Paton, Deputy Chief Executive Mr Richard Crocker, Finance Director Mrs Julie Rooney, Head of Care Services & Registered Manager Mrs Barbara Cook, Head of Health & Wellbeing Mr Malcolm Mottershead, Head of Business Miss Ellie Thomson, Head of Digital Transformation (promoted August 2020)
Bankers	Barclays Bank PLC, 182 - 184 Grange Road, Birkenhead CH41 6EA
Auditors	BWM, Castle Chambers, 43 Castle St, Liverpool, L2 9SH
Solicitors	Hillyer McKeown, 1 Hamilton Square, Birkenhead CH41 6AU

INTRODUCTION FROM THE CHIEF EXECUTIVE



'A year like never before'

I am sure that the title of this year's Annual Report needs no explanation. Our last Annual Report was written when we were just a couple of weeks into the first national lockdown. As I write my introduction once again, twelve months later, we are still in lockdown, albeit with a roadmap ahead for easing over the coming months.

Covid-19 has now cut across three financial years. For the entire of the year ending March 2021, this organisation's focus was on an emergency response for local people to the Covid-19 pandemic. The journey that volunteers, staff, trustees, and our beneficiaries have been on together has been challenging, tough, emotional and distressing. But when we hear feedback, day in day out, from local people about how our teams have '*saved their lives*', '*been a lifeline*', *'been the only voice they've heard during lockdown*' or '*kept them going from one day to the next*', it absolutely assures me that the decisions we made back in March 2020 were the right ones. During the 80th anniversary year of our founding roots as the Old People's Welfare Committee, created to respond to the welfare needs of older people at the end of World War II, we showed that we had stood the test of time and remained true to our origins responding to the practical help and support needs of local people during a global pandemic.

It has been a year where we have had to be agile and flexible and had to learn to be confident in such an uncertain operating environment. Never have personal and professional lives become so interwoven, not only physically in terms of so many people working from home for the entire year, but also emotionally in terms of working and living within the context of Covid. It has been devastating to see so much loss whilst working on the frontline, with and alongside so many people who have suffered the impacts of restrictions so detrimentally. Older people have shared with us tragic stories about their feelings of isolation, loneliness, fear and anxiety. We have seen the deterioration in people's health and wellbeing, physically and mentally, as the year has gone on.

I could not be prouder of the organisation's determination during this year to do everything it possibly could to mitigate against all these impacts. The whole organisation has worked tirelessly to to help and support people. In total, we delivered almost 250,000 interventions during the year, and the next section of this report will go into more detail about the various services and activities that we provided.

We have always prided ourselves in playing a role across the local Wirral system in representing local older people. This role has come to the fore during the year as our profile as a campaigning, influencing, lobbying and representative organisation was firmly recognised by our membership of the wider system 'Cells' leading Wirral's response to the pandemic. Such engagement has helped to significantly cement our relationships with our wider system partners, and we look forward to continuing to develop this collaborative working in the future. I trust that our partners have found our ability to reflect the community-level impacts on local older people beneficial as part of formulating the wider Wirral response. We have been interviewed by several researchers locally, regionally, and nationally to share our insight and experience as part of the learning process from Covid-19, and it has been a privilege to see some of our approaches reflected as best practice.

I must refer to all the various different Trusts, Foundations and organisations who have supported us financially during the course of the year. We suffered a crippling financial loss due to the loss of income from our charity shops and our charged-for activities, but with such generous financial support we were not only able to maintain existing capacity but also increase capacity where it was so greatly needed. Furthermore, I have been particularly struck by those individuals who were previously not engaged in our work who have sent donations to us in gratitude for the work that they have seen us undertake in local communities. We deliver our work because we believe in what we do, not for recognition, but when we were awarded a Wirral Humanitarian Award in response to our pandemic activity, it was a significant boost to the staff

and volunteers who have worked tirelessly and maintained such compassion during some very testing times. Resilience has been critical to individual and organisational sustainability over the past year, and sometimes recognition from others about selfless acts of kindness can make a big difference.

I must also acknowledge the joining of our new colleagues from the former HelpLink organisation. Following discussions during Autumn 2020 between the respective Boards which identified the synergy between both charities and the potential increased sustainability through a single entity, Age UK Wirral and HelpLink merged on 1 January 2021. I have tremendous respect for the way in which the small HelpLink staff team have embraced the merger into a much larger team, despite having met most of their new colleagues virtually and not in person. We all look forward to working to fully integrate HelpLink volunteers, clients and staff into the organisation and hope that they very quickly feel part of our wider family.

Despite all the chaos of the year, we also managed to find time to think about the future and revisit our old strategy in light of the long-term changes to operating environments that Covid-19 had created. We are grateful for our relationship with the organisation Pilotlight, through whom we worked with a team of Pilotlighters during the pandemic to provide some space for strategic, critical, and reflective thinking. This much needed time helped us to focus on where our future direction needed to be and was an enabler in the formulation of our new strategy 'BEST – Bringing Everyone's Strengths Together'. Alongside this, in recognition of how much Covid-19 had catapulted forward our plans for digital developments, we also launched a new programme of work, Project Mercury, focussed on our plans for creating as many efficiencies as possible internally through maximising the potential of digital solutions, whilst always committed to never losing the face-to-face aspect of our delivery, which the pandemic has highlighted as so valuable.

As we move forward, we must continue to look to the future with hope and optimism. We are realistic about some of the challenges that will no doubt lie ahead, and we are cautious about the economic outlook of the coming years. Local people, however, will continue to need and want help, care and support from us, and we must ensure that we balance acting with prudence and caution against the positive risk taking needed to ensure that we are innovative, brave, relevant and responsive.

I end my introduction giving my sincere personal thanks to every single colleague in the organisation – volunteers, staff, and Trustees. I have been in awe all year of the depth of people's compassion, kindness, empathy, and determination. It has been my privilege to be part of the journey that this year has taken us on with you all.

Finally, I dedicate our Annual Report this year to the memory of all those people in our local community who lost their lives to Covid-19, and we extend our deepest condolences to all their loved ones.

On behalf of our team, our supporters, and our beneficiaries, I commend this report to you for your reading.



Jamie Anderson
Chief Executive & Nominated Individual

ACKNOWLEDGEMENTS

It is impossible to thank enough every person and organisation who has made our achievements this year possible.

Our deepest gratitude goes to:

Our staff, volunteers, and Trustees for your endless acts of kindness.

Local older people for trusting in us to support you in a global pandemic.

Our partners across Wirral who have collaborated with us, supported us and vice versa.

All the individuals and companies who have donated money or goods to us to enable us to continue our work.

The following groups, trusts, foundations, and others who provided much needed funding:

Age UK

Eleanor Rathbone Trust

Johnson Foundation

LCR Care & National Emergency Trust

Lions Foundation

Lottery

Martin Lewis Foundation

Mind

Morgan Foundation

NHS England

NHS Wirral

Tesco Bags for Life

Wirral Council

Wirral Lions Club

'I can no other answer make, but, thanks, and thanks.'
William Shakespeare (Act III, Twelfth Night)

OBJECTIVES AND ACTIVITIES



OUR VISION: TO MAKE WIRRAL A GREAT PLACE TO GROW OLDER

OUR VALUES:

- **Friendly** – we treat people with respect and courtesy
- **Professional** – we are experienced and skilled in what we do
- **Locally focussed** – our priority is the people of Wirral in their local communities
- **Changing lives** – we make a difference through what we do and how we do it
- **Person-centred** – we provide support tailored to each individual

Our Mission Statement

Age UK Wirral exists to promote the well-being of people throughout the Metropolitan Borough of Wirral, helping to make their later life a fulfilling and enjoyable experience

Each Department has set its own Mission Statement to highlight its contribution to the overall vision of the organisation and provide guidance when setting corporate objectives.

