

AGE CONCERN MANCHESTER

England & Wales · Charity number 1083242

Details

Status Registered

Legal form Charitable company

Company number [04075099](#)

Registered 2000-11-08

Register [View on the Charity Commission register](#)

Contact

Address 20 St Ann's Square
Manchester
M2 7HG

Phone 01618172354

Email enquiries@ageukmanchester.org.uk

Website www.ageuk.org.uk/manchester

Activities

Objects: TO PROMOTE THE RELIEF OF ELDERLY PEOPLE IN ANY MANNER THAT NOW OR HEREAFTER MAY BE DEEMED BY LAW TO BE CHARITABLE IN AND AROUND THE CITY OF MANCHESTER

Activities: In pursuit of the "relief of elderly people" "in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Arts/culture/heritage/science, Economic/community Development/employment
- **Who:** Elderly/old People

Geography

- **Area of benefit:** MANCHESTER
- Bolton
- Bury
- Manchester City
- Oldham
- Rochdale
- Salford City
- Stockport
- Tameside
- Trafford
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£5,320,545	£5,715,504	£513,593	186
2024-03-31	£5,319,129	£5,444,796	£908,552	186
2023-03-31	£4,880,165	£4,880,110	£1,034,219	181
2022-03-31	£4,584,292	£4,235,911	£1,034,164	180
2021-03-31	£4,149,410	£3,969,673	£685,783	180

Trustees

Name	Role	Appointed
BRIAN GREEN		2013-01-28
Colin Daniel Fall		2017-02-13
Dr SEAN LENNON		
Katie Ngozi Cruickshank		2022-03-21
RICHARD JOHN ALAN CLARKE		2018-03-19
RICHARD ZOLTIE		
Terence John Osborn		2023-02-13

Accounts

Charity Registration No. 1083242
Company Registration No. 04075099 (England and Wales)

**AGE CONCERN MANCHESTER
AND ITS SUBSIDIARIES**

**ANNUAL REPORT AND
CONSOLIDATED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 MARCH 2025

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

LEGAL AND ADMINISTRATION

Trustees

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K. Cruickshank
T. Osborn LLB Hons

Secretary

S. A. Dervan

Principal and Registered office

First Floor, 20 St. Ann's Square
Manchester
M2 7HG

Charity number

1083242

Company number

04075099

Auditors

JS. Audit Limited
James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Bankers

The Co-Operative Bank
1 Balloon Street
Manchester
M60 4EP

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2025

The Trustees have pleasure in presenting their annual report, which also contains the requirements of a directors' report under the Companies Act 2006, and the audited financial statements for the year ended 30 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply 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 ("FRS102") (effective 1 January 2019). Legal and administrative details are provided on a separate information page at the front of these financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Object of the charity

Age Concern Manchester was formed in 1976 to "promote the relief of elderly people in any manner that now or hereafter may be deemed by law to be charitable in and around the City of Manchester".

Legal status and governing document

Age Concern Manchester is a charitable company limited by guarantee, charity registration number 1083242. The Charity is governed by the articles and memorandum of association for the incorporated company as last amended on 3 November 2008. The directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The governing documents instruct the trustees to act in a way to promote the objects of the Charity. The Trustees have no beneficial interest in the charitable company.

Subsidiaries

Until October 2000 the activities of Age Concern Manchester were undertaken by an unincorporated charity, registration number 504929. That charity is now a subsidiary charity of Age Concern Manchester and has not traded during the year.

On 28 May 2012, the Pre-Retirement Association of Greater Manchester (PRAGMA) became a subsidiary charity of Age Concern Manchester and was renamed as the Planned Retirement Association of Greater Manchester.

The Charity has one active wholly owned trading subsidiary, Age Concern Manchester (Care) Limited. The group statement of financial activities includes the total income receivable and total expenditure payable by this subsidiary. The Charity also has four wholly owned non-trading subsidiaries; Silver Service Manchester Limited, Age UK Manchester Trading Co. Limited, Age Concern Manchester Trading Co. Ltd and Age UK Manchester. On 11 March 2014, Age Concern Manchester signed a Brand Partner Agreement with Age UK and from 14 July 2014 adopted the working name of Age UK Manchester. The legal status of Age Concern Manchester, the Charity, remains unchanged.

Trustees

The Trustees, who are also directors for the purpose of company law, who served during the year were:

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K. Cruickshank
T. Osborn LLB Hons

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Appointment, induction and training of the Trustees

Recruitment to the Board of Trustees is normally by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. It is usual for potential new trustees to attend one or more meetings at first as observers, and then to be co-opted prior to subsequent election at the Annual General Meeting.

The induction process includes the provision of relevant background written material as well as visits to the organisation's service locations. Training needs are addressed at a preliminary meeting with the Chief Executive, with appropriate arrangements subsequently being made for personalised training to take place.

Organisational structure

The Annual General Meeting of the Charity elects the Trustees and Honorary Officers, appoints Auditors, and considers and adopts the Annual Report and Consolidated Financial Statements for the preceding year's activities. The Board receives regular reports on risk management, on property management, health and safety and on equal opportunities performance.

Financial control

In accordance with company and charity law applicable to charities in England and Wales, the Trustees have financial statements prepared for each financial year based upon proper accounting records which disclose a true and fair view of the state of affairs of the charity on an on-going basis. In preparing those financial statements, the Trustees have approved suitable accounting policies and require them to be applied consistently, making judgements and estimates that are reasonable and prudent. The Trustees, being also responsible for safeguarding the assets of the Charity, have taken reasonable steps for the prevention and detection of fraud and other irregularities.

Once a year, the auditor attends the Board's meeting to present the draft annual accounts and to discuss the draft annual reports. Budgets are approved at the beginning of the financial year and monitored throughout the year.

Reporting requirements

At the regular meetings of the Board of Trustees cost centre management accounts are considered, showing income and expenditure against budget, along with statements on cash, and reports on trends in service activity and income generation. Staffing and other management issues are regularly reported to the Board, as well as ideas for developing services and for improving income generation. Reports are presented on policy matters of concern to older people locally, regionally and nationally.

Reporting is by the Chief Executive and other members of the management team who attend meetings and contribute according to the matters on the agenda. So far as possible, the Board's focus is on strategic issues, developing the capacity of the team, the suitability of the buildings in use, the quality of systems and the strength of financial reserves that are for future growth. In this context, from time to time the Trustees and senior managers meet for longer periods for business planning purposes.

Risk management

The Trustees acknowledge their continuing responsibility for identifying the major risks faced by the Charity, keeping those risks under review and taking appropriate steps to manage those risks. The Trustees confirm that they are satisfied that the risk management arrangements in force within the Charity are appropriate and effective and conform to the guidelines issued by the Charity Commission. The annual risk management report (that analyses the major risks faced by the Charity and highlights where mitigating actions are required) has been considered and approved by the Board and is being kept under active review.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Delegation

Subject to their compliance with the above reporting regime, the day to day management of the organisation is delegated to the Chief Executive and Senior Team.

Volunteers

Many of our activities depend heavily on the contribution of around 100 unpaid volunteers, to whom Age Concern Manchester remains greatly indebted. At the very minimum, their giving is worth around £500,000 a year to the organisation. During the year under review, we continue to strengthen our volunteer team. Many new volunteers have joined us, inspired by new and innovative streams of work that offer people a diverse range of opportunities and allow people to really make a difference in their local communities. Each new volunteer brings with them skills and strengths that add value and variety to our work and enrich the nature of the support we can offer to older people in Manchester.

AIMS AND OBJECTIVES

In pursuit of the "relief of elderly people" "in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people. In this context, the Trustees committed the Charity to focus on those organisational objectives that would help to ensure that older people in and around Manchester were able to access the range of information, support and care that they needed as individuals, and in the settings where and when such services were needed. In particular, during 2024/25:

Due to the exceptional circumstances faced by some older people through the pressure brought about by the cost of living crisis:

- To support older people and their carers living in Manchester by offering practical help, emotional support and life enhancing, accessible opportunities that will help to facilitate wellbeing and happiness within local communities. Providing a flexible portfolio of services that can adapt quickly to respond to constantly changing needs and priorities. To offer support in a practical and reassuring manner. To ensure that support is given that allows people to maximise any benefits available to them, leaving them better equipped to cope with the current increase in the cost of living.

And also:

- To promote the charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance.
- To promote ageing well, healthy lifestyles and companionship through events, clubs and activities, using to the full the community facilities currently available to the charity in Openshaw, Brunswick Village, Crossacres and Harpurhey District Centre. Our Ageing Well programme also seeks to enhance the lives of people living in Extra Care Schemes right across the city of Manchester by offering them opportunities to meet their neighbours, socialise and learn new skills.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting.
- To encourage and support the contribution of volunteers to the quality of life of older people, both those who are caring for a specific loved one and otherwise.
- By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

- Despite the prevailing circumstances, to work towards strengthening the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, the senior staff team, and succession planning.
- To recruit to, and thereby further strengthen, the Board of Trustees.

ACTIVITIES

1. Advice and Counselling

Advice:

The Information and Advice Service continued to be a central commitment of Age UK Manchester, accepting referrals from Adult Social Care, Community Mental Health Teams, NHS and Housing Associations. The majority of referrals, however, continued to be from individuals, families or their carers. The challenges facing individuals who are trying to live on a limited budget have multiplied over the last few years and the workload of the team has increased to match the rise in demand for support. During the year under review, the pressure for individuals on low incomes has become even greater with huge increases in food and energy bills and changes in government policy in terms of Winter Fuel Payments etc. The team remain committed to providing a high-quality service to older people and their carers in the City of Manchester, providing information and signposting services as well as casework for those experiencing difficulty with problems relating to Welfare Benefits, Social Care and Housing and non-consumer credit debt.

For the financial year under review the service has once again helped to secure additional benefits for older people and their carers, to the value of well over 1 million pounds, (having achieved over £353k of additional annual benefit take up for older people in one quarter of the year alone – July to October 2024). The work of the advice team leaves people better placed to cope with the current cost of living crisis and allows them the opportunity to enjoy greater physical and mental wellbeing in later life. A huge advantage of the service is the variety of locations in which advice may be provided, including home visits to deliver one to one advice, help with form filling etc. We are flexible and accessible in our approach and many people return time and again to obtain support from our advice services on a wide range of issues over a number of years.

So great has been the demand for Advice Services during the period under review, that the Advice team were having to put people on a waiting list for help. We have once again been grateful to Age UK, to Dunelm for the Home Sweet Home project funding and to Age Friendly Manchester for funding provided to increase staffing capacity so that waiting times could be kept to an absolute minimum. The additional funding also allowed us to extend the contract for a bilingual advice worker who has been an enormous help in giving one to one advice to people whose first language is Punjabi.

Household Support Fund grants have been made available during the year under review. These grants, that come via Manchester City Council, have been allocated by our advice team to those in greatest need to help with the cost of living crisis.

Grant funding was again received from the Eon Warm Homes Age UK Partnership to provide Benefit Entitlement Checks and increase awareness of access to benefits to avoid fuel poverty and how to stay warm.

In January 2022, additional funding was awarded from Age UK National to run a Scams Awareness Project for those over 50 and this project has proved to be a great success. Towards the end of the year under review we were informed that this funding will extend to 2027 allowing us to continue to work closely with Greater Manchester Police and Trading Standards. This work can never really be considered complete as new and more sophisticated scams are being developed all of the time but the project seeks to raise awareness of current scams and to give people the information and confidence they need to protect themselves from scams and fraud.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Counselling:

The Counselling Service continued to help substantial numbers of older people into recovery with the help of either a qualified or an in-training volunteer Counsellor delivering one-to-one Counselling sessions, using either person centred or integrated approaches.

The Age UK Manchester Counselling Service (funded by the NHS as part of a mental health contract that also covers day care provision at our day centres in Openshaw and Brunswick Village) has retained its distinctive focus, using the GAD 7 (screening questionnaire for anxiety) and PHQ 9 (screening questionnaire for depression) alongside CORE 10 (Psychological Outcomes Measure). Clients who would be suitable for IAPT compliant therapies were referred into the relevant services provided by other agencies.

Age UK Manchester Counselling Service is an organisational member of BACP (British Association for Counselling and Psychotherapy).

Referrals to the service have continued to increase with those referred being supported to explore and understand problems such as stress, anxiety, depression, bereavement, trauma, loneliness and ill health. Waiting times for Counselling delivered by the NHS are now so long that those referring individuals for Counselling support are choosing to direct clients aged 60+ to our service. Some of those referred during the period under review were still suffering from the effects of the pandemic and needing support with bereavement and loneliness issues. As a continued response to this dramatic climb in the number of referrals, the team continue to work closely with institutions looking for placement opportunities for student counsellors and this helps to increase the capacity of the service and allowed the team to keep up with the numbers of people requiring support.

The service is flexible and responsive to the needs of its clients and in line with individual preference only a very small percentage of counselling is delivered by telephone (and only where the client has expressed this to be their preferred method of contact). All other sessions are delivered face to face in our Day Centres, in our shops and office accommodation and in client's own homes. Our service is fairly unique in delivering counselling to clients in their own homes and this is of great value to those who are unable to travel or those who have caring responsibilities.

The service has been reviewed this year, and client feedback was very positive indicating that people received significant benefit from the service in terms of their health, wellbeing and happiness.

Towards the end of the year under review a small pot of funding was allocated to us from Age UK as a result of their participation in the Omaze raffle. This funding will allow us to establish a befriending service. As well as accepting general referrals to the service, befriending will also help to keep some people well once their session of therapeutic counselling has ended and prevent unnecessary referrals back into the Counselling Service in situations where companionship, not talking therapies, is required.

2. Contract Care

In the year under review we continued to be a Foundation Living Wage employer across all of our services and activities.

Home Care and Residential Care services are registered with the Care Quality Commission and are subject to CQC regulation and inspection. Day Care (monitored and inspected by NHS and Manchester City Council staff) is managed as if it were subject to the CQC regime.

Residential Care at Holmfield

The Holmfield team are proud to deliver really person-centred care. Everyone who lives at Holmfield is encouraged to get out and about regularly with a member of staff who knows them well, and to keep up with their hobbies and interests whether this means attending the Halle Orchestra, visiting a local library, a trip to the cinema or going to a football match.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

During the year under review the staff team at Holmfield have once again shown a huge commitment to team work. Keeping the safety and wellbeing of the older people who live at Holmfield as their key priority and going the extra mile to make sure that the lives of the people they support are happy and fulfilled. Staff retain the Platinum status on the Gold Standard End of Life Care Framework and are noted for the quality of care they provide to people whose lives are affected by Dementia.

The team at Holmfield have moved over to digital record keeping and the staff report that the new system is a great asset. The new system saves time and produces efficient and accurate record keeping. The expectation is that eventually digital systems in residential care will allow better and more efficient communication directly with GPs and other community health services for the benefit of our residents.

Offering Residential Care in the current financial climate is not easy and this is evident by the number of care homes being lost to the sector. Rising interest rates, wage costs to keep up with the Living Wage, increases in the price of insurance, and every single commodity we use to create a comfortable environment for the people who live with us at Holmfield bring some challenges. The staff are to be commended for being creative with resources, for finding cheaper more local suppliers and for giving some of their own time and efforts in making sure that the comfort and happiness of the residents at Holmfield is never compromised.

Holmfield continues to be a place where people are happy to live and work. Throughout the year under review, bed occupancy at Holmfield has once again remained consistently high. This is testament to the efforts and enthusiasm of the staff who continue to make Holmfield such a happy and welcoming place to be.

The "Shining Moments" leaflet which contains reflections from our care teams on what they enjoy most about providing care continues to be made widely available during the year under review. The leaflet gives a reassurance that staff are well motivated and 100% committed to enhancing the quality of life for everyone in their care. The leaflet is included in the introduction pack for anyone who is considering moving to Holmfield as well as being more widely available across our other services.

Day Care Services

In the year under review our Day Care Services have continued to thrive.

Demand for these services is greater than ever. Day Care Services have a vital role to play in supporting older people to make new connections and friendships. The value of Day Care in terms of providing respite to Carers cannot be over emphasised. For some people, regular attendance at Day Care means that they are able to continue to live independently in their own home for much longer than would otherwise have been possible. As the cost of living crisis has worsened, the real value of a warm safe, environment, a hot meal and friendly company has been easy to recognise.

During the year under review we have continued to encounter some people, particularly through our Home from Hospital service, who are living with extreme loneliness and isolation. For some of these people, accessing Day Care has been life changing and provides the key to their future happiness and wellbeing.