Central Services exists...to provide the backbone to enable the rest of the organisation to function.

Business Department exists...to maximise unrestricted income to support the activities and services of the organisation and benefit local people.

Care Services exists...to deliver the best person-centred care possible, in a safe and positive environment, celebrating an individual's achievements and helping them to reach their full potential.

Health & Activity Department exists...to empower people to live longer and healthier lives, promoting and developing life-long learning through socially, physically, and mentally stimulating services and activities that maintain independence and allow people to live life to the full.

Services Department exists...to listen to what people want and ensure we offer support in a way that works for them, by improving social connections, physical and mental wellbeing, and their ability to cope with future challenges.

Ask Us Wirral exists...to provide a holistic advice service to the whole of the Wirral community.

WHAT DID WE DO THIS YEAR?

Our response during the year was at significant scale. In total,

- **260,808** interventions across all our different areas of activity, with over 35,000 people registered for help and support.
- Over **half a million** minutes of care and support delivered at Stanhope Court, our residential home.
- **108,987** wellbeing and support telephone calls made to local people.
- **39,288** people accessing support from our website.
- **7856** counselling interventions.
- **4886** shopping trips completed, at a value of **£113,368.**
- **4688** calls made by our Admiral Nurses.
- **2206** places of dementia day care provided.
- Over **1400** volunteers registered at the height of our activity.
- **1397** people supported back home from Arrowe Park Hospital.
- **1314** enquiries to our Information & Advice Service.
- **1256** virtual groups, classes and activities held.
- **730** digital devices and data connections on loan to local people.
- **594** prescriptions collected and delivered.
- **248** dementia memory boxes distributed.
- **100** hot Christmas Dinners distributed on Christmas Day.

At the outset of the year, as the first wave of Covid really hit, we focussed our efforts on a core 7 days per week Emergency Response Service, primarily at this stage looking at providing practical support including:

- Shopping
- Prescription Collection
- Dog Walking
- Transport Home from Hospital and transport to vaccination sites and essential medical appointments.
- Wellbeing Calls

Our offer was for both new and existing clients, and we quickly saw a significant number of clients not previously known to us taking advantage of our support. As time progressed, we quickly learned more about how Covid was impacting local people, and how we could best respond to this. As measures such as lockdown and shielding were introduced, we noticed increasing levels of anxiety across the older population, and very soon we began to see significant deteriorations in people's mental and physical health, largely driven by the extreme isolation people that were experiencing.

Demand for our Wellbeing Calls soared, and over the course of the year the value of these calls got more and more significant as people reported having spoken to no-one other than our staff and volunteers for many months.

We identified that digital technology would provide for some, but not all, people an alternative way to engage, and launched a Tablet Loan Scheme. Working initially with Wirral Council and Vodaphone, we were able to purchase a significant number of devices and data connections, and rolled them out on loan to local people, with a remote package of support from our Digital Buddies to help people get connected. This project was extremely well received, and several further funding applications helped to extend it even more. We have also worked with partner organisations to help them to deliver services digitally – for example, lending devices to clients trying to access IAPT (Increasing Access to Psychological Therapies) services virtually in conjunction with Insight Healthcare.

We became deeply concerned at the disproportionate impact that the pandemic was having on people with dementia and their carers. We were fortunate to be able to increase the capacity of our Carer Support Team and our Admiral Nursing

Team, who united to provide a holistic package of intensive support. Our Dementia Memory Boxes were a huge success in supporting carers to deliver cognitive stimulation therapy at home, and our range of virtual support groups offered huge comfort to carers in the absence of carers being able to access respite services.

As time went on, and we realised the pandemic was going to last a lot longer than originally expected, and as our practical response began to embed as 'business as usual', it was helped and supported by the introduction of a new digital platform 'Help My Street' which enabled us to match requests for help and volunteers much easier. We turned our attention to how we could further tackle social isolation and loneliness. Across the organisation, our teams set up multiple opportunities for people to access virtual social groups, classes, and activities. A particular highlight was the work of our Devonshire Days dementia day support team, who managed to engage a significant number of people in virtual day care during a period when our Day Centres were unable to open.

As local and national guidance and protocols continued to develop, we were pleased when we were able to reintroduce building based dementia day services midway during the year. Despite restrictions on the number of people allowed to attend, both people with dementia and their carers were delighted at this timely return to some sort of normal routine, and our teams at both Meadowcroft and Devonshire Resource Centre were keen to see familiar faces that they had missed for a long time.

Our residents at Stanhope Court, our Dementia Residential Home, experienced almost the entire year in lockdown, and in the absence of friends and family being able to visit for much of the year, our team of incredible care and ancillary staff embraced the role of being people's surrogate families. The team went above and beyond to ensure that technology was used in the best way possible to keep people connected to loved ones, and the staff delivered a huge programme of activities to ensure that everyone was able to live life to the full. We were very fortunate to be able to undertake some building works during lockdown, doubling the size of the Lounge and refurbishing the Dining Room. We are grateful to all the staff who complied consistently with all of the infection and prevention control measures and who undertook an intensive programme of Covid-19 testing to ensure that we minimised risk as much as we possibly could. Our sincerest thanks go to our residents' friends and families. We cannot underestimate the emotional impact of not being able to visit for such a long period of time, and we thank you for your understanding and support during such a challenging period.

For many years we have hosted special celebrations at Christmas for people who otherwise would have spent Christmas Day alone. Lockdown measures prevented us from bringing people together, but a collaboration with Merseyside Fire & Rescue and several local restaurants enabled us to deliver hot, three course Christmas Dinners to 100 local people on Christmas Day. The feedback from volunteers about the impact that this small gesture had on the people who received the dinners was humbling. The importance for people of a 5-minute doorstep conversation (adhering to social distancing requirements) cannot be emphasised enough, and we thank all the volunteers who supported this initiative.

Our Charity Shops, whilst deemed non-essential retail in terms of lockdown measures, are obviously an essential source of income to us. Our shops were closed for the bulk of the year, with a small window of trade in between two periods of lockdown. Because of uncertainty about the future, the timeline for any sort of recovery and concern about whether consumer spending and shopping habits would have been changed forever by the pandemic, we took the decision to rationalise our portfolio of shops over the year, resulting in us terminating almost half of the leases on our units. During the first wave of the pandemic, many of our retail staff supported our Emergency Response Service, however as time progressed, and the impact of the loss of income was felt more severely, most of our shop staff agreed to being furloughed for much of the last half of the year and into the next financial year. We are particularly indebted to our shop colleagues for the way in which they supported such an approach to try and safeguard jobs moving forward.

What underpinned everything we achieved over the year was the strength of our ICT systems, and particularly our success in adopting Outlook 365 and Microsoft Teams as our key operating platforms. Whilst we already had the issue of our ageing hardware on our Risk Register, the demands that remote working placed on our equipment left operating speeds and functionality as a real frustration for colleagues. Trustees recognised this pressure and the need to respond to it and

made a significant capital investment from reserves to upgrade our equipment, a move which was greatly appreciated and welcomed by staff.

VOLUNTEERING

A significant percentage of our normal volunteer profile is made up of older people aged 60+, many of whom fell into the cohort of the population who were advised by Government to shield for much of the year. We were extremely grateful to huge number of local people who expressed an interest in volunteering for us during the pandemic – we experienced a high number of people who had been furloughed from their normal employment who wanted to help others in the community, and in total had more than 300 new volunteer applications during the year, which was an all-time new record.

We are grateful to both existing and new volunteers for the way in which they went the extra mile to help us to reach so many people and to provide such a lifeline of support. We had to say goodbye to some of these volunteers when their furlough ended and they returned to work, but many have also committed to staying with us as we move forwards, and we look forward to working with them in the future.

It is hard to determine the financial value of volunteering, but if we were to conservatively estimate that 1400 volunteers giving 2 hours a week of their time at a cost of £10 per hour, this would mean that efforts of our army of volunteers were worth £1,456,000.

INFLUENCING, CAMPAIGNING, REPRESENTATION & LOBBYING

An important part of our role is using the insight we have into local people's everyday lives to inform and develop local, regional, and national policy developments and responses. During the pandemic, senior staff across the organisation have been able to further increase their engagement in such opportunities through the increased accessibility that meeting virtually offers, and during the year the organisation has worked as part of the following Committees, Boards, and other structures:

- Age Friendly Liverpool City Region Group
- Campaigns, Policy & Research Group
- Cheshire & Merseyside Digital Group
- Communities of Practice
- Dementia Strategy Board
- Digital Enablement & Choice Board
- Flu Vaccination Steering Group
- Frailty Strategy Board
- Health & Care Cell (seven days a week at the height of the pandemic).
- Health & Care Implementation Cell
- Hospital Discharge Cell (seven days a week at the height of the pandemic).
- Humanitarian Cell
- Mental Health System Board
- Out of Hospital Board
- Patient Voice & User Experience Group
- Primary Care Network Multi-Disciplinary Meetings
- Registered Managers Forums
- Shielding Group
- VS6 Assembly
- Wirral CEOs Group

PLANS FOR FUTURE PERIODS

The lessons we have learned from the pandemic have been valuable, and we spent time during the year reflecting on both the good and the bad and resolving to ensure that, as we move forwards, we embed some of the new solutions and opportunities that Covid-19 forced us to both explore and even embrace.

Our operating model during Covid, where nearly everyone in the organisation was focussed on the delivery of our Emergency Response Service, created a real sense of solidarity across all teams in the organisation. New relationships were born out of teams that previously did not have many opportunities to interact with each other. For many people, working from home, where everyone was in the same boat in terms of their workplace being very unfamiliar to them, opened new ways of thinking about innovation, solutions, and collaboration. It was an absolute delight to see so many colleagues working with a new sense of empowerment and working at their very best, and this became the backdrop for our new Strategic Plan: **BEST – Bringing Everyone's Strengths Together**.

Covid-19 has taught us a lot. It has tested our purpose and our values, proved the impact and worth of what we do, and evidenced both existing and new needs. As we all face a new world living with and beyond Covid-19, it is our role to create and shape a new future, in partnership with the local people we exist to support, in the communities in which we all live and work.

Covid highlighted our agility in flexing and responding to needs and crisis. Covid has demonstrated how in touch we are with local people, and how 'the Age UK Wirral way' enables things to get done. We do not just listen and talk about things. We act. As we move forward, we will act with bravery and insight.

In setting out our strategy, it is important that we remain led by the needs and aspirations of local people, we do not set out the fixed details of what we are going to do but set out a series of stretching strategic aims that will enable us to operate at our best. A copy of our strategic objectives can be found on the next page.

Underpinning the furtherance of these objectives are several pieces of work we already know will be on the horizon:

- Whilst still in national lockdown at the end of the year, we hope that 2021/2022 will see some easing of restrictive measures and we will need to work on our plans to reinstate our full portfolio of building based and community activity, alongside the desire to explore with our teams how blended working might work for them in the future.
- We are expecting the retender of our Early Intervention Prevention contract in Summer 2021 and will be using this exercise as a step towards achieving full cost recovery.
- We have been selected as the social enterprise partner in a new Health & Care Centre being built in West Kirby and will be working with a local consultancy firm to explore the best model for combining income generation and service delivery, in partnership with local people in and around West Wirral.
- Covid-19 put a spotlight on the amount of talent we have in our workforce. We want to harness this potential and as the year closed, we announced our first cohort of participants in our new inhouse Aspiring Leaders Programme.
- We will continue to grow and develop our digital infrastructure through Project Mercury, focusing on the following areas:
    - Hardware & Software
    - Learning & Development
    - Automation & Processes
    - Social Media & Communications
    - Digital Delivery
    - Governance & Compliance
    - Innovation & Creativity

BEING OUR BEST, BRINGING OUR BEST

Bringing Everyone's Strengths Together

2021/2024 Strategy

OUR CUSTOMERS

- **To further integrate our work internally and with NHS, local authority and wider third sector** - to give the best possible impact for local people
- **Embed a digital offer alongside our face to face offer** – to give the best possible access for local people to what we do

INTERNAL PROCESSES

- **Develop and implement Target Operating Model** - enabling the Charity to run at its very best
- **Complete a programme of Capital Investment for IT hardware and software** - to help our colleagues to work at their best
- **Develop and embody a Decision Making Framework as part of our quality improvement** - to ensure quality assurance in making the best possible decisions for the Charity and ultimately local people

FINANCIAL

- **Achieve Full Cost Recovery for our commissioned work** - to enable us to make best use of our own resources
- **Develop our retail model** - to achieve the very best return for the Charity

LEARNING & GROWTH

- **Develop and launch a Workforce Development Training Programme** - to nurture the best potential from our colleagues
- **Review and develop new volunteer roles** - that enable us to make best use of local people's time and goodwill

At its core, this Strategy will allow us to be the BEST we can

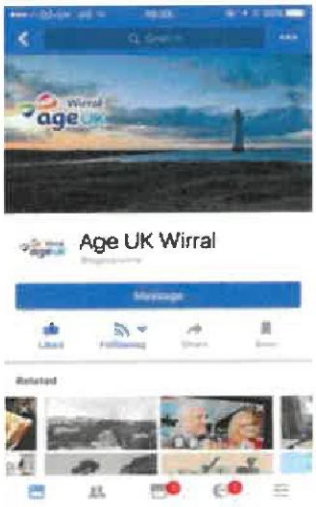


FURTHER INFORMATION ABOUT OUR WORK

A more detailed account of the services and activities offered by Age UK Wirral can be found on the organisation's website www.ageukwirral.org.uk or within the Guide to Services available at all Age UK Wirral venues.

Alternatively, why not follow us on Facebook or Twitter @AgeUKWirral or follow our CEO on Twitter @AgeUKWIrralCEO.





STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a charitable company limited by guarantee and was set up on 2nd February 1994. It is governed by a Memorandum and Articles of Association, which was last amended in October 2012. Its object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively in and around the Metropolitan Borough of Wirral.

Election and Role of Trustees

The charity has adopted the "Trustee Model", whereby the charity's trustees are the voting members of the organisation and form the Board of Directors. The Trustee Committee embarked upon a structured process during the year to recruit a number of new Trustees to be recommended to the Board for appointment. Trustees are elected to serve for a three-year period at the Annual General Meeting, one third of the number retiring and being eligible for re-election each year.

New Trustees are supported through an induction process, which includes a presentation, planned visits to each department of the organisation, plus written material giving additional background information and outlining their responsibilities as a Trustee.

The Board of Trustees is responsible for the overall governance and direction of the charity, with day-to-day operational management delegated to the Chief Executive, Jamie Anderson.

The Trustees meet a minimum of six times a year; this includes a Forward Planning Day to review the organisation's strategy and performance and to set operating plans and budgets, plus a Half-year Review Day to monitor progress of these plans – during the course of this year this format was stepped down due to the Covid-19 pandemic. The Board receives reports at each meeting from the Chief Executive, along with a schedule of reports from all areas of the organisation.

The Board of Trustees is supported and advised in its work by the following Sub-committees & Groups:

Business (Finance & Premises / H&S)	People Committee	Service Review
Trustee	Marketing	Audit & Risk

Each of these groups is chaired by a Trustee, includes additional Trustees and other relevant individuals, and has its own specific terms of reference. Whilst certain functions and issues are delegated from the Trustee Board, each committee has its decisions ratified by the full Board.

No director / Trustee has any beneficial interest in the Company. The subscribing members of the Company undertook to contribute £1 each in the event of its winding up.

Internal Control

The Trustees have overall responsibility for ensuring that the charity has appropriate systems of controls, financial and otherwise. They are also responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The charity is operating efficiently and effectively.
- Its assets are safeguarded against unauthorised use or disposition.
- Proper records are maintained, and financial information used is reliable.
- The charity complies with relevant laws and regulations.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees.
- Regular consideration by the Trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews.
- Delegation of authority and segregation of duties.
- Identification and management of risks.

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the Charity's aims and objectives and in planning its future activities.

Risk Assessment

The Trustees have a formal risk management process to assess business risks and implement risk management strategies. This involves identifying the types of risks the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying means of mitigating the risks. As part of this process, the trustees review the adequacy of the charity's current internal controls.

Charity Good Governance Code

The Trustees have adopted the Charity Good Governance Code (Large Charities) and have completed a self-assessment against the Code. The Trustees determine that they meet all the standards of the Code, and have committed to several continuous improvement actions including:

- Creation of an Equality, Diversity & Inclusion Task Group.
- Adopting a Board Code of Conduct.
- Exploration of an Individual Membership Scheme.

Quality Assurance

Age UK Wirral has met the Organisational Quality Standards – the national quality framework for Brand Partners of Age UK. The charity works with the Age UK National Information & Advice Quality Programme for the oversight of its provision of information and advice.

The charity continues to work to the "Investors in People" standard, relating to the involvement, training and development of its staff and volunteers, and was upgraded to the Gold Standard at its most recent assessment.

Stanhope Court, the organisations Residential Care Home, is regulated by the Care Quality Commission (CQC) and was rated Good at its last inspection.

Key management remuneration
The Board consider the affordability of a cost-of-living increase for all employees when budgets are set annually. This would include Senior Managers. Senior Managers, including the CEO, are on fixed levels of pay, with no additional increments available currently. The Board are committed to continue to review salary structures year on year.

Charitable Objects
Age Concern Wirral's Memorandum and Articles of Association states that the organisation's object is to promote the wellbeing of the public and/or older people, particularly, but not exclusively, in and around the Metropolitan Borough of Wirral.

Achieving our objectives
Our approach to our work is characterised by the values and principles that underpin all our activities, as recorded above. In summary, our strategy for achieving our Aims & Objectives is to ensure that we:

- Work within a framework of regularly reviewed policies, informed decision making, and high quality, professional standards of service delivery.
- Have a well-trained and informed workforce, actively involved in the organisation's development.
- Listen to older people and provide services, activities, support, and opportunities that are in direct response to their expressed or identified need.
- Work in partnership with other agencies to secure the best response to the needs of older people.

FINANCIAL REVIEW

Income Generation
The charity's total income for the year was £3,893,724, compared with £3,424,567 for the previous year (an increase of £469,157 or 13.7%). The impact of Covid-19 meant that 'business as usual activities' such as Retail Sales and Day Care income were much reduced and costs (such as buying personal protective equipment and paying for client facing colleagues to use taxis as opposed to public transport) much increased, but additional one off Covid related grants and support totalling £1,570,867 helped to mitigate this.

At the year end the charity was operating eight shops across the Borough, generating much-needed funds for the support of the organisation's services (in between periods of pandemic related lockdown), mainly through the sale of donated goods, but also from the sale of purchased giftware and household goods. At the date of signing of this report, the number of shops has been increased to nine, including a new 'flagship' retail outlet at St John's Pavement in Birkenhead.

Resources Expended
The charity's total resources expended for the year totalled £4,964,265, compared with £3,439,980 for the prior year (an increase of £1,524,285 or 44.3%); the main reason for such an increase in costs is the non-cash write-down of £1,223,358 in the carrying value of two Freehold Properties.

The charity's net total deficit for the year was £569,822, compared with a net total deficit of £15,413 for the prior year. The main reason for the increase in the year-on -year deficit is the non-cash write-down of £1,223,358 in the carrying value of two Freehold Properties net of the £500,719 non-cash increase in the carrying value of the remaining Freehold Property.

Reserves

The Trustees continue to aspire to maintain total Liquidity (Cash + Trade Debtors) at least equivalent to 3 months' total costs. As at 31 March 2021, total Liquidity was £1.331m (£1.128m Cash and Trade Debtors net of provision of £0.203m). The budget for 2021/22 anticipates running costs of £3.297m (approximately £275k per month – excluding non-cash depreciation). On this basis, the charity had total cost cover of approximately 5 months (actual 4.8 months).

The Trustees have continued to review the Charity's Reserves Policy and wish to achieve the following:

- To provide a level of working capital that protects the continuity of core work
- To provide cover for risks such as unforeseen expenditure or unanticipated loss of income

The Trustees are mindful that the pressures on the charity and wider society since March 2020 have adversely affected not only the health environment but also the financial and economic environment and this has contributed to a reduction in Total Reserves (mainly via a net c£700k write-down in Freehold Property Values following a revaluation in March 2021). However, although the charity's Total Reserves have decreased from £2,890,627 to £2,320,805 and although the Restricted Reserves have fallen from £2,042,704 to £1,302,914, Unrestricted Reserves have increased from £847,903 to £1,017,891. The key reasons for these movements are that: i) all of the impact of revaluation of the Properties has been reflected within Restricted Reserves ii) an amount of £138,357 included in the brought forward property Restricted Fund balance related to a mortgage obtained to fund the acquisition / building of these Properties and this has been released to the Unrestricted Funds in the year via transfer as it was confirmed that no formal restriction existed in respect of this amount.