At each centre, a varied programme of activities takes place each week, friendships are forged, worries and concerns can be allayed, a nutritious meal is provided, trips out are arranged and enjoyed, family carers are supported through the respite Day Care offers them from their caring responsibilities. A watchful eye is kept on physical and mental wellbeing and because of this we are often able to prevent a crisis or a hospital admission.

These services are becoming increasingly expensive to provide as the cost of every resource we use to provide Day Care (food, transport, staffing costs, heat, light and power) has increased. At the end of the year under review there was an obvious shortfall in the funding for these services, and this is being addressed urgently with commissioners.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Home Care Services

We continue to be "Approved Spot Purchase Providers" for Home Care citywide. We provide home care commissioned by Manchester City Council and the NHS and we also provide home support to private individuals who fund their own care.

In May 2023 we were put on notice that the Home Care work available via Manchester City Council would be up for retender. The tender exercise was launched on 21 December 2023 with a deadline for return by 23 February 2024. After a considerable amount of management time had been spent working on the Tender documents, we were notified on 31 January 2024 that the tender process had been discontinued to allow the Council to "review the specification and service requirements with the intention to re- tender the service in due course".

The retender exercise was relaunched in September 2024, but unfortunately the outcome was still undecided at the end of the year under review, making it difficult for us to do any real strategic planning in relation to Home Care provision.

The growth and development of the Home Care services in certain parts of the city is currently limited only by recruitment difficulties for care positions. For us the difficulty is most pronounced in South and Central Manchester and service provision in those geographical areas has to be limited to what we can safely deliver with the staff available.

We are keen to find solutions that will encourage people to try social care as a career option. During the year under review, we have been talking to Manchester City Council Work and Skills Team and we have been proactive in seeking out funding that we hope will eventually allow us to offer "apprenticeships" with supported placements in our Day Care Centres. We feel this introduction to a career in care would not only be suitable for younger people but also for older adults wanting to get back into the workplace, who maybe can bring skills and life experience to the role but, lack the confidence to apply for a job in care without some initial support.

Towards the end of the year under review it was decided that we would close the Central Manchester Home Care office as we had not bid for any Central Manchester work in the tender process, and it was felt that the potential to grow the service in that area was very limited.

We continue to make a really significant contribution to the delivery of home care in North Manchester, and the services together continue to regularly deliver in excess of 2000 Hours per week of support to people in their own homes. In North Manchester (where recruitment seems to be easier) this work regularly includes the provision of Home Support to people with complex needs and includes support to people receiving End of Life care.

During the year under review the problem with slow payments and historic debt owed by Manchester City Council have been addressed. If we are successful when outcome of the tender is known, we hope that a new payment portal and weekly, rather than monthly payments from the council for Home Care will improve cash flow.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2025

3. Other Services

Ageing Well

During the year under review our Ageing Well Programme has seen lots of growth and development.

In 22/23 a successful bid to the National Lottery Reaching Communities fund allowed us to develop a number of new Ageing Well groups in Extra Care Housing Schemes. City-wide rapid roll out of the new clubs began in January 2023 and seven new groups were quickly established and thriving. During 2023/24 the number and variety of the clubs and groups available city-wide has continued to increase. The work in Extra Care Schemes includes groups at Westfields, Village 135, Hibiscus Court, Elmswood Park, Gorton Mill House, Dahlia House, The Byron's, Brunswick Village and Whitebeck Court. Two additional groups have been added specifically for people who are living with Parkinsons. We are very grateful to Parkinsons UK who provided the funding for equipment for these specialist groups. The Carpet Bowls Group at Elmswood Park (Whalley Range) has proved particularly popular and has attracted people with Parkinsons (and their carers) from as far away as Oldham.

Our Ageing Well work takes us to the heart of some local communities where we previously had no physical presence (apart from delivering Home Care Services). Because the groups are open to residents of the Extra Care Schemes and to people living locally, we are making a real impact in terms of tackling the huge problem of social isolation. We are also able to raise awareness of our range of services and support in terms of things like Benefits Checks, Counselling, information on Scams etc. with people who we have not previously had any contact with.

The focus of all the Ageing Well work is to encourage older people at every opportunity to be ambitious, focussing on what can still be achieved rather than what is no longer possible. Wherever possible the idea is promoted of older people as the experts, able in a very positive way to demonstrate talent, skill and capability.

The 'Out in the City' group continues to be recognised nationally as an example of an innovative and valuable service for older people from the lesbian, gay, transgender and bisexual communities in and around Manchester. Membership continues to grow rapidly as has local and national recognition of the group's contribution to the wider LGBT community. During the year under review the group held regular weekly meetings and enjoyed around 80 trips out, both locally and further afield. The group is volunteer led and is very proactive in seeking out funding and organising opportunities for the group members to enjoy.

The programme of Ageing Well activities continues to surprise and delight both the people who attend the groups and people who visit our services. We have everything from Craft Groups to Carpet Bowling, Seated Exercise classes to Upcycling Furniture. There really is something for everyone – with friendship as a very important added extra.

Opening new groups in new communities gives us the opportunity to celebrate diversity and to welcome people from a wide range of backgrounds (both as group members and as volunteers), each potentially bringing new skills and value to the groups. Making the most of partnerships with, for example, Manchester Museum, Manchester Aquatics Centre and the School of Robotics at Manchester University allow a really varied and interesting programme of activities that bring enrichment to the lives of the older people who take part in the groups and challenge the traditional image of hobbies and interests enjoyed by people in later life.

The groups also provide great opportunities for intergenerational work. The Ageing Well group at Brunswick Village regularly engage with pupils from local schools and during the year under review they have worked with Manchester University and pupils from Coop Academy Medlock on a banner celebrating the life of Social Activist Ellen Wilkinson.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Befriending

The small telephone befriending service for older people with Mental Health needs has continued during the year under review. The clients who benefit from this service have all continued to show a general improvement in their mental wellbeing due to the increased support.

As mentioned under Counselling, we have received a small pot of funding from Age UK to undertake further befriending work for 25/26.

Home from Hospital Service

Following a short notice request from commissioners, Age UK Manchester started to provide Home from Hospital Support on 6 December 2021 as part of the additional services commissioned to address the anticipated Winter Pressures on hospital beds.

Since the service started, extensions to funding have been given on a 6 monthly basis.

The service has been staffed as a distinct team with a base at Brunswick Village Extra Care Scheme. The office-based service operates between 10am and 6pm 7 days per week including Bank Holidays.

This service has continued during the year under review with a focus on older people being discharged from Wythenshawe Hospital and Manchester Royal Infirmary and the numbers of referrals have increased as the service we provide has become more established.

Referrals to the service are made either by email or by telephone with all clients receiving a home visit as soon as possible after discharge to make sure they are settled at home and to address any areas of unmet need.

A high percentage of referrals are received at weekends or in the late afternoon (with an actual arrival time at home for the patient being well after 6:00pm). In order to cover late evening discharges, we have added some input from our home care teams (North, South and Central) to make sure that patients having a late discharge did not have to wait until the following day to have any urgent needs met. In such cases, an experienced Home Care Worker (trusted assessor) makes a visit and ensures that any immediate needs for food, heating, etc. are met. They look out for any obvious and immediate problems that might affect the sustainability of that individual remaining safely at home.

The Home Care Management teams are coordinating any late evening visits and providing back up if required to the Home Care Staff. Patients seen in the late evening are then referred back to the Home from Hospital team the following day for further, fuller assessment and they will then address any ongoing practical or emotional support needs.

During the year under review our service has continued to offer a range of specialisms that seem to be really benefitting people who are trying to get safely home after a stay in hospital and freeing up hospital beds by shortening the amount of time people end up staying in hospital after being pronounced medically fit. Our retail team have been heavily involved in this work, supplying essential items to those individuals who are being discharged to temporary accommodation and helping to move furniture to make way for hospital equipment needed at home. We are finding that very simple interventions, made in a timely way are really making a world of difference.

During 2024/25 the team have been involved in MADE (Multi Agency Discharge Events) looking at ways the multidisciplinary teams can work together to facilitate more rapid discharges.

Our Home from Hospital service is well regarded by commissioners. Monthly reporting to Commissioners includes case studies that demonstrate the complexity of the problems the team are faced with and the way they tackle those problems with kindness, empathy and efficiency.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

We take pride in the fact that our service does not have a very clearly defined remit. We take a very flexible and person-centred approach to each and every client referred, and try to find solutions that will bring about a fast, safe and sustainable return home.

The numbers of monthly referrals to the service have almost doubled during the year under review.

The service is up for retender from the Local Care Organisation in 25/26 and will cover all three Manchester Hospitals.

PRAGMA

The Planned Retirement Association of Greater Manchester (PRAGMA) continued to seek out opportunities to develop and deliver its courses that help to prepare people for a happy, active and fulfilling retirement. A successful course was delivered in March 2025 from St Ann's Square for people from across Greater Manchester.

We continue to seek out new opportunities to further develop the service with plans to hold further courses in 2025/26.

4. Shops

The charity has benefitted from donations and money raised through our shops during the year under review.

The new till systems we had invested in have allowed us to maximise the income we receive from Gift Aid.

During the year under review the upcycling work we have been doing led to a further successful bid to the Foundational Economy Fund who awarded £56,000 for us to explore further ideas around upcycling, recycling and sustainability.

A number of upcycling workshops have been held at various locations (including Ward Street Workshop) during the year under review and all have been very well received. The upcycling work has also brought about some opportunities for partnership working particularly with Manchester Fashion Institute at Manchester Metropolitan University who have been looking at opportunities for funding with us to run a joint project. We have had excellent support in getting our upcycling work off the ground from the Greater Manchester Business Growth Hub.

At the Greater Manchester Chamber of Commerce Excellence Awards in October 2024 Age UK Manchester were awarded "Sustainable Solution of the Year".

The Northenden and Didsbury Village shops are now well established with Didsbury shop proving to be a good place to make sales of upcycled clothes and furniture. The shops have a good social media presence particularly on Facebook and Instagram and here we are able to highlight new stock and attract new customers and donations. At Northenden a "Santa's Grotto" at Christmas was a highlight for people in the local community.

The "Ward Street Workshop" in Didsbury Village acts as a "Donation Station" for local people to drop off donated goods and as well as providing a home for the upcycling team, a number of pop up events and craft workshops have taken place there during the year under review.

During the year under review we were given the opportunity to be involved in "Remarket" at Piccadilly Gardens in Manchester. This pop-up event utilised a large vacant store and a number of small businesses etc had the opportunity to display and sell their items.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

Our shops at Gorton, Withington, and Harpurhey are well established, bringing Age UK Manchester's presence to the heart of the community. All of our shops and staff act as the face of the charity on the high street, often being the first port of call for those who want to use our services. The Ageing well group at the Harpurhey shop, is popular, with varied weekly groups on offer for the community.

The increasing involvement of the retail team in the Home from Hospital project continues to give them some insight into the reason for their work. Seeing at first hand the problems that some older people are facing, and helping to resolve them, has led to a greater understanding and motivation for the shops to do well, and generate income that will help to support our services.

Our shops intend to continue to find new and creative ways of working over the next year, to further raise the profile and income levels of the charity.

5. Capacity

The capacity of the Board and the Senior Team was well tested and consolidated during the year under review and efforts were made to recruit new trustees to strengthen the Board.

6. Recognition

During the year under review we have, once again made a huge commitment to constantly adapting services in response to the issues older people in Manchester are facing. A major influence on our services this year has once again been around supporting people who were hardest hit by the sharp increase in the cost of living. We have seen the effects of this across all of our services and commissioners have recognised and appreciated our efforts to rise to the challenge of supporting people whose circumstances have been most affected by the rising costs of food and energy.

Rising costs have also had a massive impact in our ability to attain full cost recovery for commissioned services. Large increases in the Living Wage along with huge price rises affecting all the commodities we regularly use have seen costs rise well above the level of any uplifts we may have received. Despite the efforts of staff to make savings when ever possible, towards the end of the year under review it had become apparent that some services were running at a deficit, and realistic conversations had been commenced with commissioners to try and find ways to keep services sustainable.

7. Supporters

Organisations, funders and Businesses who gave us their support in the year under review:

- Eric Wright Charitable trust
- Ecclesiastical Insurance
- Age UK – Scams Prevention Funding, Omaze Funding (Befriending) Dunelm Funding (“Home Sweet Home” for Advice)
- JLL Property Management
- The Sisters of St Joseph of the Apparition
- Wythenshawe Community Housing Group
- GMCA Foundational Economy Innovation Fund
- National Lottery Reaching Communities Fund
- Parkinson's UK
- Manchester City Council Work and Skills team
- Our Manchester Cost of Living Fund
- Our Manchester Grants (supplied Home from Hospital Meals)
- Greater Manchester Combined Authority (Digital Record Keeping funding for Residential care and Business support for Upcycling work)
- Warm Homes
- Guinness Housing
- City Church Manchester

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

- Age Friendly Manchester
- Healthy Me Healthy Communities
- Skelton Trust
- Morrison's Foundation (Brunswick exercise equipment funding)
- B&Q Holmfirth (gardening day at Crossacres)
- Systems and Smiles (Digital Inclusion support)
- Biffa (upcycling funding)
- Sport England (yoga and meditation classes, Brunswick)
- Hobin's Community Fund (Ageing Well)
- Our Manchester Food Partnership (Ageing Well, Gorton Exercise and Nutrition classes)
- Groundwork One Stop Community Grant (key safes for Home from Hospital)
- Manchester Metropolitan University (fundraiser)
- Manchester Neighbourhood Investment Fund (yoga and meditation classes, Brunswick)
- Prateura Ventures (fundraising)
- John Lewis

We thank every individual, business and organisation who supported us. We are also very grateful for the generosity of individuals who help to support our work through donations and bequests. Each and every donation or offer of practical help makes a really significant difference for Manchester's older people and their carers.

PUBLIC BENEFIT STATEMENT

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Financial Review

The results for the year and the Charity's financial position at the end of the year, are shown in the attached financial statements.

Principal Funding Sources: Income for the year was £5,320,545, consistent with the previous year. Gifts and grants for the year amounted to £173,242 (2024: £260,793) a decrease of 33.6% on the prior year. £185,741 came from statutory contracts, down from £190,946 in 2023/2024. Of the remainder, £4,497,531 came from clients' fees and payments (mainly for home care, day care and residential care, and small amounts towards Ageing Well and Advice and Advocacy activities), an increase on the prior year. Most of the rest was trading income from the charity shops, which decreased to £456,342 for the year (2023/2024: £522,137).

Principal Expenditure Items: At £5,715,504, expenditure was up 5.0% on the previous year, of which £4,346,641 (76.1%) went on employee costs. Charitable expenditure and its associated support costs constituted 87.3% of total expenditure during the year. The cost of generating funds (12.7%) consisted almost entirely of charity shop costs.

GRANT MAKING POLICY

Grant making is not a material part of the Charity's activities.

RESERVES POLICY

Net assets at the end of the financial period amounted to £513,593 equivalent to 9.0% of annual revenue expenditure (16.7% in 2023/24). Readily accessible unrestricted reserves at the end of the financial period were at a level equivalent to five weeks unrestricted expenditure, which is below the three months level that the Board consider to be the minimum target for the organisation. The Board continues to review and prioritise the Charity's operations with a view to achieving a healthier financial position.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2025**

PLANS FOR FUTURE PERIODS

The performance of our staff teams during the year under review has been excellent, though the financial climate has been very testing. The flexibility and innovation shown by our teams has delivered real results in supporting and improving the lives of people who have faced enormous challenges in terms of their health and wellbeing, financial situation or access to opportunities.

We have again made some successes this year that provide good foundations for the future development of services and we have demonstrated how our range of services can work flexibly together to produce excellent results.

It is vital that we obtain full cost recovery for commissioned services going forward. This will allow us to continue to focus on organisational objectives that will help to ensure that older people and those who care for them in and around Manchester are able to access the range of information, support and care that they need and that we can offer life enhancing opportunities that will contribute to wellbeing, happiness, and healthy ageing.