The Trustees are pleased to note that the £1,017,891 total of Unrestricted Reserves (inclusive of a Designated Fund component £37,970 relating to an outstanding bank loan) provides approximately 4 months of cover (actual 3.7 months) against total overall (Unrestricted plus Restricted) Budgeted costs for FY 21/22 of £3,297,249.

Changes in Fixed Assets

The tangible fixed assets were depreciated by £22,011 (2020 £21,987) during the year and the three Freehold Properties were revalued resulting in an impairment charge of £1,223,358 and a revaluation increase of £500,719. There were also total additions in the year of £95,484. Therefore the total net book value of Fixed Assets fell by £649,166 from £2,390,169 at 31 March 2020 to £1,741,004 at 31 March 2021.

Information to Auditors

So far as each of the Directors is aware at the time the Report is approved there is no relevant audit information of which the charity's auditors are unaware. The Directors have taken steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Auditors

The charity has appointed new auditors for the March 2021 year end and the following two years: BWM has replaced McEwan Wallace who audited the accounts for years ending March 2018, 2019 and 2020.

This report, incorporating a strategic report, was approved by the Board of Directors on Tuesday 16 November 2021 and signed by:

Paul Smith

PAUL SMITH
CHAIRMAN

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2021

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

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF AGE CONCERN WIRRAL

Opinion
We have audited the financial statements of Age Concern Wirral (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity'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 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 course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:
- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

BWM

Peter Taaffe FCA CTA DChA (Senior Statutory Auditor)
for and on behalf of BWM

1.12.21

Chartered Accountants
Statutory Auditor

Castle Chambers
43 Castle Street
Liverpool
L2 9SH

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	3	27,603	123,229	150,832	143,663
Charitable activities	4	2,589,261	850,071	3,439,332	2,248,571
Other trading activities	5	245,622	-	245,622	972,470
Investments	6	11,470	-	11,470	13,852
Other income	7	46,468	-	46,468	46,011
Total income		2,920,424	973,300	3,893,724	3,424,567
Expenditure on:					
Raising funds	8	613,507	-	613,507	751,427
Charitable activities	9	2,223,310	2,127,448	4,350,758	2,688,553
Total resources expended		2,836,817	2,127,448	4,964,265	3,439,980
Net incoming/(outgoing) resources before transfers		83,607	(1,154,148)	(1,070,541)	(15,413)
Gross transfers between funds		86,381	(86,381)	-	-
Net incoming/(outgoing) resources		169,988	(1,240,529)	(1,070,541)	(15,413)
Other recognised gains and losses					
Revaluation of tangible fixed assets		-	500,719	500,719	-
Net movement in funds		169,988	(739,810)	(569,822)	(15,413)
Fund balances at 1 April 2020		847,903	2,042,724	2,890,627	2,906,040
Fund balances at 31 March 2021		1,017,891	1,302,914	2,320,805	2,890,627

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

All income and expenditure in the financial year to 31 March 2021 derive from continuing activities.

All income and expenditure for the financial year to 31 March 2020 derive from continuing activities except for £32,529 within other income which relates to the charity's profit share from Age UK Merseyside Trading Limited which ceased to trade in November 2019.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:				
Donations and legacies	3	143,663	-	143,663
Charitable activities	4	1,775,580	472,991	2,248,571
Other trading activities	5	972,470	-	972,470
Investments	6	13,852	-	13,852
Other income	7	46,011	-	46,011
Total income		2,951,576	472,991	3,424,567
Expenditure on:				
Raising funds	8	751,427	-	751,427
Charitable activities	9	2,318,116	370,437	2,688,553
Total resources expended		3,069,543	370,437	3,439,980
Net incoming/(outgoing) resources before transfers		(117,967)	102,554	(15,413)
Net incoming/(outgoing) resources		(117,967)	102,554	(15,413)
Other recognised gains and losses				
Net movement in funds		(117,967)	102,554	(15,413)
Fund balances at 1 April 2019		965,870	1,940,170	2,906,040
Fund balances at 31 March 2020		847,903	2,042,724	2,890,627

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

All income and expenditure in the financial year to 31 March 2021 derive from continuing activities.

All income and expenditure for the financial year to 31 March 2020 derive from continuing activities except for £32,529 within other income which relates to the charity's profit share from Age UK Merseyside Trading Limited which ceased to trade in November 2019.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**15**		1,631,004		2,390,169
Investment properties	**16**		110,000		-
Investments	**17**		2		4
			1,741,006		2,390,173
Current assets					
Debtors	**18**	293,693		228,871	
Cash at bank and in hand		1,128,375		623,466	
		1,422,068		852,337	
Creditors: amounts falling due within one year	**20**	(810,134)		(314,014)	
Net current assets			611,934		538,323
Total assets less current liabilities			2,352,940		2,928,496
Creditors: amounts falling due after more than one year	**21**		(32,135)		(37,869)
Net assets			2,320,805		2,890,627
Income funds					
General restricted funds		802,195		2,042,724	
Revaluation reserve		500,719		-	
	23		1,302,914		2,042,724
Unrestricted funds					
Designated funds	**24**	37,970		-	
General unrestricted funds		979,921		847,903	
			1,017,891		847,903
			2,320,805		2,890,627

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

The financial statements were approved by the Trustees on 16.11.2021

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Mr Paul Smith (Chair)
Trustee

Company Registration No. 02894067

AGE CONCERN WIRRAL
OPERATING AS AGE UK WIRRAL
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	30		594,457		(151,545)
Investing activities					
Interest Recieved		11,470		13,852	
Purchase of tangible fixed assets		(95,486)		-	
Net cash (used in)/generated from investing activities			(84,016)		13,852
Financing activities					
Repayment of bank loans		(5,532)		(5,161)	
Net cash used in financing activities			(5,532)		(5,161)
Net increase/(decrease) in cash and cash equivalents			504,909		(142,854)
Cash and cash equivalents at beginning of year			623,466		766,320
Cash and cash equivalents at end of year			1,128,375		623,466

1 Accounting policies

Charity information

Age Concern Wirral is a private company limited by guarantee incorporated in England and Wales. The registered office is Devonshire Resource Centre, 141 Park Road North, Wirral, CH41 0DD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations are recognised when the cash is received or once the charity has been notified of the donation, whichever is the earlier, unless the donor and/or the trustees agree that performance conditions require the deferral of the amount. Income tax recoverable in relation to donations received under gift aid or deeds of covenant is recognised at the time of donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Sale and trading activity is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1 Accounting policies **(continued)**

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Charitable activity costs are those which are directly attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to charitable activities or governance costs on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	See below
Plant and equipment	3 to 10 years straight line basis
Fixtures and fittings	5 to 10 years straight line basis
Motor vehicles	3 to 10 years straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold property is not depreciated but is revalued by a professional RICS valuer every three years. In addition, the charity has a policy of maintaining properties in good condition such that their values as a whole are unlikely to be materially impaired between one valuation date and the next. The trustees consider that this departure from statutory accounting principles is necessary in order that the financial statements may give a true and fair view.

The cost of property maintenance is charged to the Statement of Financial Activities each year.

1.7 Investment properties

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from income and from receipts under Gift Aid.

In respect of Value Added Tax, the charity makes both taxable and exempt supplies and incurs tax on costs which relate to both. The charity is therefore partly exempt and is unable to recover all of its input tax

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.14 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1 Accounting policies **(continued)**

1.15 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

Debtors provision

Trade debtors are recorded at their recoverable value. The recoverability of the debtors are subject to various external influences.

Dilapidation provision

The charity leases a number of retail outlets and these leases place varying obligations upon the company, e.g. requirement to maintain in a state of good repair; redecorating periodically; at the end of the lease to strip out and return the original state. All these obligations create financial commitments. The trustees estimate the likely cost of dilapidations annually and update a provision accordingly.

Deferred income and accruals

The charity may receive cash in advance of its being earned or in advance of the expenses which it is meant to defray being incurred. The trustees assess these balances annually and hold them in the balance sheet at year end. In addition there may be financial obligations incurred e.g. holiday pay which the trustees assess at each year end and provide for.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds
	2021	2021	2021	2020
	£	£	£	£
Donations and gifts	26,979	123,229	150,208	38,170
Legacies receivable	624	-	624	105,493
	27,603	123,229	150,832	143,663

Donations and Gifts have increased from £38,170 for year ended 31 March 2020 to £150,208 for year ended 31 March 2021. Within the £150,208 recorded for this financial year is an amount of £119,798 arising from the acquisition on 31 December 2020 by the charity of the Business, Assets and Liabilities of Helplink Community Support Limited ('Helplink' company number 07468880 – dissolved 25th May 2021). The total value of Helplink net assets acquired was £169,798 of which the Trustees have agreed to retain £50,000 within Deferred Income to defray the salary costs of the Helplink employees who have been moved to the charity under TUPE agreement, as the charity will continue to provide the ongoing services previously provided by Helplink.

4 Charitable activities

	Charitable Income 2021 £	Charitable Income 2020 £
Sales within charitable activities	442,573	661,786
Services provided under contract	1,732,529	1,088,337
Performance related grants	1,264,230	498,448
	3,439,332	2,248,571
Analysis by fund		
Unrestricted funds	2,589,261	1,775,580
Restricted funds	850,071	472,991
	3,439,332	2,248,571
Performance related grants		
Wirral BC - Business Rates Relief	287,372	-
HMRC CJRS Grants	152,350	-
NHS Wirral CCG Mental Health & Going Home	126,280	-
National Lottery	85,000	-
NHS England Grant Patient Transport	82,415	-
Age UK National Funding - Emergecy and other	57,730	-
Wirral BC - Winter Pressures/Going Home	57,000	-
Lottery Reminder Finders	54,198	-
MIND	48,230	-
Social Prescribing	46,493	-
Other	267,162	498,448
	1,264,230	498,448

5 Other trading activities

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Fundraising events	1,055	1,777
Shop income	244,567	970,693
Other trading activities	245,622	972,470

6 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Rental income	11,470	13,852

7 Other income

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Other income	46,468	46,011

Other income in the year to 31 March 2021 includes a payment of £25,166 received by the charity from Age UK National as a result of the closure of Age UK Merseyside Trading Limited.

Other income in the year to 31 March 2020 included £32,529 (50% of the annual profit) covenanted by Age UK Merseyside Trading Limited. The company ceased to trade in November 2019 and consequently no covenant payment was made in the current year. This company was dissolved on 13 October 2020.

8 Raising funds

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Raising funds		
Staff costs	521,240	664,109
Support costs	92,267	87,318
Raising funds	613,507	751,427

9 Charitable activities

	Care services 2021	Supporting services 2021	Total 2021	Care services 2020	Supporting services 2020	Total 2020
	£	£	£	£	£	£
Staff costs	1,680,172	459,667	2,139,839	1,293,634	655,205	1,948,839
Depreciation and impairment	1,238,097	7,271	1,245,368	14,724	7,264	21,988
Care Services	333,996	-	333,996	150,246	-	150,246
	3,252,265	466,938	3,719,203	1,458,604	662,469	2,121,073
Share of support costs (see note 10)	355,882	210,893	566,775	336,797	199,584	536,381
Share of governance costs (see note 10)	40,678	24,102	64,780	19,529	11,570	31,099
	3,648,825	701,933	4,350,758	1,814,930	873,623	2,688,553
Analysis by fund						
Unrestricted funds	1,521,377	701,933	2,223,310	1,444,493	873,623	2,318,116
Restricted funds	2,127,448	-	2,127,448	370,437	-	370,437
	3,648,825	701,933	4,350,758	1,814,930	873,623	2,688,553

10 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Rent, rates and water	189,209	-	189,209	238,414	-	238,414
Light and heat	52,079	-	52,079	81,778	-	81,778
Bad and doubtful debts	10,000	-	10,000	1,671	-	1,671
Office costs	129,109	-	129,109	119,351	-	119,351
Advertising	4,730	-	4,730	20,655	-	20,655
Motor expenses	58,230	-	58,230	38,004	-	38,004
Repairs and renewals	146,015	-	146,015	43,441	-	43,441
Household and cleaning	20,311	-	20,311	32,104	-	32,104
Sundry expenses	42,487	-	42,487	46,138	-	46,138
Bank charges and interest	6,872	-	6,872	2,143	-	2,143
Audit fees	-	5,828	5,828	-	3,583	3,583
Legal and professional	-	58,952	58,952	-	27,516	27,516
	659,042	64,780	723,822	623,699	31,099	654,798
Analysed between						
Fundraising	92,267	-	92,267	87,318	-	87,318
Charitable activities	566,775	64,780	631,555	536,381	31,099	567,480
	659,042	64,780	723,822	623,699	31,099	654,798

11 Auditor's remuneration

The analysis of auditor's remuneration is as follows:

Fees payable to the charity's auditor and associates:	**2021**	**2020**
	£	£
Audit of the charity's annual accounts	5,828	3,583

The fees payable disclosed above have been affected by movements in accruals. The actual fee levied by McEwan Wallace for the audit re 31 March 2020 was £6,660 and the fee agreed with BWM for the audit re 31 March 2021 is £6,000 (both numbers are exclusive of vat)

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

13 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Raising funds (incliding shops)	26	29
Charitable activities	103	104
Governance and administration	12	16
Total	141	149

Employment costs	2021 £	2020 £
Wages and salaries	2,440,174	2,409,815
Social security costs	158,699	144,823
Other pension costs	62,206	58,310
	2,661,079	2,612,948

The number of employees whose annual remuneration was £60,000 or more were:

	2021 Number	2020 Number
£60,000 to £70,000	-	1
£80,001 £90,000	1	-

Contributions totalling £4,064 (2020: £3,531) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

14 Impairments

Impairment tests have been carried out where appropriate and the following impairment losses have been recognised in profit or loss:

	2021 £	2020 £
In respect of:		
Property, plant and equipment	1,223,358	-

The impairment losses in respect of financial assets are recognised in the expenditure on charitable activities.