It is our aim:

- To sustain and further develop the Charity's offer of a supportive 'relationship for life' to those who turn to it for assistance.
- To provide practical support and opportunities to older people and their carers that will sustain them, and help them to maintain their ambition, strength and confidence, particularly when times are challenging.
- To make full use of our Day Care facilities as a means of offering flexible support to older people and their carers at a time when there is a particularly high demand for services that offer this sort of opportunity for socialisation, care and support.
- To find a way to make our Ageing Well work future proof. To continue to promote ageing well, healthy lifestyles and companionship wherever practicable, using to the full the community facilities currently available to the Charity in Openshaw, Brunswick Village, Harpurhey Shop, Crossacres and in Extra Care Schemes city wide as well as to actively seek out opportunities to extend and strengthen the network and range of our work in local communities across Manchester.
- To work proactively with commissioners and funders to further develop links between our portfolio of services and encourage their use in a flexible and responsive way that promotes the independence and wellbeing of older people and their carers and that will ultimately bring about cost savings in Health and Social Care Budgets.
- In conjunction with Age UK's National services, to continue to provide easy access to information relating to the concerns of older people and their carers and, for those in need of it, access to trained advisors (particularly relating to maximising income through the take-up of benefits) and to counselling.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting, through the subsidiary company Age Concern Manchester (Care) Limited.
- To encourage and support the contribution of volunteers to the quality of life of older people and to continue to assist them in a safe and confident return to our services.
- By the fullest possible use of the services listed above and particularly through Home Care and Home from Hospital Services, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital by offering a flexible, responsive and person-centred approach, tailored to individual needs and circumstances.
- To further strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, and the senior staff team.
- To support and further strengthen the contribution of the Board of Trustees.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2025

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Registered office:

Signed by the order of the Trustees

First Floor
20 St Ann's Square
Manchester
M2 7HG


B. Green
Chairman

Approved by the Trustees on 28 January 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and 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 the Group and the incoming resources and application of resources, including the net income or expenditure, of the Group for the year. In preparing those financial statements, the Trustees are required to:

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

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER

Opinion

We have audited the financial statements of Age Concern Manchester for the year ended 30 March 2024 which comprise the consolidated statement of financial activities, the group balance sheet, the company balance sheet, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 30 March 2025 and of the group's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 accounts section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 statement 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE
CONCERN MANCHESTER-Continued**

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 charitable company 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 by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of 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 the 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.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

Based on our understanding of the charitable company and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, the Charities Act 2011, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities' Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements and the risk of fraud in revenue recognition.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims, their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- obtaining an understanding of provisions and holding discussions with management to understand the basis of recognition or non-recognition of provisions; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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.

JS. Audit Limited

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of JS. Audit Limited

Chartered Accountants
Statutory Auditor

28-Jan-2026

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James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 MARCH 2025

		Unrestricted Funds	Restricted Funds	Total funds Year to 30 March 2025	Total funds Year to 30 March 2024
	Note	£	£	£	£
Incoming Resources					
Incoming resources from generated funds:					
Voluntary income	2	20,404	-	20,404	102,955
Activities for generating funds	3	430,252	33,533	463,785	570,074
Investment income	4	246	-	246	1,768
Incoming resources from charitable activities:	5				
Advice and advocacy		73,631	95,533	169,164	155,292
Ageing Well		53,579	137,506	191,085	172,328
Day care		863,152	-	863,152	785,186
Home care		2,453,863	-	2,453,863	2,419,675
Home from hospital		110,482	15,270	125,752	173,609
Residential care		1,032,954	-	1,032,954	927,883
PRAGMA		140	-	140	359
Shop grants		-	-	-	10,000
Total incoming resources		5,038,703	281,842	5,320,545	5,319,129
Resources Expended					
Costs of generating funds: Costs of generating funds	7	695,101	31,666	726,767	636,768
Net incoming resources available for charitable application		4,343,602	250,176	4,593,778	4,682,361
Costs of charitable activities:	8				
Advice and advocacy		142,820	95,533	238,353	242,253
Ageing Well		46,736	156,793	203,529	202,453
Day care		1,004,507	4,092	1,008,599	1,033,995
Home care		2,289,267	-	2,289,267	2,174,840
Home from hospital		97,259	9,830	107,089	98,891
Residential care		1,120,384	11,032	1,131,416	1,047,018
PRAGMA		10,484	-	10,484	8,578
Total charitable expenditure		4,711,457	277,280	4,988,737	4,808,028
Total resources expended		5,406,558	308,946	5,715,504	5,444,796
Net (outgoing)/incoming resources/ Net movement in funds		(367,855)	(27,104)	(394,959)	(125,667)
Fund balances at 30 March 2024		833,701	74,851	908,552	1,034,219
Fund balances at 30 March 2025	22	465,846	47,747	513,593	908,552

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

GROUP BALANCE SHEET AS AT 30 MARCH 2025

	Note	30 March 2025 £	30 March 2024 £
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,005,656	1,071,579
		<u>1,010,471</u>	<u>1,076,394</u>
Current assets			
Stock		13,265	13,262
Debtors, prepayments and accrued income	17	371,234	646,868
Cash at bank and in hand		27,839	33,726
		<u>412,338</u>	<u>693,856</u>
Creditors: amounts falling due within one year	18	<u>(496,467)</u>	<u>(432,144)</u>
Net current (liabilities)/assets		<u>(84,129)</u>	<u>261,712</u>
Total assets less current liabilities		926,342	1,338,106
Creditors: amounts falling due in greater than one year	19	<u>(412,749)</u>	<u>(429,554)</u>
Net assets		<u>513,593</u>	<u>908,552</u>
Funds employed			
Unrestricted	22	465,846	833,701
Restricted	22	47,747	74,851
		<u>513,593</u>	<u>908,552</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 28 January 2026

RZ

R. Zoltie
Honorary Treasurer

Company Registration No.04075099

B Green

B.Green
Chair

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

COMPANY BALANCE SHEET AS AT 30 MARCH 2025

	Note	30 March 2025	30 March 2024
		£	£
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,005,656	1,071,579
Fixed asset investments	16	5	5
Current assets		1,010,476	1,076,399
Stock		13,265	13,262
Debtors, prepayments and accrued income	17	371,229	646,863
Cash at bank and in hand		27,839	33,726
		412,333	693,851
Creditors: amounts falling due within one year:	18	(496,467)	(432,144)
Net current (liabilities)/assets		(84,134)	261,707
Total assets less current liabilities		926,342	1,338,106
Creditors: amounts falling due in greater than one year:	19	(412,749)	(429,554)
Net assets		513,593	908,552
Funds employed			
Unrestricted	22	465,846	833,701
Restricted	22	47,747	74,851
		513,593	908,552

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 28 January 2026

R. Zoltie

R. Zoltie
Honorary Treasurer
Company Registration No. 04075099

B. Green

B. Green
Chair

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
AS AT 30 MARCH 2025

	Note	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed)/generated from operations	27		(38,672)		(13,373)
Investing activities					
Purchase of tangible fixed assets		-	(104,315)		
Proceeds on disposal of fixed assets		<u>-</u>	<u>-</u>		
Net cash used in investing activities			-		(104,315)
Financing activities					
Repayment of bank loans		<u>(16,152)</u>	<u>(51,038)</u>		
Net cash used in financing activities			<u>(16,152)</u>		<u>(51,038)</u>
Net (decrease)/increase in cash and cash equivalents			(54,824)		(168,726)
Cash and cash equivalents at beginning of year			<u>33,726</u>		<u>202,452</u>
Cash and cash equivalents at end of year			<u>(21,098)</u>		<u>33,726</u>
Relating to:					
Cash at bank in hand			27,839		33,726
Bank overdrafts included in creditors payable within one year			<u>(48,937)</u>		<u>-</u>
			<u>(21,098)</u>		<u>33,726</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 MARCH 2025

1 Accounting policies

Charity Information

Age Concern Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is First Floor, 20 St Ann's Square, Manchester, M2 7HG.

1.1 Accounting Convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, 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 accounts are prepared in sterling, which is 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. The principal accounting policies adopted are set out below:

1.2 Going Concern

The Charity's trading activities, together with the factors likely to affect its future development, performance and financial position are set out in the Trustees' report on pages 1 to 14. The Charity meets its day-to-day working capital requirements through its overdraft facility.

The Charity recorded a deficit for the year of £394,959 (2024: deficit of £125,667) and the Charity's funds had fallen to £513,393 as a result. The Charity also recorded net current liabilities of £84,129 at 30 March 2025. The Charity had re-tendered for its main Home Care contracts, on improved terms, and post year-end this has been successful and the Charity has updated its forecasts and projections to reflect this improved trading performance. These improved cash flows, taking account of reasonably possible changes in trading performance, show that the Charity is able to operate within the level of its current facilities.

The Trustees therefore have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Basis for consolidation

The consolidated financial statements comprise Age Concern Manchester, its subsidiary charity PRAGMA, and its trading subsidiary, Age Concern Manchester (Care) Limited, along with the non-trading subsidiaries, Age UK Manchester Trading Co. Limited, Age UK Manchester, Age Concern Manchester Trading Co. Ltd and Silver Service Manchester Limited. The results of the subsidiaries are consolidated on a line by line basis.

The summarised Profit and Loss Account for the year ended 30 March 2025 and Balance Sheet as at 30 March 2025 for Age Concern Manchester (Care) Limited are given in the notes to these accounts.

The charity has availed itself of the provisions of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities. No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP.

1.4 Charitable Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All income and expenditure is shown in the Statement of Financial Activities (SOFA).

Investment income and gains are allocated to the appropriate fund.

1.5 Incoming resources

All incoming resources are included within the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants receivable which are not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Grants receivable that do relate to the delivery of a specific performance by the charity are recognised when the charity earns the right to such consideration by its performance.

No amounts are included in the financial statements for services donated by volunteers.

1.6 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. General overheads have been allocated on the basis of direct staff wage costs.

1.7 Trademarks

Trademarks are valued at cost less accumulated amortisation. Amortisation is calculated to write off the cost less estimated residual value in equal annual instalments over their estimated useful lives.

1.8 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset, with the exception of land, over its estimated useful life:

Freehold and leasehold buildings	2% per annum straight line basis
Fixtures and fittings	15% per annum straight line basis
Motor vehicles	25% per annum straight line basis
Office equipment	15 - 25% per annum straight line basis

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

1.9 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its intangible 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).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.10 Investments

Investments represent the Charity's cost in its subsidiary undertakings and are stated at cost less any provision for diminution in value.

1.11 Stocks

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

1.12 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.

1.13 Pension costs

The charitable group operates a defined contribution scheme for the benefit of its employees. Contributions payable are included in the SOFA in the year they are payable.

1.14 Finance and operating leases

Rentals payable under operating leases are charged to the SOFA against income on a straight line basis

2 Voluntary income

	Unrestricted Funds £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies	20,404	-	20,404	102,955

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

3 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fundraising events	7,386	-	7,386	47,355
Shop sales	422,809	33,533	456,342	522,137
Rent, service charges and room hire	57	-	57	582
	<u>430,252</u>	<u>33,533</u>	<u>463,785</u>	<u>570,074</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable	246	-	246	1,768
	<u>246</u>	<u>-</u>	<u>246</u>	<u>1,768</u>

5 Incoming resources from the charitable activities

	Charitable Grants £	Statutory Grants and payments £	Service fees £	Total 2025 £	Total 2024 £
Advice and advocacy	91,310	5,795	72,059	169,164	155,292
Ageing Well	58,648	87,364	45,073	191,085	172,328
Day care	-	-	863,152	863,152	785,186
Home care	-	30,000	2,423,863	2,453,863	2,419,675
Home from hospital	2,880	44,000	78,872	125,752	173,609
Residential care fees	-	18,582	1,014,372	1,032,954	927,883
PRAGMA	-	-	140	140	359
Shop grants	-	-	-	-	10,000
	<u>152,838</u>	<u>185,741</u>	<u>4,497,531</u>	<u>4,836,110</u>	<u>4,644,332</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

6 Support costs	Note	Total 2025 £	Total 2024 £
Premises costs		7,790	5,169
Employee costs		42,530	42,290
Vehicle costs		137	85
Depreciation		1,393	1,370
Charges and fees		54,270	49,748
Office costs		18,178	17,150
Other costs		7,507	7,905
	8	131,805	123,717
7 Analysis of costs of generating funds		Total 2025 £	Total 2024 £
Premises costs		183,492	139,795
Employee costs		420,125	360,165
Volunteers' expenses		10,948	2,550
Insurance		10,815	2,508
Depreciation		3,209	3,650
Office costs		22,288	23,172
Other costs		38,564	68,160
Charges and fees		9,002	7,504
Auditor's remuneration		8,755	8,706
Vehicle costs		19,569	20,558
		726,767	636,768

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS – continued
FOR THE YEAR ENDED 30 MARCH 2025

8. Analysis of costs of charitable activities

	Note	Advice & advocacy	Ageing Well	Day Care	Home Care	Residential care	PRAGMA	Home from hospital	Total 2025	Total 2024
		£	£	£	£	£	£	£	£	£
Activities undertaken directly:										
Premises		3,762	16,015	137,263	-	139,802	-	396	297,238	249,046
Loan interest		-	-	-	-	25,838	-	-	25,838	32,641
Employee costs		216,347	171,104	580,023	2,111,188	712,435	9,833	83,056	3,883,986	3,680,195
Volunteer expenses		1,726	-	765	-	-	-	-	2,491	4,278
Vehicle costs		2,121	5,512	52,441	2,164	-	-	3,330	65,568	69,900
Depreciation		-	-	14,984	-	46,337	-	-	61,321	68,013
Charges and fees		417	-	3,988	13,435	7,821	-	-	25,661	30,570
Office costs		2,018	597	57,307	61,413	45,621	194	7,075	174,225	202,727
Other costs		2,672	2,893	133,774	-	118,347	41	9,589	267,316	296,611
Insurance		1,894	1,605	8,357	29,469	11,054	83	826	53,288	50,330
Support costs	6	7,396	5,803	19,697	71,598	24,161	333	2,817	131,805	123,717
		<u>238,353</u>	<u>203,529</u>	<u>1,008,599</u>	<u>2,289,267</u>	<u>1,131,416</u>	<u>10,484</u>	<u>107,089</u>	<u>4,988,737</u>	<u>4,808,028</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

9 Movement in total funds for the year

This is stated after charging/(crediting):

	Note	Total 2025 £	Total 2024 £
Auditors' remuneration		8,755	8,706
Depreciation	15	65,923	73,034

10 Staff costs

	Total 2025 £	Total 2024 £
Wages and salaries	3,927,046	3,704,776
Social security costs	338,773	304,441
Pension costs	80,822	73,433
	<u>4,346,641</u>	<u>4,082,650</u>

The average number of full-time equivalent employees, analysed by function was:

	Total 2025	Total 2024
Charitable activities	178	179
Management and administration of the charity	7	7
	<u>185</u>	<u>186</u>

The number of employees whose annual emoluments were £60,000 or more totalled 1 (2024: 1).