These losses relate to two Freehold Properties revalued on 17th March 2021 by a RICS Registered Valuer from Keppie Massie: Devonshire Resource Centre 141 Park Road North Birkenhead Wirral CH41 0DD written down by £1,083,358 & 424-44 Market Street, Birkenhead, Wirral CH41 5BT written down by £140,000

15 Tangible fixed assets

	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost or valuation					
At 1 April 2020	2,397,717	57,444	168,301	157,526	2,780,988
Additions	-	55,707	13,878	25,900	95,485
Disposals	-	(57,444)	(153,344)	(64,197)	(274,985)
Revaluation	500,719	-	-	-	500,719
Transfer to investment property	(261,579)	-	-	-	(261,579)
At 31 March 2021	2,636,857	55,707	28,835	119,229	2,840,628
Depreciation and impairment					
At 1 April 2020	20,078	57,444	168,301	144,996	390,819
Depreciation charged in the year	-	7,088	1,611	13,312	22,011
Impairment losses	1,223,358	-	-	-	1,223,358
Eliminated in respect of disposals	-	(57,444)	(153,344)	(64,197)	(274,985)
Transfer to investment property	(151,579)	-	-	-	(151,579)
At 31 March 2021	1,091,857	7,088	16,568	94,111	1,209,624
Carrying amount					
At 31 March 2021	1,545,000	48,619	12,267	25,118	1,631,004
At 31 March 2020	2,377,639	-	-	12,530	2,390,169

Land and buildings with a carrying amount of £745,000 were revalued on 17 March 2021 by Keppie Massie, Chartered Surveyors, independent valuers not connected with the charity on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 March 2021, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been £244,281 (2020 - £244,281).

The revaluation surplus is disclosed in note 23.

Wirral Primary Care Trust hold a legal charge over the land and buildings known as Devonshire Resource Centre. As at 30 September 2021 the carrying amount in the accounts was £800,000 (2020: £1,883,357).

Barclays Bank also held a fixed and floating legal charge over all property and assets of the charity that was satisfied in December 2020.

More information on the impairment arising in the year is given in note 14.

Investment property

Freehold land and buildings at Market Street, Birkenhead and this has been classified as investment property. Details are shown in note 16.

15 Tangible fixed assets **(continued)**

Revaluation

The revaluation of £500,719 results from a revaluation conducted on 17th March 2021 by a RICS Registered Valuer from Keppie Massie re the Freehold Property at Meadowcroft, 304 Spital Road, Wirral CH62 2DE. This property was purchased from Wirral Borough Council for circa £240,000 in 2012 and prior to the revaluation exercise has been carried at a value of £244,281 which has now been increased to £745,000. There is an overage provision in the legal transfer document from Wirral Borough Council which states that if the property were sold before 25th October 2037 any proceeds above £480,000 are to be split equally between the charity and Wirral Borough Council; if the property were to be sold imminently for £745,000 then the charity would be entitled to £612,500 and Wirral Borough Council would be entitled to £132,500.

16 Investment property

	2021 £
Fair value	
At 1 April 2020	-
Transfers from owner-occupied property	261,579
Net gains or losses through fair value adjustments	(140,000)
Other changes	(11,579)
At 31 March 2021	110,000

Investment property comprises 42-44 Market Street, Birkenhead. The fair value of the investment property has been arrived at on the basis of a valuation carried out at 17 March 2021 by Keppie Massie, Chartered Surveyors, who are not connected with the charity. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties.

If investment properties were stated on an historical cost basis rather than a fair value basis, the amounts would have been included as follows:

	2021 £	2020 £
Cost	261,579	-
Accumulated depreciation	11,579	-
Carrying amount	273,158	-

Barclays Bank hold a legal charge over the property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT. As at 30 September 2021 the carrying amount in the accounts was £110,000 (2020: £250,000) and the the amount owed to Barclays Bank was £37,970 (2020: £43,502).

17 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2020	4
Disposals	(2)
At 31 March 2021	2
Carrying amount	
At 31 March 2021	2
At 31 March 2020	4

The charity owns 2 £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This company is dormant.

The charity previously owned 1.5 £1 ordinary shares in Age UK Merseyside Trading Limited, company number 07726737. This company was dissolved on 13 December 2020 via voluntary strike off.

18 Debtors

Amounts falling due within one year:	2021 £	2020 £
Trade debtors	202,995	182,440
Amounts owed by subsidiary undertakings	-	207
Amounts owed by associate undertakings	-	5,317
Other debtors	5,876	7,050
Prepayments and accrued income	84,822	33,857
	293,693	228,871

19 Loans and overdrafts

	2021 £	2020 £
Bank loans	37,970	43,502
Payable within one year	5,835	5,633
Payable after one year	32,135	37,869

Amounts included above which fall due after five years:

Payable by instalments	6,579	13,199

The loan from Barclays Bank is secured by a charge over the charity's property at 42-44 Market Street, Birkenhead, Wirral, CH41 5BT.

The loan from Barclays Bank accrues interest at 3.5% above the base rate

20 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Bank loans	19	5,835	5,633
Other taxation and social security		43,069	83,291
Deferred income	22	329,653	56,255
Trade creditors		77,456	26,756
Other creditors		10,507	36,495
Accruals		343,614	105,584
		810,134	314,014

21 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Bank loans	19	32,135	37,869

22 Deferred income

	2021 £	2020 £
Other deferred income	329,653	56,255

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Total deferred income at 1 April 2020	56,255	92,058
Amounts received in year	329,653	56,255
Amounts credited to statement of financial activities	(56,255)	(92,058)
	329,653	56,255

Deferred income comprises funds received in advance of the provision of services which relate to future accounting periods.

23 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Revaluations, gains and losses	Balance at 31 March 2021
	£	£	£	£	£	£
Property	1,986,469	-	-	(138,357)	(1,223,358)	624,754
Revaluation reserve	-	-	-	-	500,719	500,719
Covid-19 support and non BAU grants	-	531,144	(547,077)	15,933	-	-
Helplink acquisition	-	119,798	-	-	-	119,798
BAU grants	56,255	322,358	(357,013)	36,043	-	57,643
	2,042,724	973,300	(904,090)	(86,381)	(722,639)	1,302,914

Property and revaluation reserve

The property related restricted fund balance above relates to the Devonshire Resource Centre, Market Street and Meadowcroft properties, upon which restrictions remain at the balance sheet date. These properties were revalued in the year and the downward valuation movement in respect of the Devonshire Resource Centre and Market Street properties has been allocated against this restricted fund.

An amount included in the brought forward property restricted fund balance related to a mortgage obtained to fund the acquisition / building cost of these properties. This has been released to the Unrestricted Funds in the year via transfer as no formal restriction existed in respect of this amount. However the Trustees have decided to put aside an amount within the designated fund equal to the outstanding mortgage balance as at the year end.

The revaluation reserve reflects the upward valuation movement of Meadowcroft, 304 Spital Road, Wirral CH62 2DE and the revalued amount is based on the market value at the date of the March 2021 valuation.

Covid-19 support and non BAU grants

The charity received during the year £531,145 of restricted contract / grant funding relating specifically to providing support during the coronavirus epidemic. These came from a variety of sources such as Age UK National, NHS Wirral CCG and the National Lottery. These funds were used to support a variety of functions such as acquiring IT equipment and providing training, supplying qualified mental health nurses to deliver psychological support to clients and to deliver a home shopping service.