11 Pension costs

The charity operates a company pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £80,822 (2024 - £73,433).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2024 - £Nil).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

13 (Deficit)/surplus for the financial year

As permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP, no separate SOFA has been presented for the Charity alone. Relevant information is as follows:

	2025 £	2024 £
Holding Charity's gross income	2,866,682	2,899,454
Holding Charity's deficit for the financial year	(394,959)	(125,667)

14 Intangible fixed assets – Group and charity

	Trademarks £
Cost at 31 March 2024	4,815
Additions	-
Cost at 30 March 2025	4,815
Amortisation at 31 March 2024	-
Charge for the year	-
Amortisation at 30 March 2025	-
Net book value	
At 30 March 2025	<u>4,815</u>
At 30 March 2024	<u>4,815</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2025

15 Tangible fixed assets - Group and charity

	Land & buildings £	Fixtures & fittings £	Motor vehicles £	Office equipment £	Total £
Cost at 31 March 2024	1,883,700	232,504	170,434	114,766	2,401,404
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Cost at 30 March 2025	1,883,700	232,504	170,434	114,766	2,401,404
Accumulated depreciation at 31 March 2024	952,318	132,922	134,860	109,725	1,329,825
Charge for the year	29,737	19,922	16,264	-	65,923
Eliminated on disposal	-	-	-	-	-
Accumulated depreciation at 30 March 2025	982,055	152,844	151,124	109,725	1,395,748
Net book value At 30 March 2025	901,645	79,660	19,310	5,041	1,005,656
At 30 March 2024	931,382	99,582	35,574	5,041	1,071,579

The net book value of land and buildings as at 30 March 2025 comprise of:

	£
Freehold	822,700
Long term leasehold	78,945
	<u>901,645</u>

Included in land and buildings is £381,193 (2024: £381,193) of land which is not depreciated.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

16 Fixed asset investments - Charity

	2025 £	2024 £
Cost as at 30 March 2025	<u>5</u>	<u>5</u>
Cost as at 30 March 2024	<u>5</u>	<u>5</u>

The investments held by the company represent the investment in the subsidiary companies as follows:

Company	Country of incorporation	Shares held	
		Class	%
<u>Subsidiary undertakings</u>			
Age Concern Manchester Trading Co. Ltd	England & Wales	Ordinary	100
Age Concern Manchester (Care) Limited	England & Wales	Ordinary	100
Silver Service Manchester Limited	England & Wales	Ordinary	100
Age UK Manchester Trading Co. Limited	England & Wales	Ordinary	100
Age UK Manchester	England & Wales		
Planned Retirement Association of Greater Manchester	England & Wales		

Age UK Manchester is a company limited by guarantee and therefore has no share capital. The principal activity of these undertakings for the last relevant financial period was as follows:

	Principal activity
Age Concern Manchester Trading Co. Ltd	Non-trading
Age Concern Manchester (Care) Limited	Care provision and home care provision
Silver Service Manchester Limited	Non-trading
Age UK Manchester Trading Co. Limited	Non-trading
Age UK Manchester	Non-trading
Planned Retirement Association of Greater Manchester	Non-trading

17 Debtors

	2025 Group £	2025 Company £	2024 Group £	2024 Company £
Trade debtors	342,956	25,131	592,861	159,343
Prepayments and accrued income	22,593	22,593	48,688	48,684
Balance due from subsidiaries	-	317,820	-	433,517
Other debtors	5,685	5,685	5,319	5,319
	<u>371,234</u>	<u>371,229</u>	<u>646,868</u>	<u>646,863</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

18 Creditors: amounts falling due within one year

	2025		2024	
	Group £	Company £	Group £	Company £
Bank loans and overdrafts	64,343	64,343	14,753	14,753
Trade creditors	141,433	141,433	161,511	161,511
Taxation and social security	87,041	87,041	77,119	77,119
Accruals and deferred income	98,541	98,541	92,145	92,145
Other creditors	105,109	105,109	86,616	86,616
	<u>496,467</u>	<u>496,467</u>	<u>432,144</u>	<u>432,144</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

19 Creditors: amounts falling due in greater than one year

	2025		2024	
	Group £	Company £	Group £	Company £
Bank loans	<u>412,749</u>	<u>412,749</u>	<u>429,554</u>	<u>429,554</u>

Analysis of loans

Wholly repayable within five years by instalments

Repayable within one year	15,406	15,406	14,753	14,753
Repayable between two and five years	21,735	21,735	46,576	46,576
Repayable after five years	391,014	391,014	382,978	382,978
	<u>428,155</u>	<u>428,155</u>	<u>444,307</u>	<u>444,307</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

20 Taxation

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

21 Financial commitments

At 30 March 2025 the group has annual commitments under non-cancellable leases as follows:

	2025		2024	
	Land and buildings £	Other £	Land and buildings £	Other £
Expiry date:				
Within one year	34,512	35,502	34,512	35,502
Two to five years	169,024	103,549	103,536	139,051
	<u>203,536</u>	<u>139,051</u>	<u>138,048</u>	<u>174,553</u>

22 Statement of funds

	At 30 March 2024 £	Income £	Expenditure £	At 30 March 2025 £
General reserve				
Unrestricted funds	833,701	5,038,703	(5,406,558)	465,846
Restricted funds				
Ageing Well grant	58,916	137,506	(156,793)	39,629
Awards for All – Holmfield Kitchen	7,050	-	(7,050)	-
Information & Advice worker	-	26,630	(26,630)	-
Scams Prevention grant	-	40,600	(40,600)	-
GMCA shop grant	-	33,533	(31,666)	1,867
Film Club grant	811	-	-	811
Eon Warm Homes grant	-	20,803	(20,803)	-
The Mark Benevolent Fund	4,092	-	(4,092)	-
Home from Hospital grants	-	15,270	(9,830)	5,440
Cost of Living Response Fund	-	7,500	(7,500)	-
Digital Social Care Adoption grant	3,982	-	(3,982)	-
	<u>74,851</u>	<u>281,842</u>	<u>(308,946)</u>	<u>47,747</u>
	<u>908,552</u>	<u>5,320,545</u>	<u>(5,715,504)</u>	<u>513,593</u>

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The Ageing Well Grant carried forward balance at 30 March 2025 represents specific funding from the National Lottery Fund towards the provision of the Ageing Well extra care activities.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

22 Statement of funds (continued)

The 'Awards for All' fund expenditure during the year reflects a proportionate release of depreciation charged on assets previously bought for kitchen improvements carried out at the charity's residential home.

The Information and Advice Worker grant relates to funding received to fund an advice worker.

The Scams Prevention grant relates to funding received from Age UK with the purpose of putting on educational events to protect service users against scams.

The Film Club grant relates to funding received in a previous year to be spent on a film club at one of the day centres.

The Eon Warm Homes funding relates to grants received from Age UK to help service users cover the cost of energy bills.

The Mark Benevolent Fund was received in a prior year and represented funding received for a new minibus. The expenditure seen during the period relates to a proportionate release of this against depreciation charged on this asset.

The Home from Hospital grants relate to funding from Manchester City Council to fund home from hospital workers.

The GMCA shop grant relates to funding received from Greater Manchester Combined Authority to assist in the start-up of two new shops.

The Cost of Living Response fund relates to funding received from Age UK to support the provision of advice on how to tackle the rising cost of living.

The Digital Social Care Adoption grant relates to funding received in the prior year from Greater Manchester Combined Authority to support the adoption of digital record keeping at Holmfield.

23 Analysis of group net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2025 £
Fund balances as at 30 March 2025 are represented by:			
Intangible fixed assets	4,815	-	4,815
Tangible fixed assets	1,004,845	811	1,005,656
Current assets	365,402	46,936	412,338
Current liabilities	(496,467)	-	(496,467)
Long term liabilities	(412,749)	-	(412,749)
	<u>465,846</u>	<u>47,747</u>	<u>513,593</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2025

24 Share capital

The charity has no share capital being a company limited by guarantee. Members guarantee to contribute an amount not exceeding £1 each in the event of a winding up situation.

25 Control

The charity is controlled by the trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2025

26 Net income from trading

The company owns 100% of the shares in Age Concern Manchester (Care) Limited (ACMC), which is incorporated in the United Kingdom and registered in England (Company Registration No: 07450714). The subsidiary provides home care services.

All income and expenditure for the above subsidiary has been consolidated on a line by line basis in the SOFA. The total net profit is gifted to the charity.

The accounts for the year ended 30 March 2025 have been audited and will be filed at Companies House.

A summary of the financial position for the year ended 30 March 2025 is given below:

Profit and loss account	2025 ACMC £	2024 ACMC £
Turnover – home care services	2,453,863	2,419,675
Administrative expenses – home care services	(2,059,751)	(1,963,099)
Operating profit	393,996	456,576
Other income	-	-
Profit on ordinary activities	393,996	456,576
Profits donated to Age Concern Manchester	(393,996)	(456,576)
Retained result for the year	-	-
Balance sheet	2025 £	2024 £
Current assets	317,821	433,518
Creditors – falling due within one year	(317,820)	(433,517)
Net assets	1	1
Called up share capital and reserves	1	1

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2025

26 Net income from trading - continued

The Age Concern Manchester (Care) Limited figures as shown above relating to the provision of home care services have been included as home care income and expenditure in the Statement of Financial Activities and the related notes rather than commercial trading operations, to better reflect the nature of the Charity's activities.

27 Cash generated from operations	2025 £	2024 £
(Deficit)/surplus for the year	(394,959)	(125,667)
Adjustments for:		
Depreciation and impairment of tangible fixed assets	65,923	73,034
Profit on disposal of tangible fixed assets	-	-
Movements in working capital:		
Decrease/(increase) in stock	(3)	4
Decrease/(increase) in debtors	275,634	(1,491)
Increase in creditors (excluding finance activities)	<u>14,733</u>	<u>40,747</u>
Cash (absorbed)/generated from operations	<u>(38,672)</u>	<u>(13,373)</u>

Accounts

Charity Registration No. 1083242
Company Registration No. 04075099 (England and Wales)

**AGE CONCERN MANCHESTER
AND ITS SUBSIDIARIES**

**ANNUAL REPORT AND
CONSOLIDATED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 MARCH 2024

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

LEGAL AND ADMINISTRATION

Trustees

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K. Cruickshank
T. Osborn LLB Hons

Secretary

S. A. Dervan

Principal and Registered office

First Floor, 20 St. Ann's Square
Manchester
M2 7HG

Charity number

1083242

Company number

04075099

Auditors

JS. Audit Limited
James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Bankers

The Co-Operative Bank
1 Balloon Street
Manchester
M60 4EP

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2024

The Trustees have pleasure in presenting their annual report, which also contains the requirements of a directors' report under the Companies Act 2006, and the audited financial statements for the year ended 30 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the Charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 (revised July 2008). Legal and administrative details are provided on a separate information page at the front of these financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Object of the charity

Age Concern Manchester was formed in 1976 to "promote the relief of elderly people in any manner that now or hereafter may be deemed by law to be charitable in and around the City of Manchester".

Legal status and governing document

Age Concern Manchester is a charitable company limited by guarantee, charity registration number 1083242. The Charity is governed by the articles and memorandum of association for the incorporated company as last amended on 3 November 2008. The directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The governing documents instruct the trustees to act in a way to promote the objects of the Charity. The Trustees have no beneficial interest in the charitable company.

Subsidiaries

Until October 2000 the activities of Age Concern Manchester were undertaken by an unincorporated charity, registration number 504929. That charity is now a subsidiary charity of Age Concern Manchester and has not traded during the year.

On 28 May 2012, the Pre-Retirement Association of Greater Manchester (PRAGMA) became a subsidiary charity of Age Concern Manchester, and was renamed as the Planned Retirement Association of Greater Manchester.

The Charity has one active wholly owned trading subsidiary, Age Concern Manchester (Care) Limited. The group statement of financial activities includes the total income receivable and total expenditure payable by this subsidiary. The Charity also has four wholly owned non-trading subsidiaries; Silver Service Manchester Limited, Age UK Manchester Trading Co. Limited, Age Concern Manchester Trading Co. Ltd and Age UK Manchester. On 11 March 2014, Age Concern Manchester signed a Brand Partner Agreement with Age UK and from 14 July 2014 adopted the working name of Age UK Manchester. The legal status of Age Concern Manchester, the Charity, remains unchanged.

Trustees

The Trustees, who are also directors for the purpose of company law, who served during the year were:

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K. Cruickshank
T. Osborn LLB Hons

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2024**

Appointment, induction and training of the Trustees

Recruitment to the Board of Trustees is normally by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. It is usual for potential new trustees to attend one or more meetings at first as observers, and then to be co-opted prior to subsequent election at the Annual General Meeting.

The induction process includes the provision of relevant background written material as well as visits to the organisation's service locations. Training needs are addressed at a preliminary meeting with the Chief Executive, with appropriate arrangements subsequently being made for personalised training to take place.

Organisational structure

The Annual General Meeting of the Charity elects the Trustees and Honorary Officers, appoints Auditors, and considers and adopts the Annual Report and Consolidated Financial Statements for the preceding year's activities. The Board receives regular reports on risk management, on property management, health and safety and on equal opportunities performance.

Financial control

In accordance with company and charity law applicable to charities in England and Wales, the Trustees have financial statements prepared for each financial year based upon proper accounting records which disclose a true and fair view of the state of affairs of the charity on an on-going basis. In preparing those financial statements, the Trustees have approved suitable accounting policies and require them to be applied consistently, making judgements and estimates that are reasonable and prudent. The Trustees, being also responsible for safeguarding the assets of the Charity, have taken reasonable steps for the prevention and detection of fraud and other irregularities.

Once a year, auditors attend the Board's meeting to present the draft annual accounts and to discuss the draft annual reports. Budgets are approved at the beginning of the financial year and monitored throughout the year.

Reporting requirements

At the regular meetings of the Board of Trustees cost centre management accounts are considered, showing income and expenditure against budget, along with statements on cash, and reports on trends in service activity and income generation. Staffing and other management issues are regularly reported to the Board, as well as ideas for developing services and for improving income generation. Reports are presented on policy matters of concern to older people locally, regionally and nationally.

Reporting is by the Chief Executive and other members of the management team who attend meetings and contribute according to the matters on the agenda. So far as possible, the Board's focus is on strategic issues, developing the capacity of the team, the suitability of the buildings in use, the quality of systems and the strength of financial reserves that are for future growth. In this context, from time to time the Trustees and senior managers meet for longer periods for business planning purposes.

Risk management

The Trustees acknowledge their continuing responsibility for identifying the major risks faced by the Charity, keeping those risks under review and taking appropriate steps to manage those risks. The Trustees confirm that they are satisfied that the risk management arrangements in force within the Charity are appropriate and effective and conform to the guidelines issued by the Charity Commission. The annual risk management report (that analyses the major risks faced by the Charity and highlights where mitigating actions are required) has been considered and approved by the Board and is being kept under active review.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

Delegation

Subject to their compliance with the above reporting regime, the day to day management of the organisation is delegated to the Chief Executive and Senior Team.

Volunteers

Many of our activities depend heavily on the contribution of around 100 unpaid volunteers, to whom Age Concern Manchester remains greatly indebted. At the very minimum, their giving is worth around £500,000 a year to the organisation. During the year under review, we are still building back our volunteer team. Many of our volunteers have now returned. Many new volunteers have also joined us, inspired by new and innovative streams of work that offer people a diverse range of opportunities and allow people to really make a difference in their local communities.

AIMS AND OBJECTIVES

In pursuit of the "relief of elderly people" "in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people. In this context, the Trustees committed the Charity to focus on those organisational objectives that would help to ensure that older people in and around Manchester were able to access the range of information, support and care that they needed as individuals, and in the settings where and when such services were needed. In particular, during 2023/24:

Due to the exceptional circumstances faced by some older people through the pressure brought about by the cost of living crisis:

- To support older people and their carers living in Manchester by offering practical help, emotional support and life enhancing, accessible opportunities that will help to facilitate wellbeing and happiness within local communities. Providing a flexible portfolio of services that can adapt quickly to respond to constantly changing needs and priorities. To offer support in a practical and reassuring manner. To ensure that support is given that allows people to maximise any benefits available to them, leaving them better equipped to cope with the current increase in the cost of living.

And also:

- To promote the charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance
- To promote ageing well, healthy lifestyles and companionship through events, clubs and activities, using to the full the community facilities currently available to the charity in Openshaw, Brunswick Village and Crossacres, and Harpurhey District Centre. Our Ageing Well programme also seeks to enhance the lives of people living in Extra Care Schemes right across the city of Manchester by offering them opportunities to meet their neighbours, socialise and learn new skills.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting.
- To encourage and support the contribution of volunteers to the quality of life of older people, both those who are caring for a specific loved one and otherwise.
- By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.
- To strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, the senior staff team, and succession planning.
- To recruit to, and thereby further strengthen, the Board of Trustees.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2024

ACTIVITIES

1. Advice and Counselling

Advice:

The Information and Advice Service continued to be a central commitment of Age UK Manchester, accepting referrals from Adult Social Care, Community Mental Health Teams, NHS and Housing Associations. The majority of referrals, however, continued to be from individuals, families or their carers. The challenges facing individuals who are trying to live on a limited budget have multiplied over the last couple of years and the workload of the team has increased to match the rise in demand for support. The team remain committed to providing a high-quality service to older people and their carers in the City of Manchester, providing information and signposting services as well as casework for those experiencing difficulty with problems relating to Welfare Benefits, Social Care and Housing and non-consumer credit debt.

For the financial year under review the service has once again helped to secure additional benefits for older people and their carers, to the value of well over 1 million pounds, (having achieved over £463k of additional annual benefit take up for older people in one quarter of the year alone – October to December 2023). The work of the advice team leaves people better placed to cope with the current cost of living crisis and allows them the opportunity to enjoy greater physical and mental wellbeing in later life. A huge advantage of the service is the variety of locations in which advice may be provided, including home visits to deliver one to one advice, help with form filling etc. We are flexible and accessible in our approach and many people return time and again to obtain support from our advice services on a wide range of issues over a number of years.

So great has been the demand for Advice Services during the period under review, that the Advice team were having to put people on a waiting list for help. We have been grateful to Age UK and to the Eric Wright Charitable Trust for funding provided to increase staffing capacity so that waiting times could be kept to an absolute minimum. New team members can bring new skills and strengths, and in the year under review we have been fortunate in recruiting a bilingual advice worker who has been an enormous help in giving one to one advice to people whose first language is Punjabi.

Grant funding was again received from the Eon Warm Homes Age UK Partnership to provide Benefit Entitlement Checks and increase awareness of access to benefits to avoid fuel poverty and how to stay warm.

In January 2022, additional funding was awarded from Age UK National to run a Scams Awareness Project for those over 50 and this project has proved to be a great success. During the year under review we were informed that this funding will extend to 2025, allowing us the opportunity to continue to work with Greater Manchester Police and Trading Standards to raise awareness of current scams and to give people the information and confidence they need to protect themselves from scams and fraud.

Counselling:

The Counselling Service continued to help substantial numbers of older people into recovery with the help of either a qualified or an in-training volunteer Counsellor delivering one-to-one Counselling sessions, using either person centred or integrated approaches.

The Age UK Manchester Counselling Service (funded by the NHS as part of a mental health contract that also covers day care provision at our day centres in Openshaw and Brunswick Village) has retained its distinctive focus, using the GAD 7 (screening questionnaire for anxiety) and PHQ 9 (screening questionnaire for depression) alongside CORE 10 (Psychological Outcomes Measure). Clients who would be suitable for IAPT compliant therapies were referred into the relevant services provided by other agencies.

Age UK Manchester Counselling Service is an organisational member of BACP (British Association for Counselling and Psychotherapy.)

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

During the year under review the service has seen the retirement of the Service Manager, Peter Ireland, who has been responsible for its growth and development since 2006. The new manager, Samantha Hough, worked closely with Peter before he retired to ensure that counsellors and clients remained well supported and the service delivery remained consistent. Referrals to the service have continued to increase with those referred being supported to explore and understand problems such as stress, anxiety, depression, bereavement, trauma, loneliness and ill health. Waiting times for Counselling delivered by the NHS are now so long that those referring individuals for Counselling support are choosing to direct clients aged 60+ to our service. Many of the people referred during the period under review were still suffering from the effects of the pandemic and needing support with bereavement and loneliness issues. As a continued response to this dramatic climb in the number of referrals, the team have worked closely with institutions looking for placement opportunities for student counsellors and this helped to increase the capacity of the service and allowed the team to keep up with the numbers of people requiring support.

During the year under review the Counselling team have benefitted from some specialist training from Henshaws to give them a better understanding of the needs and challenges faced by clients with a visual impairment.

The service is flexible and responsive to the needs of its clients and in line with individual preference only a very small percentage of counselling is delivered by telephone (and only where the client has expressed this to be their preferred method of contact). All other sessions are delivered face to face in our Day Centres, in our shops and office accommodation and in client's own homes. Our service is fairly unique in delivering counselling to clients in their own homes and this is of great value to those who are unable to travel or those who have caring responsibilities.

2. Contract Care

In the year under review we gained formal accreditation as a Foundation Living Wage employer across all of our services and activities.

Home Care and Residential Care services are registered with the Care Quality Commission and are subject to CQC regulation and inspection. Day Care (monitored and inspected by NHS and Manchester City Council staff) is managed as if it were subject to the CQC regime.

Residential Care at Holmfield

The Holmfield team are proud to deliver really person-centred care. Everyone who lives at Holmfield is encouraged to get out and about regularly with a member of staff who knows them well, and to keep up with their hobbies and interests whether this means attending the Halle Orchestra, visiting a local library or going to a football match.

During the year under review the staff team at Holmfield have once again shown a huge commitment to team work. Keeping the safety and wellbeing of the older people who live at Holmfield as their key priority and going the extra mile to make sure that the lives of the people they support are happy and fulfilled. Staff retain the Platinum status on the Gold Standard End of Life Care Framework and are noted for the quality of care they provide to people whose lives are affected by Dementia.

During the period under review the team at Holmfield have moved over to digital record keeping and significant work has taken place in terms of upgrading IT systems and staff training. The new system saves time and produces efficient and accurate record keeping. The expectation is that eventually digital systems in residential care will allow better and more efficient communication directly with GPs and other community health services for the benefit of our residents.

During 2023/24, a memory garden has been established at Holmfield to celebrate the lives of past residents. The memory garden also allows us to give thanks and reflect on the kindness of those who choose to support our work through bequests.

At Holmfield and across all of our Care and Support Services there were celebrations held in May 2023 to mark the Coronation of King Charles III.

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

During the year under review, a substantial amount of fire safety works, including new fire doors and compartmental works were completed at Holmfield to bring the home into line with new legislation.

Offering Residential Care in the current financial climate is not easy and this is evident by the number of care homes being lost to the sector. Rising interest rates, wage costs to keep up with the Living Wage, increases in the price of insurance, and every single commodity we use to create a comfortable environment for the people who live with us at Holmfield bring some challenges. The staff are to be commended for being creative with resources, for finding cheaper more local suppliers and for giving some of their own time and efforts in making sure that the comfort and happiness of the residents at Holmfield is never compromised.

Holmfield continues to be a place where people are happy to live and work. Throughout the year under review, bed occupancy at Holmfield has again remained consistently high. This is testament to the efforts and enthusiasm of the staff who continue to make Holmfield such a happy and welcoming place to be.

The "Shining Moments" leaflet which contains reflections from our care teams on what they enjoy most about providing care has been made widely available during the year under review. The leaflet gives a reassurance that staff are well motivated and 100% committed to enhancing the quality of life for everyone in their care. The leaflet is included in the introduction pack for anyone who is considering moving to Holmfield as well as being more widely available across our other services.

Day Care Services

In the year under review our Day Care Services have continued to thrive.

Day Care Services, now more than ever, have a vital role to play in supporting older people to make new connections and friendships. The value of Day Care in terms of providing respite to Carers cannot be over emphasised. For some people, regular attendance at Day Care means that they are able to continue to live independently in their own home for much longer than would otherwise have been possible. As the cost of living crisis has worsened, the real value of a warm, safe environment, a hot meal and friendly company has been easy to recognise.

During the year under review we have encountered some people, particularly through our Home from Hospital service, who are living with extreme loneliness and isolation. For some of these people, accessing Day Care has been life changing and provides the key to their future happiness and wellbeing. At each centre, a varied programme of activities takes place each week, friendships are forged, worries and concerns can be allayed, a nutritious meal is provided, trips out are arranged and enjoyed, family carers are supported through the respite Day Care offers them from their caring responsibilities. A watchful eye is kept on physical and mental wellbeing and because of this we are often able to prevent a crisis or a hospital admission.

Home Care Services

We continue to be "Approved Spot Purchase Providers" for Home Care citywide. We provide home care commissioned by Manchester City Council and the NHS and we also provide home support to private individuals who fund their own care.

In May 2023 we were put on notice that the Home Care work available via Manchester City Council would be up for retender. The tender exercise was launched on 21 December 2023 with a deadline for return by 23 February 2024. After a considerable amount of management time had been spent working on the Tender documents, we were notified on 31 January 2024 that the tender process had been discontinued to allow the Council to "review the specification and service requirements with the intention to re- tender the service in due course".

The growth and development of the Home Care services is currently limited only by recruitment difficulties for Care positions. For us the difficulty is most pronounced in South and Central Manchester and service provision in those geographical areas has to be limited to what we can safely deliver with the staff available. Every effort is being made to address the recruitment issues, including during the year under review, some joint working with The Growth Company in offering some courses leading to a career in care for those who are new to the sector.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

We continue to make a really significant contribution to the delivery of home care in North Manchester and the three services together continue to regularly deliver in excess of 2,000 Hours per week of support to people in their own homes. In North Manchester (where recruitment seems to be easier) this work regularly includes the provision of Home Support to people with complex needs and includes support to people receiving End of Life care.

Problems with slow payments from Manchester City Council continue to be a time-consuming issue.

3. Other Services

Ageing Well

During the year under review our Ageing Well Programme has seen lots of growth and development.

In 22/23 a successful bid to the National Lottery Reaching Communities fund allowed us to develop a number of new Ageing Well groups in Extra Care Housing Schemes. City-wide rapid roll out of the new clubs began in January 2023 and seven new groups were quickly established and thriving. During 2023/24 the number and variety of the clubs and groups available city-wide has continued to increase. The work in Extra Care Schemes includes groups at Westfields, Village 135, Hibiscus Court, Elmswood Park, Gorton Mill House, Dahlia House, The Byron's, Brunswick Village and Whitebeck Court. Two additional groups have been added specifically for people who are living with Parkinsons. We are very grateful to Parkinsons UK who provided the funding for equipment for these specialist groups. The Carpet Bowls Group at Elmswood Park (Whalley Range) has proved particularly popular and has attracted people with Parkinsons (and their carers) from as far away as Oldham.

Our Ageing Well work takes us to the heart of some local communities where we previously had no physical presence (apart from delivering Home Care Services). Because the groups are open to residents of the Extra Care Schemes and to people living locally, we are making a real impact in terms of tackling the huge problem of social isolation. We are also able to raise awareness of our range of services and support in terms of things like Benefits Checks, Counselling, information on Scams etc. with people who we have not previously had any contact with.

The focus of all the Ageing Well work is to encourage older people at every opportunity to be ambitious, focussing on what can still be achieved rather than what is no longer possible. Wherever possible the idea is promoted of older people as the experts, able in a very positive way to demonstrate talent, skill and capability.

The 'Out in the City' group continues to be recognised nationally as an example of an innovative and valuable service for older people from the lesbian, gay, transgender and bisexual communities in and around Manchester. Membership continues to grow rapidly as has local and national recognition of the group's contribution to the wider LGBT community. During the year under review the group held regular weekly meetings and enjoyed around 80 trips out, both locally and further afield. The group is volunteer led and is very proactive in seeking out funding and organising opportunities for the group members to enjoy.

The programme of Ageing Well activities continues to surprise and delight both the people who attend the groups and people who visit our services. We have everything from Craft Groups to Carpet Bowling, Seated Exercise classes to Upcycling Furniture. There really is something for everyone – with friendship as a very important added extra.

Opening new groups in new communities gives us the opportunity to celebrate diversity and to welcome people from a wide range of backgrounds (both as group members and as volunteers), each potentially bringing new skills and value to the groups. Making the most of partnerships with, for example, Manchester Museum, Manchester Aquatics Centre and the School of Robotics at Manchester University allow a really varied and interesting programme of activities that bring enrichment to the lives of the older people who take part in the groups and challenge the traditional image of hobbies and interests enjoyed by people in later life.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2024

Befriending

The small telephone befriending service for older people with Mental Health needs has continued during the year under review. The clients who benefit from this service have all continued to show a general improvement in their mental wellbeing due to the increased support.

During the year under review the charity "Manchester Cares", one of the largest providers of befriending services in the city, ceased to operate. There is now an obvious gap in befriending services and we are seeing the knock-on effect of this in terms of the numbers of people being re-referred for counselling, when often their primary need might be for companionship rather than "therapeutic" talking therapies.

Home from Hospital Service

Following a short notice request from commissioners, Age UK Manchester started to provide Home from Hospital Support on 6 December 2021 as part of the additional services commissioned to address the anticipated Winter Pressures on hospital beds.

Since the service started, extensions to funding have been given on a 6 monthly basis working towards a retender of city-wide Home from Hospital work sometime in 2024/25.

The service has been staffed as a distinct team with a base at Brunswick Village Extra Care Scheme. The office-based service operates between 10am and 6pm 7 days per week including Bank Holidays.

This service has continued during the year under review with a focus on older people being discharged from Wythenshawe Hospital and Manchester Royal Infirmary and the numbers of referrals have increased as the service we provide has become more established.

Referrals to the service are made either by email or by telephone with all clients receiving a home visit as soon as possible after discharge to make sure they are settled at home and to address any areas of unmet need.

A high percentage of referrals are received at weekends or in the late afternoon (with an actual arrival time at home for the patient being well after 6:00pm). In order to cover late evening discharges, we have added some input from our home care teams (North, South and Central) to make sure that patients having a late discharge did not have to wait until the following day to have any urgent needs met. In such cases, an experienced Home Care Worker (trusted assessor) makes a visit and ensures that any immediate needs for food, heating, etc. are met. They look out for any obvious and immediate problems that might affect the sustainability of that individual remaining safely at home.

The Home Care Management teams are coordinating any late evening visits and providing back up if required to the Home Care Staff. Patients seen in the late evening are then referred back to the Home from Hospital team the following day for further, fuller assessment and they will then address any ongoing practical or emotional support needs.

During the year under review our service has continued to offer a range of specialisms that seem to be really benefitting people who are trying to get safely home after a stay in hospital and freeing up hospital beds by shortening the amount of time people end up staying in hospital after being pronounced medically fit. Our retail team have been heavily involved in this work, supplying essential items to those individuals who are being discharged to temporary accommodation and helping to move furniture to make way for hospital equipment needed at home. We are finding that very simple interventions, made in a timely way are really making a world of difference.

During 2023/24 the team have been involved in MADE (Multi Agency Discharge Events) looking at ways the multidisciplinary teams can work together to facilitate more rapid discharges.

Our Home from Hospital service is well regarded by commissioners. Monthly reporting to Commissioners includes case studies that demonstrate the complexity of the problems the team are faced with and the way they tackle those problems with kindness, empathy and efficiency.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2024**

We take pride in the fact that our service does not have a very clearly defined remit. We take a very flexible and person-centred approach to each and every client referred, and try to find solutions that will bring about a fast, safe and sustainable return home.

PRAGMA

The Planned Retirement Association of Greater Manchester (PRAGMA) continued to seek out opportunities to develop and deliver its services. A successful course has been offered at Brunswick Village during the year under review.

4. Shops

The charity has benefitted from donations and money raised through our shops during the year under review. There have been some significant changes to our retail profile this year.

During the year under review the decision was made to close our Chorlton Shop and we ceased trading in Chorlton in December 2023. The unit we had taken at "Hatch" on Oxford Road also closed at the end of summer 2023 as it was clear that it relied on the presence of students to give it any measure of success. (Hatch closed all together the month after we vacated our unit). The upcycling work we had been doing at Hatch led to a successful bid to the Foundational Economy Fund who awarded £10,000 for us to explore further ideas around upcycling, recycling and sustainability (with a further £60,000 available to bid for the following year if ideas could be developed successfully). A number of upcycling workshops have been held at various locations (including Brunswick Village) during the year under review and all have been very well received. The Retail manager also arranged a number of "pop up" shops at Extra Care Housing which allowed some people who find it difficult to get out, the opportunity to enjoy a bit of "retail therapy." The new Northenden shop opened on 19 December 2023 followed by another new shop in Didsbury Village which opened on 27 January 2024. At the same time, we identified a small workshop for a reasonable rent in Didsbury where the work we had started at Hatch could potentially continue, with the upcycled furniture then being sold through the Didsbury Shop. The "Ward Street Workshop" opened in March 24 and also acts as a "Donation Station" for local people to drop off donated goods.

During the year under review we were given the opportunity to be involved in a "Charity Supermkt" at Salford Quays. This pop-up event utilised a large vacant store and a number of charities had the opportunity to display and sell their items. The Charity Supermkt opened on 2 November 2023 and ran until 28 January 2024. The event didn't bring in a great deal of additional money but it came with very little in the way of costs and was a good event to be involved with.

Our shops at Gorton, Withington, and Harpurhey are well established, bringing Age UK Manchester's presence to the heart of the community. All of our shops and staff act as the face of the charity on the high street, often being the first port of call for those who want to use our services. The Ageing Well group at the Harpurhey shop, is very popular, with varied weekly groups on offer for the community. A more secure lease arrangement at Harpurhey shop has allowed us to make some general improvements to the shop including an upgrade to the lighting.

The increasing involvement of the retail team in the Home from Hospital project has really given them some insight into the reason for their work. Seeing at first hand the problems that some older people are facing, and helping to resolve them, has led to a greater understanding and motivation for the shops to do well, and generate income that will help to support our services.

New till systems have been installed in our shops during the year under review. This move to more reliable systems will also help us to maximise gift aid on donated goods.

The shops' van has been problematic during the year under review, and the retail team are to be congratulated for their tenacity and hard work during a period where things have been less than easy or straightforward.

Our shops intend to continue to find new and creative ways of working over the next year, to further raise the profile and income levels of the charity.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

5. Capacity

The capacity of the Board and the Senior Team was well tested and consolidated during the year under review and efforts were made to recruit new trustees to strengthen the Board.

6. Recognition

During the year under review we have, once again made a huge commitment to constantly adapting services in response to the issues older people in Manchester are facing. A major influence on our services this year has been around supporting people who were hardest hit by the sharp increase in the cost of living. We have seen the effects of this across all of our services and commissioners have recognised and appreciated our efforts to rise to the challenge of supporting people whose circumstances have been most affected by the rising costs of food and energy.