23 **Restricted funds**

(continued)

Helplink acquisition

An amount of £119,798 arising from the acquisition on 31 December 2020 by the charity of the Business, Assets and Liabilities of Helplink Community Support Limited (company number 07468880 – dissolved 25th May 2021). The total value of Helplink net assets acquired was £169,798 of which the Trustees have agreed to retain £50,000 within Deferred Income to defray the salary costs of the Helplink employees who have been moved to the charity under TUPE agreement, as the charity continue to provide the ongoing services previously provided by Helplink..

BAU grants

These funds represent business as usual contracts and/or grants for particular purposes which align with the charity's usual functions and are commissioned by a variety of third parties. The charity delivers a variety of contracts on behalf of various commissioners and examples include: Lottery Reminder Finders contract (commissioned by the National Lottery Community Fund - ongoing), Social Prescribing Contract (commissioned by Wirral Citizens Advice Bureau – ended 31 March 2021) and the Vola Digital Inclusion contract (commissioned by Sefton CVS – ongoing).

Property transfer

An amount of £138,357 included in the brought forward property restricted fund balance related to a mortgage obtained to fund the acquisition / building of these properties. This has been released to the Unrestricted Funds in the year via transfer as it was confirmed that no formal restriction existed in respect of this amount. The trustees have however decided to introduce a designated fund in respect of the outstanding mortgage balance at 31 March 2021.

Covid-19 support and non BAU grants transfer

The charity received during the year £531,145 of restricted contract / grant funding relating specifically to providing support during the coronavirus pandemic; £15,933 of Income has has been transferred to restricted funds to correct the original allocation in year.

BAU grants transfer

This relates to a correction made to the opening balance at 1 April 2020 and represents a transfer of funds from restricted to unrestricted funds.

24 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Transfers	Balance at 31 March 2021
	£	£	£
Mortgage repayment reserve	-	37,970	37,970
	-	37,970	37,970

In the year the trustees agreed to transfer an amount to designated funds equal to the outstanding mortgage balance to ensure adequate funds are retained to cover the future loan repayments.

25 Analysis of net assets between funds

	Unrestricted funds 2021	Designated funds 2021	Restricted funds 2021	Total 2021	Unrestricted funds 2020	Restricted funds 2020	Total 2020
	£	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:							
Tangible assets	615,531	-	1,015,473	1,631,004	403,700	1,986,469	2,390,169
Investment properties	-	-	110,000	110,000	-	-	-
Investments	2	-	-	2	4	-	4
Current assets/(liabilities)	402,358	(5,835)	215,411	611,934	482,068	56,255	538,323
Long term liabilities	-	(32,135)	-	(32,135)	(37,869)	-	(37,869)
	1,017,891	(37,970)	1,340,884	2,320,805	847,903	2,042,724	2,890,627

26 Financial commitments, guarantees and contingent liabilities

In 2009, the charity was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the charity's registered office at Devonshire Resource Centre, 141 Park Road North, Birkenhead, Wirral CH41 0DD.

This grant has been released to restricted reserves in its entirety. However, in the event that the property was to cease to be used, before April 2034, for the purposes for which the grant was made (which, in the opinion of the trustees, is unlikely) then the property would be required to be sold and a proportion of the sales proceed, based on time lapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. March 2021 represents the end of the twelfth year of the grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 23.55%. The charge was registered on 14 April 2009 and the Land Registry reference for the property is MS183704.

27 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	111,655	124,490
Between two and five years	96,718	128,757
	208,373	253,247

Property leases for the 8 retail outlets are included within the commitments above. For these purposes, it is assumed that any break clauses are activated as and when the date arises.

Lessor

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2021	2020
	£	£
Within one year	10,000	10,000
Between two and five years	5,833	15,833
	15,833	25,833

28 Events after the reporting date

The charity is a member of Wirral Health and Wellbeing CIC which is tendering for the renewal of a contract with Wirral Borough Council. Should the bid be successful, the contract will be worth circa £850,000 per annum to the charity as a sub-contractor for the provision of services. Should the bid prove unsuccessful then the charity would likely transfer staff under TUPE to the winning bidder. The result of this bid will not be known until after the accounts are signed.

29 Related party transactions

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate compensation	384,524	317,965

Age UK Mersyside Trading Limited

The charity previously owned 1.5 £1 ordinary shares in the above company. Age UK Merseyside Trading Limited (company number 07726737) was dissolved on 13 October 2020 via a voluntary strike off.

Between 1 April 2020 and 13 October 2020 the company was dormant so there are no related party transactions to report.

Wirral Health and Wellbeing CIC

During 2017/18, the charity was one of the five founding partners that created and operated Wirral Health and Wellbeing CIC, a venture jointly controlled by the five parties that was established to deliver the Early Intervention and Prevention support for Vulnerable People / Young People and Carers contract. This contract is up for review before 31 December 2021.

The CIC was formed 4 August 2017, but was inactive until 1 October 2017. 2018/19 was the first full year of operation for the CIC.

The charity recharged £852,948 (2020: £855,285) of operating costs and £7,500 (2020: £7,500) of management costs to Wirral Health and Wellbeing CIC in the year. As at 31 March 2021 £88,637 (2020: £89,680) was outstanding in respect to these amounts.

Wirral Age Concern Trading Limited

The charity holds two £1 ordinary shares in Wirral Age Concern Trading Limited (company number 02909969). This holding represents the entire share capital of Wirral Age Concern Trading Limited. Wirral Age Concern Trading Limited is dormant and there have been no transactions during the financial year. The charity was owed £790 by Wirral Age Concern Trading as at 31 March 2021.

30 Cash generated from operations

	2021	2020
	£	£
Deficit for the year	(1,070,541)	(15,413)
Adjustments for:		
Investment income recognised in statement of financial activities	(11,470)	(13,852)
Depreciation and impairment of tangible fixed assets	1,245,368	21,988
Movements in working capital:		
(Increase) in debtors	(64,818)	(69,911)
Increase/(decrease) in creditors	222,520	(130,612)
Increase in deferred income	273,398	56,255
Cash generated from/(absorbed by) operations	594,457	(151,545)

31 Analysis of changes in net funds

	As at 1 April 2020	Cash flows	As at 31 March 2021
	£	£	£
Cash at bank and in hand	623,466	504,909	1,128,375
Loans falling due within one year	(5,633)	(202)	(5,835)
Loans falling due after more than one year	(37,869)	5,734	(32,135)
	579,964	510,441	1,090,405

32 Contingent liabilities

In 2009, Age UK Wirral was awarded a grant of £984,000 by Wirral Primary Care Trust towards the cost of establishing the Early Onset Dementia Wing at the Charity's Registered Office: Devonshire Resource Centre ('DRC') 141 Park Road North, Birkenhead, Wirral CH41 0DD.

This grant has been released to Restricted Reserves in its entirety. However, in the event that the property were to cease to be used for the purposes for which the grant was made before April 2034 (which is in the opinion of the Trustees unlikely) then the property would be required to be sold and a proportion of the sales proceeds, based on time elapsed, would have to be repaid towards the grant.

The monies then due are secured by a charge over the property. The charge was registered 14th April 2009. The Land Registry reference for the DRC is MS183704.

March 2021 represents the end of the twelfth year of the grant term and the relevant proportion of sales proceeds which would be payable to the NHS would be 23.55%