In October of the year under review we achieved the "Charity Quality Standard Mark" from Age UK England after a comprehensive assessment of all of our working practices, systems and processes.

7. Supporters

Organisations, funders and Businesses who gave us their support in the year under review:

- Eric Wright Charitable trust
- Ecclesiastical Insurance
- Age UK – Cost of Living Response Fund & Scams Prevention Funding
- The Sisters of St Joseph of the Apparition
- Wythenshawe Community Housing (Coronation Celebration Grant)
- GMCA Foundational Economy Innovation Fund
- National Lottery Reaching Communities Fund
- Parkinsons UK
- Manchester City Council Workforce Fund
- Our Manchester
- Richard Bundenberg Trust
- Warm Homes
- SkyCares (volunteer support & digital support at Brunswick Village)
- Pets at Home (volunteer support)
- Systems & Smiles (IT Support)
- University of Bolton (volunteer support)
- Wythenshawe Community Housing group (day trip grant)
- Trilogy Utility
- Arawak Housing
- South Manchester University of 3rd Age

We thank every individual, business and organisation who supported us. We are also very grateful for the generosity of individuals who help to support our work through donations and bequests. Each and every donation or offer of practical help makes a really significant difference for Manchester's older people and their carers.

PUBLIC BENEFIT STATEMENT

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

Financial Review

The results for the year and the Charity's financial position at the end of the year, are shown in the attached financial statements.

Principal Funding Sources: Income for the year was £5,319,129, a net 9.0% increase on the previous year. Gifts and grants for the year amounted to £260,793 (2023: £234,324) an increase of 11.3% on the prior year. £190,946 came from statutory contracts, up from £128,404 in 2022/2023. Of the remainder, £4,295,548 came from clients' fees and payments (mainly for home care, day care and residential care, and small amounts towards Ageing Well and Advice and Advocacy activities), an increase on the prior year. Most of the rest was trading income from the charity shops, which increased to £522,137 for the year (2022/2023: £468,449).

Principal Expenditure Items: At £5,444,796, expenditure was up 11.6% on the previous year, of which £4,082,650 (75.0%) went on employee costs. Charitable expenditure and its associated support costs constituted 88.3% of total expenditure during the year. The cost of generating funds (11.7%) consisted almost entirely of charity shop costs.

GRANT MAKING POLICY

Grant making is not a material part of the Charity's activities.

RESERVES POLICY

Net assets at the end of the financial period amounted to £908,552 equivalent to 16.7% of annual revenue expenditure (21.2% in 2022/23). Readily accessible unrestricted reserves at the end of the financial period were at a level equivalent to nine weeks unrestricted expenditure, which is below the three months level that the Board consider to be the minimum target for the organisation. The Board continues to review and prioritise the Charity's operations with a view to achieving a healthier financial position.

PLANS FOR FUTURE PERIODS

The performance of our staff teams during the year under review has been excellent, though the financial climate has been challenging. The flexibility and innovation shown by our teams has delivered real results in supporting and improving the lives of people who have faced enormous challenges over the last couple of years.

We have again made some successes this year that provide good foundations for the future development of services and we have demonstrated how our range of services can work flexibly together to produce excellent results.

We feel confident that we are able to continue to focus on organisational objectives that will help to ensure that older people and those who care for them in and around Manchester are able to access the range of information, support and care that they need and that we can offer life enhancing opportunities that will contribute to wellbeing, happiness and healthy ageing.

It is our aim

- To sustain and further develop the Charity's offer of a supportive 'relationship for life' to those who turn to it for assistance.
- To provide practical support and opportunities to older people and their carers that will sustain them, and help them to maintain their ambition, strength and confidence, particularly when times are challenging.
- To make full use of our Day Care facilities as a means of offering flexible support to older people and their carers at a time when there is a particularly high demand for services that offer this sort of opportunity for socialisation, care and support.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2024

- To continue to promote ageing well, healthy lifestyles and companionship wherever practicable, using to the full the community facilities currently available to the Charity in Openshaw, Brunswick Village, Harpurhey Shop Crossacres and now in Extra Care Schemes city wide as well as to actively seek out opportunities to extend and strengthen the network and range of our work in local communities across Manchester.
- To work proactively with commissioners and funders to further develop links between our portfolio of services and encourage their use in a flexible and responsive way that promotes the independence and wellbeing of older people and their carers.
- In conjunction with Age UK's National services, to continue to provide easy access to information relating to the concerns of older people and their carers and, for those in need of it, access to trained advisors (particularly relating to maximising income through the take-up of benefits) and to counselling.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting, through the subsidiary company Age Concern Manchester (Care) Limited.
- To encourage and support the contribution of volunteers to the quality of life of older people and to continue to assist them in a safe and confident return to our services.
- By the fullest possible use of the services listed above and particularly through Home Care and Home from Hospital Services, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital by offering a flexible, responsive and person-centred approach, tailored to individual needs and circumstances.
- To further strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, and the senior staff team.
- To support and further strengthen the contribution of the Board of Trustees.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

AUDITORS

A resolution to re-appoint JS. Audit Limited as auditors will be proposed at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Registered office:

First Floor
20 St Ann's Square
Manchester
M2 7HG

Signed by the order of the Trustees



B. Green
Chairman

Approved by the Trustees on 09/12/2024

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and 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 the Group and the incoming resources and application of resources, including the net income or expenditure, of the Group for the year. In preparing those financial statements, the Trustees are required to:

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

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER

Opinion

We have audited the financial statements of Age Concern Manchester for the year ended 30 March 2024 which comprise the consolidated statement of financial activities, the group balance sheet, the company balance sheet, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 30 March 2024 and of the group's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 accounts section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 statement 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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 charitable company 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 by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of 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 the 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.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

Based on our understanding of the charitable company and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, the Charities Act 2011, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities' Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements and the risk of fraud in revenue recognition.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims, their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- obtaining an understanding of provisions and holding discussions with management to understand the basis of recognition or non-recognition of provisions; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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.



18 December 2024

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of JS. Audit Limited

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 MARCH 2024

		Unrestricted Funds	Restricted Funds	Total funds Year to 30 March 2024	Total funds Year to 30 March 2023
	Note	£	£	£	£
Incoming Resources					
Incoming resources from generated funds:					
Voluntary income	2	102,955	-	102,955	70,775
Activities for generating funds	3	570,074	-	570,074	482,518
Investment income	4	1,768	-	1,768	944
Incoming resources from charitable activities:	5				
Advice and advocacy		58,187	97,105	155,292	167,298
Ageing Well		25,316	147,012	172,328	136,546
Day care		785,186	-	785,186	691,271
Home care		2,389,675	30,000	2,419,675	2,295,367
Home from hospital		121,729	51,880	173,609	205,487
Residential care		909,301	18,582	927,883	829,959
PRAGMA		359	-	359	-
Shop grants		-	10,000	10,000	-
Total incoming resources		4,964,550	354,579	5,319,129	4,880,165
Resources Expended					
Costs of generating funds: Costs of generating funds					
	7	626,768	10,000	636,768	475,804
Net incoming resources available for charitable application		4,337,782	344,579	4,682,361	4,404,361
Costs of charitable activities:	8				
Advice and advocacy		117,648	124,605	242,253	193,630
Ageing Well		94,707	107,746	202,453	160,187
Day care		1,025,810	8,185	1,033,995	889,248
Home care		2,144,840	30,000	2,174,840	2,112,591
Home from hospital		47,011	51,880	98,891	84,262
Residential care		1,032,218	14,800	1,047,018	956,208
PRAGMA		8,578	-	8,578	8,180
Total charitable expenditure		4,470,812	337,216	4,808,028	4,404,306
Total resources expended		5,097,580	347,216	5,444,796	4,880,110
Net (outgoing)/incoming resources/ Net movement in funds		(133,030)	7,363	(125,667)	55
Fund balances at 30 March 2023		966,731	67,488	1,034,219	1,034,164
Fund balances at 30 March 2024	22	833,701	74,851	908,552	1,034,219

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
GROUP BALANCE SHEET
AS AT 30 MARCH 2024

	Note	30 March 2024 £	30 March 2023 £
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,071,579	1,040,298
		<u>1,076,394</u>	<u>1,045,113</u>
Current assets			
Stock		13,262	13,266
Debtors, prepayments and accrued income	17	646,868	645,377
Cash at bank and in hand		33,726	202,452
		<u>693,856</u>	<u>861,095</u>
Creditors: amounts falling due within one year	18	(432,144)	(433,060)
Net current assets		261,712	428,035
Total assets less current liabilities		1,338,106	1,473,148
Creditors: amounts falling due in greater than one year	19	(429,554)	(438,929)
Net assets		908,552	1,034,219
Funds employed			
Unrestricted	22	833,701	966,731
Restricted	22	74,851	67,488
		<u>908,552</u>	<u>1,034,219</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 09/12/2024


R. Zoltie
Honorary Treasurer


B. Green
Chair

Company Registration No. 04075099

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
COMPANY BALANCE SHEET
AS AT 30 MARCH 2024

	Note	£	30 March 2024 £	£	30 March 2023 £
Intangible fixed assets	14		4,815		4,815
Tangible fixed assets	15		1,071,579		1,040,298
Fixed asset investments	16		5		5
Current assets			1,076,399		1,045,118
Stock		13,262		13,266	
Debtors, prepayments and accrued income	17	646,863		645,372	
Cash at bank and in hand		33,726		202,452	
		693,851		861,090	
Creditors: amounts falling due within one year:	18	(432,144)		(433,060)	
Net current assets			261,707		428,030
Total assets less current liabilities			1,338,106		1,473,148
Creditors: amounts falling due in greater than one year:	19	(429,554)		(438,929)	
Net assets			908,552		1,034,219
Funds employed					
Unrestricted	22		833,701		966,731
Restricted	22		74,851		67,488
			908,552		1,034,219

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 09/12/2024


R. Zoltie
Honorary Treasurer
Company Registration No. 04075099


B. Green
Chair

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
AS AT 30 MARCH 2024

	Note	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash (absorbed)/generated from operations	27		(13,373)		(205,403)
Investing activities					
Purchase of tangible fixed assets		(104,315)		(29,850)	
Proceeds on disposal of fixed assets		-		-	
Net cash used in investing activities			(104,315)		(29,850)
Financing activities					
Repayment of bank loans		(51,038)		(108,702)	
Net cash used in financing activities			(51,038)		(108,702)
Net (decrease)/increase in cash and cash equivalents			(168,726)		(343,955)
Cash and cash equivalents at beginning of year			202,452		546,407
Cash and cash equivalents at end of year			33,726		202,452
Relating to:					
Cash at bank in hand			33,726		202,452
Bank overdrafts included in creditors payable within one year			-		-
			33,726		202,452

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 MARCH 2024

1 Accounting policies

Charity Information

Age Concern Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is First Floor, 20 St Ann's Square, Manchester, M2 7HG.

1.1 Accounting Convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, 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 accounts are prepared in sterling, which is 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. The principal accounting policies adopted are set out below:

1.2 Going Concern

The Charity's trading activities, together with the factors likely to affect its future development, performance and financial position are set out in the Trustees' report on pages 1 to 12. The Charity meets its day-to-day working capital requirements through its overdraft facility.

The Charity's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the Charity should be able to operate within the level of its current facilities.

The Trustees therefore have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Basis for consolidation

The consolidated financial statements comprise Age Concern Manchester, its subsidiary charity PRAGMA, and its trading subsidiary, Age Concern Manchester (Care) Limited, along with the non-trading subsidiaries, Age UK Manchester Trading Co. Limited, Age UK Manchester, Age Concern Manchester trading Co. Ltd and Silver Service Manchester Limited. The results of the subsidiaries are consolidated on a line by line basis.

The summarised Profit and Loss Account for the year ended 30 March 2024 and Balance Sheet as at 30 March 2024 for Age Concern Manchester (Care) Limited are given in the notes to these accounts.

The charity has availed itself of the provisions of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities. No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

1.4 Charitable Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All income and expenditure is shown in the Statement of Financial Activities (SOFA).

Investment income and gains are allocated to the appropriate fund.

1.5 Incoming resources

All incoming resources are included within the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants receivable which are not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Grants receivable that do relate to the delivery of a specific performance by the charity are recognised when the charity earns the right to such consideration by its performance.

No amounts are included in the financial statements for services donated by volunteers.

1.6 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. General overheads have been allocated on the basis of direct staff wage costs.

1.7 Trademarks

Trademarks are valued at cost less accumulated amortisation. Amortisation is calculated to write off the cost less estimated residual value in equal annual instalments over their estimated useful lives.

1.8 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset, with the exception of land, over its estimated useful life:

Freehold and leasehold buildings	2% per annum straight line basis
Fixtures and fittings	15% per annum straight line basis
Motor vehicles	25% per annum straight line basis
Office equipment	15 - 25% per annum straight line basis

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

1.9 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its intangible 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).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.10 Investments

Investments represent the Charity's cost in its subsidiary undertakings and are stated at cost less any provision for diminution in value.

1.11 Stocks

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

1.12 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.

1.13 Pension costs

The charitable group operates a defined contribution scheme for the benefit of its employees. Contributions payable are included in the SOFA in the year they are payable.

1.14 Finance and operating leases

Rentals payable under operating leases are charged to the SOFA against income on a straight line basis

2 Voluntary income

	Unrestricted Funds £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies	102,955	-	102,955	70,775

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

3 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fundraising events	47,355	-	47,355	12,944
Shop sales	522,137	-	522,137	468,449
Rent, service charges and room hire	582	-	582	1,125
	<u>570,074</u>	<u>-</u>	<u>570,074</u>	<u>482,518</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Interest receivable	1,768	-	1,768	944
	<u>1,768</u>	<u>-</u>	<u>1,768</u>	<u>944</u>

5 Incoming resources from the charitable activities

	Charitable Grants £	Statutory Grants and payments £	Service fees £	Total 2024 £	Total 2023 £
Advice and advocacy	91,310	-	63,982	155,292	167,298
Ageing Well	58,648	88,364	25,316	172,328	136,546
Day care	-	-	785,186	785,186	691,271
Home care	-	30,000	2,389,675	2,419,675	2,295,367
Home from hospital	7,880	44,000	121,729	173,609	205,487
Residential care fees	-	18,582	909,301	927,883	829,959
PRAGMA	-	-	359	359	-
Shop grants	-	10,000	-	10,000	-
	<u>157,838</u>	<u>190,946</u>	<u>4,295,548</u>	<u>4,644,332</u>	<u>4,325,928</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

6	Support costs	Note	Total 2024	Total 2023
			£	£
	Premises costs		5,169	5,534
	Employee costs		42,290	38,276
	Vehicle costs		85	240
	Depreciation		1,370	1,413
	Charges and fees		49,748	48,220
	Office costs		17,150	21,696
	Other costs		7,905	6,308
		8	<u>123,717</u>	<u>121,687</u>
7	Analysis of costs of generating funds		Total 2024	Total 2023
			£	£
	Premises costs		139,795	110,206
	Employee costs		360,165	272,251
	Volunteers' expenses		2,550	4,326
	Insurance		2,508	2,821
	Depreciation		3,650	3,753
	Office costs		23,172	11,734
	Other costs		68,160	44,944
	Charges and fees		7,504	5,685
	Auditor's remuneration		8,706	8,598
	Vehicle costs		20,558	11,486
			<u>636,768</u>	<u>475,804</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS – continued
FOR THE YEAR ENDED 30 MARCH 2024

8. Analysis of costs of charitable activities

	Note	Advice & advocacy	Ageing Well	Day Care	Home Care	Residential care	PRAGMA	Home from hospital	Total 2024	Total 2023
Activities undertaken directly:		£	£	£	£	£	£	£	£	£
Premises		4,011	14,435	115,810	-	114,786	-	4	249,046	222,966
Loan interest		-	-	-	-	32,641	-	-	32,641	31,586
Employee costs		212,528	162,262	575,473	1,975,158	657,649	8,087	89,038	3,680,195	3,400,981
Volunteer expenses		4,174	9	82	-	-	13	-	4,278	4,425
Vehicle costs		2,243	5,440	59,175	1,389	-	21	1,632	69,900	58,525
Depreciation		-	-	19,718	-	48,295	-	-	68,013	55,301
Charges and fees		3,354	6,975	3,876	11,154	5,211	-	-	30,570	22,476
Office costs		3,531	1,805	57,578	95,866	42,322	173	1,452	202,727	238,504
Other costs		4,803	5,802	181,594	2,212	98,561	-	3,639	296,611	213,780
Insurance		333	276	1,363	22,739	25,471	12	136	50,330	34,075
Support costs	6	7,276	5,449	19,326	66,322	22,082	272	2,990	123,717	121,687
		<u>242,253</u>	<u>202,453</u>	<u>1,033,995</u>	<u>2,174,840</u>	<u>1,047,018</u>	<u>8,578</u>	<u>98,891</u>	<u>4,808,028</u>	<u>4,404,306</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

9 Movement in total funds for the year

This is stated after charging/(crediting):

	Note	Total 2024 £	Total 2023 £
Auditors' remuneration		8,706	8,598
Depreciation	15	73,034	60,467

10 Staff costs

	Total 2024 £	Total 2023 £
Wages and salaries	3,704,776	3,374,876
Social security costs	304,441	277,683
Pension costs	73,433	58,949
	<u>4,082,650</u>	<u>3,711,508</u>

The average number of full-time equivalent employees, analysed by function was:

	Total 2024	Total 2023
Charitable activities	179	178
Management and administration of the charity	7	7
	<u>186</u>	<u>185</u>

There were no employees whose annual emoluments were £60,000 or more.

11 Pension costs

The charity operates a company pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £73,433 (2023 - £58,949).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2023 - £Nil).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

13 (Deficit)/surplus for the financial year

As permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP, no separate SOFA has been presented for the Charity alone. Relevant information is as follows:

	2024 £	2023 £
Holding Charity's gross income	2,899,454	2,584,798
Holding Charity's (deficit)/surplus for the financial year	(125,667)	55

14 Intangible fixed assets – Group and charity

	Trademarks £
Cost at 31 March 2023	4,815
Additions	-
Cost at 30 March 2024	4,815
Amortisation at 31 March 2023	-
Charge for the year	-
Amortisation at 30 March 2024	-
Net book value	
At 30 March 2024	<u>4,815</u>
At 30 March 2023	<u>4,815</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2024

15 Tangible fixed assets - Group and charity

	Land & buildings £	Fixtures & fittings £	Motor vehicles £	Office equipment £	Total £
Cost at 31 March 2023	1,883,700	128,189	170,434	114,766	2,297,089
Additions	-	104,315	-	-	104,315
Disposals	-	-	-	-	-
Cost at 30 March 2024	1,883,700	232,504	170,434	114,766	2,401,404
Accumulated depreciation at 31 March 2023	922,581	118,215	113,894	102,101	1,256,791
Charge for the year	29,737	14,707	20,966	7,624	73,034
Eliminated on disposal	-	-	-	-	-
Accumulated depreciation at 30 March 2024	952,318	132,922	134,860	109,725	1,329,825
Net book value At 30 March 2024	931,382	99,582	35,574	5,041	1,071,579
At 30 March 2023	961,119	9,974	56,540	12,665	1,040,298

The net book value of land and buildings as at 30 March 2024 comprise of:

	£
Freehold	850,543
Long term leasehold	80,839
	<u>931,382</u>

Included in land and buildings is £381,193 (2023: £381,193) of land which is not depreciated.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2024

16 Fixed asset investments - Charity

	2024	2023
	£	£
Cost as at 30 March 2024	<u>5</u>	<u>5</u>
Cost as at 30 March 2023	<u>5</u>	<u>5</u>

The investments held by the company represent the investment in the subsidiary companies as follows:

Company	Country of incorporation	Shares held	
		Class	%
<u>Subsidiary undertakings</u>			
Age Concern Manchester Trading Co. Ltd	England & Wales	Ordinary	100
Age Concern Manchester (Care) Limited	England & Wales	Ordinary	100
Silver Service Manchester Limited	England & Wales	Ordinary	100
Age UK Manchester Trading Co. Limited	England & Wales	Ordinary	100
Age UK Manchester	England & Wales		
Planned Retirement Association of Greater Manchester	England & Wales		

Age UK Manchester is a company limited by guarantee and therefore has no share capital. The principal activity of these undertakings for the last relevant financial period was as follows:

	Principal activity
Age Concern Manchester Trading Co. Ltd	Non-trading
Age Concern Manchester (Care) Limited	Care provision for under 60's and home care provision
Silver Service Manchester Limited	Non-trading
Age UK Manchester Trading Co. Limited	Non-trading
Age UK Manchester	Non-trading
Planned Retirement Association of Greater Manchester	Non-trading

17 Debtors

	2024	2024	2023	2023
	Group	Company	Group	Company
	£	£	£	£
Trade debtors	592,861	159,343	617,581	53,849
Prepayments and accrued income	48,688	48,684	25,039	25,035
Balance due from subsidiaries	-	433,517	-	563,731
Other debtors	5,319	5,319	2,757	2,757
	<u>646,868</u>	<u>646,863</u>	<u>645,377</u>	<u>645,372</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

18 Creditors: amounts falling due within one year

	2024		2023	
	Group £	Company £	Group £	Company £
Bank loans and overdrafts	14,753	14,753	56,416	56,416
Trade creditors	161,511	161,511	110,774	110,774
Taxation and social security	77,119	77,119	70,289	70,289
Accruals and deferred income	92,145	92,145	76,365	76,365
Other creditors	86,616	86,616	119,216	119,216
	<u>432,144</u>	<u>432,144</u>	<u>433,060</u>	<u>433,060</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

19 Creditors: amounts falling due in greater than one year

	2024		2023	
	Group £	Company £	Group £	Company £
Bank loans	<u>429,554</u>	<u>429,554</u>	<u>438,929</u>	<u>438,929</u>

Analysis of loans

Wholly repayable within five years by instalments

Repayable within one year	14,753	14,753	56,416	56,416
Repayable between two and five years	46,576	46,576	51,643	51,643
Repayable after five years	382,978	382,978	387,286	387,286
	<u>444,307</u>	<u>444,307</u>	<u>495,345</u>	<u>495,345</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

20 Taxation

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

21 Financial commitments

At 30 March 2024 the group has annual commitments under non-cancellable leases as follows:

	2024		2023	
	Land and buildings £	Other £	Land and buildings £	Other £
Expiry date:				
Within one year	34,512	35,502	34,512	-
Two to five years	103,536	139,051	138,048	-
Over five years	-	-	-	-
	138,048	174,553	172,560	-

22 Statement of funds

	At 30 March 2023 £	Income £	Expenditure £	At 30 March 2024 £
General reserve				
Unrestricted funds	966,731	4,964,550	(5,097,580)	833,701
Restricted funds				
Ageing Well grant	19,650	147,012	(107,746)	58,916
Awards for All – Holmfield Kitchen	7,250	-	(200)	7,050
Information & Advice worker	27,500	-	(27,500)	-
Scams Prevention grant	-	40,000	(40,000)	-
GMCA shop grant	-	10,000	(10,000)	-
GMCA Cost of Living Fund	-	5,795	(5,795)	-
Film Club grant	811	-	-	811
Eon Warm Homes grant	-	28,810	(28,810)	-
The Mark Benevolent Fund	12,277	-	(8,185)	4,092
Home from Hospital grants	-	51,880	(51,880)	-
Market Sustainability and Improvement Fund	-	44,600	(44,600)	-
Cost of Living Response Fund	-	22,500	(22,500)	-
Digital Social Care Adoption grant	-	3,982	-	3,982
	67,488	354,579	(347,216)	74,851
	1,034,219	5,319,129	(5,444,796)	908,552

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The Ageing Well Grant carried forward balance at 30 March 2024 represents specific funding from the National Lottery Fund towards the provision of the Ageing Well extra care activities.

The 'Awards for All' fund carried forward at 30 March 2024 represents funding received in previous

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

22 Statement of funds (continued)

years for kitchen improvement works carried out at the charity's residential home. The expenditure seen during the year relates to a proportionate release of this against depreciation charged on these assets.

The Information and Advice Worker grant relates to funding received in the prior year to fund an advice worker.

The Scams Prevention grant relates to funding received from Age UK with the purpose of putting on educational events to protect service users against scams.

The Film Club grant relates to funding received in a previous year to be spent on a film club at one of the day centres.

The Eon Warm Homes funding relates to grants received from Age UK to help service users cover the cost of energy bills.

The Mark Benevolent Fund was received in a prior year and represented funding received for a new minibus. The expenditure seen during the period relates to a proportionate release of this against depreciation charged on this asset.

The Home from Hospital grants relate to funding from Manchester City Council to fund home from hospital workers.

The GMCA shop grant relates to funding received from Greater Manchester Combined Authority to assist in the start-up of two new shops.

The GMCA Cost of Living fund relates to funding received from Greater Manchester Combined Authority to support the provision of advice on how to tackle the rising cost of living.

The Cost of Living Response fund relates to funding received from Age UK to support the provision of advice on how to tackle the rising cost of living.

The Market Sustainability and Improvement Fund relates to funding received from Manchester City Council to support the improvement of adult social care services.

The Digital Social Care Adoption grant relates to funding received from Greater Manchester Combined Authority to support the adoption of digital record keeping at Holmfield. This has been spent post year end.

23 Analysis of group net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2024 £
Fund balances as at 30 March 2024 are represented by:			
Intangible fixed assets	4,815	-	4,815
Tangible fixed assets	1,059,626	11,953	1,071,579
Current assets	630,958	62,898	693,856
Current liabilities	(432,144)	-	(432,144)
Long term liabilities	(429,554)	-	(429,554)
	<u>833,701</u>	<u>74,851</u>	<u>908,552</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 30 MARCH 2024**

24 Share capital

The charity has no share capital being a company limited by guarantee. Members guarantee to contribute an amount not exceeding £1 each in the event of a winding up situation.

25 Control

The charity is controlled by the trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

26 Net income from trading

The company owns 100% of the shares in Age Concern Manchester (Care) Limited (ACMC), which is incorporated in the United Kingdom and registered in England (Company Registration No: 07450714). The subsidiary provides home care services.

All income and expenditure for the above subsidiary has been consolidated on a line by line basis in the SOFA. The total net profit is gifted to the charity.

The accounts for the year ended 30 March 2024 have been audited and will be filed at Companies House.

A summary of the financial position for the year ended 30 March 2024 is given below:

Profit and loss account	2024 ACMC £	2023 ACMC £
Turnover – home care services	2,419,675	2,295,367
Administrative expenses – home care services	(1,963,099)	(1,906,618)
Operating profit	456,576	388,749
Other income	-	-
Profit on ordinary activities	456,576	388,749
Profits donated to Age Concern Manchester	(456,576)	(388,749)
Retained result for the year	-	-
Balance sheet	2024 £	2023 £
Current assets	433,518	563,732
Creditors – falling due within one year	(433,517)	(563,731)
Net assets	1	1
Called up share capital and reserves	1	1

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2024

26 Net income from trading - continued

The Age Concern Manchester (Care) Limited figures as shown above relating to the provision of home care services have been included as home care income and expenditure in the Statement of Financial Activities and the related notes rather than commercial trading operations, to better reflect the nature of the Charity's activities.

27 Cash generated from operations	2024 £	2023 £
(Deficit)/surplus for the year	(125,667)	55
Adjustments for:		
Depreciation and impairment of tangible fixed assets	73,034	60,467
Profit on disposal of tangible fixed assets	-	-
Movements in working capital:		
Decrease/(increase) in stock	4	(1)
(Increase) in debtors	(1,491)	(196,656)
Increase/(decrease) in creditors (excluding finance activities)	<u>40,747</u>	<u>(69,268)</u>
Cash (absorbed)/generated from operations	<u>(13,373)</u>	<u>(205,403)</u>

Accounts

Charity Registration No. 1083242

Company Registration No. 04075099 (England and Wales)

**AGE CONCERN MANCHESTER
AND ITS SUBSIDIARIES**

**ANNUAL REPORT AND
CONSOLIDATED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 MARCH 2023

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
LEGAL AND ADMINISTRATION

Trustees	B. Green BA LLB - Chair Dr. S. Lennon BM MSc FRCPsych - Deputy Chair R. Zoltie BSc CA - Honorary Treasurer C. Fall FRICS R. Clarke BA (Hons) Business Law K. Cruickshank T. Osborn (appointed 13/02/2023)
Secretary	S. A. Dervan
Principal and Registered office	First Floor, 20 St. Ann's Square Manchester M2 7HG
Charity number	1083242
Company number	04075099
Auditors	Jackson Stephen LLP James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD
Bankers	The Co-Operative Bank 1 Balloon Street Manchester M60 4EP CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2023

The Trustees have pleasure in presenting their annual report, which also contains the requirements of a directors' report under the Companies Act 2006, and the audited financial statements for the year ended 30 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the Charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005 (revised July 2008). Legal and administrative details are provided on a separate information page at the front of these financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Object of the charity

Age Concern Manchester was formed in 1976 to "promote the relief of elderly people in any manner that now or hereafter may be deemed by law to be charitable in and around the City of Manchester".

Legal status and governing document

Age Concern Manchester is a charitable company limited by guarantee, charity registration number 1083242. The Charity is governed by the articles and memorandum of association for the incorporated company as last amended on 3 November 2008. The directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The governing documents instruct the trustees to act in a way to promote the objects of the Charity. The Trustees had no beneficial interest in the charitable company.

Subsidiaries

Until October 2000 the activities of Age Concern Manchester were undertaken by an unincorporated charity, registration number 504929. That charity is now a subsidiary charity of Age Concern Manchester and has not traded during the year. On 28 May 2012, the Pre-Retirement Association of Greater Manchester (PRAGMA) became a subsidiary charity of Age Concern Manchester, and was renamed as the Planned Retirement Association of Greater Manchester.

The Charity also has an active wholly owned trading subsidiary, Age Concern Manchester (Care) Limited. The group statement of financial activities includes the total income receivable and total expenditure payable by this subsidiary. The Charity also has four wholly owned non-trading subsidiaries; Silver Service Manchester Limited, Age UK Manchester Trading Co. Limited, Age Concern Manchester Trading Co. Ltd and Age UK Manchester.

On 11 March 2014, Age Concern Manchester signed a Brand Partner Agreement with Age UK and from 14 July 2014 adopted the working name of Age UK Manchester. The legal status of Age Concern Manchester, the Charity, remains unchanged.

Trustees

The Trustees, who are also directors for the purpose of company law, who served during the year were:

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K Cruickshank
T. Osborn (Appointed 13 February 2023)

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

Appointment, induction and training of the Trustees

Recruitment to the Board of Trustees is normally by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. It is usual for potential new trustees to attend one or more meetings at first as observers, and then to be co-opted prior to subsequent election at the Annual General Meeting.

The induction process includes the provision of relevant background written material as well as visits to the organisation's service locations. Training needs are addressed at a preliminary meeting with the Chief Executive, with appropriate arrangements subsequently being made for personalised training to take place.

Organisational structure

The Annual General Meeting of the Charity elects the Trustees and Honorary Officers, appoints Auditors, and considers and adopts the Annual Report and Consolidated Financial Statements for the preceding year's activities. The Board receives regular reports on risk management, on property management, health and safety and on equal opportunities performance.

Financial control

In accordance with company and charity law applicable to charities in England and Wales, the Trustees have financial statements prepared for each financial year based upon proper accounting records which disclose a true and fair view of the state of affairs of the charity on an on-going basis. In preparing those financial statements, the Trustees have approved suitable accounting policies and require them to be applied consistently, making judgements and estimates that are reasonable and prudent. The Trustees, being also responsible for safeguarding the assets of the Charity, have taken reasonable steps for the prevention and detection of fraud and other irregularities.

Once a year, auditors attend the Board meeting to present the draft annual accounts and to discuss the draft annual reports. Budgets are approved at the beginning of the financial year and monitored throughout the year.

Reporting requirements

At the regular meetings of the Board of Trustees cost centre management accounts are considered, showing income and expenditure against budget, along with statements on cash, and reports on trends in service activity and income generation. Staffing and other management issues are regularly reported to the Board, as well as ideas for developing services and for improving income generation. Reports are presented on policy matters of concern to older people locally, regionally and nationally.

Reporting is by the Chief Executive and other members of the management team who attend meetings and contribute according to the matters on the agenda. So far as possible, the Board's focus is on strategic issues, developing the capacity of the team, the suitability of the buildings in use, the quality of systems and the strength of financial reserves that are for future growth. In this context, from time to time the Trustees and senior managers meet for longer periods for business planning purposes.

Risk management

The Trustees acknowledge their continuing responsibility for identifying the major risks faced by the Charity, keeping those risks under review, and taking appropriate steps to manage those risks. The Trustees confirm that they are satisfied that the risk management arrangements in force within the Charity are appropriate and effective and conform to the guidelines issued by the Charity Commission. The annual risk management report (that analyses the major risks faced by the Charity and highlights where mitigating actions are required) has been considered and approved by the Board and is being kept under active review.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

Delegation

Subject to their compliance with the above reporting regime, the day to day management of the organisation is delegated to the Chief Executive and Senior Team.

Volunteers

Under normal circumstances, many of our activities depend heavily on the contribution of around 100 unpaid volunteers, to whom Age Concern Manchester remains greatly indebted. At the very minimum, their giving is worth around £500,000 a year to the organisation. During the year under review, we are still building back our volunteer team following the pandemic when volunteer input was badly affected due to the need for some people to shield and also due to the temporary changes we had to make to some services. Many of our volunteers have now returned, and we are encouraged to see that the work we have done in the year under review is helping us to attract new volunteers who want to make a difference in their local communities.

AIMS AND OBJECTIVES

In pursuit of the "relief of elderly people" ... "in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people.

In this context, the Trustees committed the Charity to focus on those organisational objectives that would help to ensure that older people in and around Manchester were able to access the range of information, support and care that they needed as individuals, and in the settings where and when such services were needed. In particular, during 2022/23:

Due to the exceptional circumstances faced by older people in the aftermath of the pandemic and through the pressure brought about by the cost of living crisis:

- To support older people and their carers living in Manchester by offering practical help, emotional support and life enhancing opportunities that will help to facilitate a return to normal patterns of daily life within local communities. Providing a flexible portfolio of services that can adapt quickly to respond to constantly changing needs and priorities. To offer support in a practical and reassuring manner. To ensure that support is given that allows people to maximise any benefits available to them, leaving them better equipped to cope with the current increase in the cost of living.

And also:

- To promote the charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance.
- To promote ageing well, healthy life styles and companionship through events, clubs and activities, using to the full the community facilities currently available to the charity in Openshaw, Brunswick Village and Crossacres whilst continuing to seek out opportunities to extend and strengthen the network, particularly in North Manchester.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting.
- To encourage and support the contribution of volunteers to the quality of life of older people, both those who are caring for a specific loved one and otherwise.
- By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.
- To strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, the senior team and succession planning.
- To recruit to, and thereby strengthen, the Board of Trustees.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2023

ACTIVITIES

1. Advice and Counselling

Advice:

The Information and Advice Service continued to be a central commitment of Age UK Manchester, accepting referrals from Adult Social Care, Community Mental Health Teams, NHS and Housing Associations. The majority of referrals, however, continued to be from individuals, families or their carers.

The team remain committed to providing a quality service to older people and their carers in the City of Manchester local authority area, providing information and signposting services as well as casework for those experiencing difficulty with problems relating to Welfare Benefits, Social Care and Housing and non-consumer credit debt.

For the financial year under review the service helped to secure additional benefits for older people and their carers, to the value of well over 1 million pounds, (having achieved over £421k of additional benefit take up for older people in the last quarter year alone - Jan to March 2023) leaving people better placed to cope with the current cost of living crisis and giving them the opportunity to enjoy greater physical and mental wellbeing in later life. So great has been the demand for Advice Services that almost, for the first time in its existence, the Advice team were having to put people on a waiting list for help. We have been grateful to Age UK and to the Eric Wright Charitable Trust for funding provided to increase staffing capacity so that waiting times can be kept to an absolute minimum.

Grant funding was again received from the Eon Warm Homes Age UK Partnership to provide Benefit Entitlement Checks and increase awareness of access to benefits to avoid fuel poverty and how to stay warm. In January 2022, additional funding was awarded from Age UK National to run a Scams Awareness Project for those over 50 and this project has proved to be a great success during the year under review. The scams awareness officer has formed strong links with Greater Manchester Police and Trading Standards and has met with groups and individuals across the city to raise awareness of current scams and to give information on how people can protect themselves. This very serious subject has been tackled in some innovative ways in order to reach wider audiences, including a Scams Bingo event held at Brunswick Village Bistro in February 2023 which attracted a large audience and a celebrity Bingo caller (Actor Sue Holderness – better known as “Marlene” from the TV programme Only Fools and Horses)

Counselling:

The Counselling Service continued to help substantial numbers of older people into recovery with the help of either a qualified, or an in-training volunteer Counsellor delivering one-to-one Counselling sessions, using either person centred or integrated approaches.

The Age UK Manchester Counselling Service (funded by the NHS as part of a mental health contract that also covers day care provision at our day centres in Openshaw and Brunswick Village) has retained its distinctive focus, using the GAD 7 (screening questionnaire for anxiety) and PHQ 9 (screening questionnaire for depression) alongside CORE 10 (Psychological Outcomes Measure). Clients who would be suitable for IAPT compliant therapies were referred into the relevant services provided by other agencies.

Age UK Manchester Counselling Service is an organisational member of BACP (British Association for Counselling and Psychotherapy).

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2023

During the year under review referrals to the service reached record levels with those referred being supported to explore and understand problems such as stress, anxiety, depression, bereavement, trauma, loneliness and ill health. In the previous year 110 referrals were received but in the year under review this figure rose dramatically and between 20 and 30 clients per month were being referred. Many of the people referred had found themselves still suffering from the effects of the pandemic and needing support with bereavement and loneliness issues. In response to this dramatic rise in referrals, additional links were forged with institutions looking for placement opportunities for student counsellors and this helped to increase the capacity of the service and allowed the team to keep up with the numbers of people requiring support.

During the year under review the team demonstrated their commitment to client choice by making almost a total return to face to face counselling (after the pandemic when much of the work was done by telephone). In the year under review only 11% of Counselling was delivered by telephone (this being the preference of the clients who received a telephone service) with all of the remaining sessions delivered face to face in our Day Centres, in our shops and office accommodation and in clients own homes.

2. Contract Care

In the year under review our ambition to pay every member of staff involved in the delivery of Care and Support services at least the Foundation Living Wage was realised.

Home Care and Residential Care services are registered with the Care Quality Commission and are subject to CQC regulation and inspection. Day Care (monitored and inspected by NHS and Manchester City Council staff) is managed as if it were subject to the CQC regime.

Residential Care at Holmfield

During the year under review the staff team at Holmfield have continued to show a huge commitment to team work. Keeping the safety and wellbeing of the older people who live at Holmfield as their key priority and going the extra mile to make sure that the lives of the people they support are happy and fulfilled.

The Holmfield team are proud to deliver really person-centred care. Everyone who lives at Holmfield is encouraged to get out and about regularly with a member of staff who knows them well, and to keep up with their hobbies and interests whether this means attending a football match or visiting a museum.

Staff retain the Platinum status on the Gold Standard End of Life Care Framework.

The Senior Management Team had invited staff from Holmfield to be reflective on what they enjoyed about their job, asking them to write a short piece that we called their "Shining Moments". This exercise reminded staff about what it is they love about their role and what inspired them to choose a career in care. During the year under review the Shining Moments have been used to inspire others and they were featured in a bulletin from "Skills for Care" as an example of good practice. The thoughts and reflections of the staff will also be featured in a booklet in the welcome pack that potential residents and their families are given when they come to look at Holmfield. An understanding of the genuine care shown by the staff team and knowing what motivates them will provide reassurance to anyone who is thinking of placing their loved one with us.

Towards the end of the year under review, a substantial amount of fire safety works, including new fire doors and compartmental works had begun at Holmfield to bring the home into line with new legislation.

Holmfield is a homely place where people are happy to live and work. Throughout the year under review, bed occupancy at Holmfield has remained consistently high. We understand this is not the experience of every care home in the city, and it is testament to the efforts and enthusiasm of the staff who continue to make Holmfield such a happy and welcoming environment.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

Day Care Services

In the year under review our Day Care Services have continued to return to their normal patterns of work and great efforts have been made to build back the volunteer support that is so valuable to us in Day Care.

Day Care Services, now more than ever, have a vital role to play in supporting older people to make new connections and friendships and to resume normal activities. The value of Day Care in terms of providing respite to Carers cannot be over emphasised.

Our Day Care services have now gained greater interest and support from commissioners who understand the true value of the service we are able to provide looking to the future, and they also recognise the vital support we gave to local communities when times were at their most challenging.

The numbers of people wishing to attend Day care are steadily growing and we feel that the service and its aims are generally better understood and valued since the pandemic. At Brunswick Village the delivery of Day Care from the new premises has been a great success with clients very much enjoying the new facilities.

During the year under review, Manchester City Council conducted a review of all commissioned Day Care Services city wide. Following the review, they were complementary about our services and the support they offered to older people and their carers.

A new Minibus for our Brunswick Day Care Centre (funded by a generous donation from The Eric Wright Charitable Trust) means that each of the three centres now has at least one relatively new and reliable vehicle.

Across all of our Care and Support Services during the year under review there were celebrations held in June 2022 to mark the Platinum Jubilee of Queen Elizabeth II and a period of time was given to reflection and mourning on the death of the Queen in September 2022.

Home Care Services

We continue to be "Approved Spot Purchase Providers" for Home Care Citywide.

The growth and development of the services is limited only by recruitment difficulties for Care Positions in some areas of the city which have been much worse since the Pandemic. For us the difficulty has been most pronounced in South and Central Manchester and service provision in those geographical areas has to be limited to what we can safely deliver with the staff available. We are making a really significant contribution to the delivery of home care in North Manchester and the three services together regularly deliver in excess of 2,000 Hours per week of support to people in their own homes. In North Manchester (where recruitment seems to be easier) this work regularly includes the provision of Home Support to people with complex needs and includes support to people receiving End of Life care.

Problems with slow payments from Manchester City Council continue to be worked through, we have accepted that this work is likely to be ongoing.

3. Other Services

Ageing Well

During the year under review our commitment to Ageing Well work has gone from strength to strength.

Making use of the experience we had gained at Brunswick Village we were able to submit a successful bid to the National Lottery Reaching Communities fund to allow us to set up and run weekly Ageing Well groups in a number of Extra care Housing Schemes citywide. This rapid roll out of the new clubs began in January 2023 and seven new groups were quickly established and thriving. This new work has taken us to the heart of some local communities where we previously had no physical presence (apart from delivering Home Care Services). Because the groups are open to residents of the Extra Care Schemes and to people living locally, we are making a real impact in terms of tackling the huge problem of social isolation which was made much worse by the pandemic.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

The focus of all the Ageing Well work is to encourage older people at every opportunity to be ambitious, focussing on what can still be achieved rather than what is no longer possible. Wherever possible the idea is promoted of older people as the experts, able in a very positive way to demonstrate talent, skill and capability.

The 'Out in the City' group continues to be recognised nationally as an example of an innovative and valuable service for older people from the lesbian, gay, transgender and bisexual communities in and around Manchester. Membership has grown rapidly since the pandemic, as has local and national recognition of the group's contribution to the wider LGBT community. During the year under review the group were recognised at the Forever Manchester Awards Ceremony as "Community Group of the Year".

The programme of Ageing Well activities continues to surprise and delight both the people who attend the groups and people who visit our services. We have everything from Craft Groups to Bicycle Libraries and from Seated Exercise classes to Upcycling Furniture. There really is something for everyone – with friendship as a very important added extra.

Opening new groups in new communities gives us the opportunity to celebrate diversity and to welcome people from a wide range of backgrounds, each potentially bringing new skills and value to the groups. Making the most of partnerships with, for example, Manchester Museum, Manchester Aquatics Centre and the School of Robotics at Manchester University allow a really varied and interesting programme of activities that bring enrichment to the lives of the older people who take part in the groups and challenge the traditional image of hobbies and interests enjoyed by people in later life.

Befriending

The small telephone befriending service for older people with Mental Health needs has continued during the year under review. The clients who benefit from this service have all shown a general improvement in their mental wellbeing due to the increased support.

Home from Hospital Service

Following a short notice request from commissioners in late November 2021, Age UK Manchester started to provide Home from Hospital Support on 6 December 2021 as part of the additional services commissioned to address the anticipated Winter Pressures on hospital beds.

The service has been staffed as a distinct team with a base at Brunswick Village Extra care Scheme. The office-based service operates between 10am and 6pm 7 days per week including Bank Holidays. This service has continued during the year under review with a focus on older people being discharged from Wythenshawe Hospital and Manchester Royal Infirmary.

Referrals to the service are made either by email or by telephone with all clients receiving a home visit as soon as possible after discharge to make sure they are settled at home and to address any areas of unmet need.

A high percentage of referrals are received at weekends or in the late afternoon (with an actual arrival time at home for the patient being well after 6:00pm). In order to cover late evening discharges, we have added some input from our home care teams (North, South and Central) to make sure that patients having a late discharge did not have to wait until the following day to have any urgent needs met. In such cases, an experienced Home Care Worker (trusted assessor) makes a visit and ensures that any immediate needs for food, heating, etc. are met. They look out for any obvious and immediate problems that might affect the sustainability of that individual remaining safely at home. The Home Care Management teams are coordinating any late evening visits and providing back up if required to the Home Care Staff. Patients seen in the late evening are then referred back to the Home from Hospital team the following day for further, fuller assessment and they will then address any ongoing practical or emotional support needs.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2023

During the year under review our service has developed a range of specialisms that seem to be really benefitting people who are trying to get safely home after a stay in hospital and freeing up hospital beds by shortening the amount of time people end up staying in hospital after being pronounced medically fit. Our retail team have been heavily involved in this work, supplying essential items to those individuals who are being discharged to temporary accommodation and helping to move furniture to make way for hospital equipment needed at home. We are finding that very simple interventions, made in a timely way are really making a world of difference.

PRAGMA

The Planned Retirement Association of Greater Manchester (PRAGMA) continued to seek out opportunities to develop and deliver its services.

4. Shops

The charity has benefitted from donations and money raised through our shops during the year under review.

Our shops at Gorton, Withington, Chorlton and Harpurhey are well established, bringing Age UK Manchester's presence to the heart of the community. The shops and staff act as the face of the charity on the high street, often being the first port of call for those who want to use our services. The Ageing Well group at the Harpurhey shop, is very popular, with varied weekly groups on offer for the community.

The shops have developed through the year, with the retail manager exploring other avenues to develop our retail offering. A new premise has been secured in Northenden, which re-establishes our presence in South Manchester, following the closure of our Wythenshawe shop in 2020. A 5-year lease has been negotiated with a view to the new shop being open before the end of 2023.

A pop-up retail shop- "The Curiosity Shop" was established at Hatch (in the Heart of Manchester Universities Student area) in March 2023. This unit offers upcycled items and curiosities for sale, as well as the intention to run workshops from other spaces at Hatch.

The involvement of the retail team in the Home from Hospital project has really given the team some insight into the reason for their work. Seeing at first hand the problems that some older people are facing, and helping to resolve them, has led to a greater understanding and motivation for the shops to do well, and generate income that will help to support our services.

In November 2022, our shop in Chorlton had to close for 2 weeks for extensive works as a result of a Fire Enforcement Notice. This involved installing fire stopping materials in the ceiling of the shop, as a means of protection to the residential flats above the shop. In addition to the loss of takings while the shop was closed we had to absorb the cost of the works that came to around £15k.

Our shops intend to continue to find new and creative ways of working over the next year, to further raise the profile and income level of the charity.

5. Capacity

The capacity of the Board and the Senior Team was well tested and consolidated during the year under review and efforts were made to recruit new trustees to strengthen the Board.

6. Recognition

During the year under review we made a huge commitment to adapting services (and setting up new ones) in response to the issues older people in Manchester are facing. Some of these issues were around returning to regular patterns of life after the Covid Pandemic, others were around supporting people who were hardest hit by the sharp increase in the cost of living.

The Charity was awarded the Greater Manchester Chamber of Commerce Award for Business Diversification in 2022 and we were also shortlisted for a "This Is Manchester" Award in the category "Organisation making a Difference in the Community".

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

7. Supporters

The funders who gave us their support include: Organisations, funders and businesses who gave us their support in the year under review:

- Eric Wright Charitable trust
- Ecclesiastical Insurance
- Age UK Tackling Inequalities Fund
- Forever Manchester
- Amazon Smile
- The Sisters of St Joseph of the Apparition
- Prize Provisions/All Weather Lottery
- Little Island Productions
- Tesco/Groundwork
- 10GM Fund

We thank every individual, business and organisation who supported us. Each and every donation or offer of practical help makes a really significant difference for Manchester's older people and their carers.

PUBLIC BENEFIT STATEMENT

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

FINANCIAL REVIEW

Review of the financial position during the year ended 30 March 2023

The results for the year, and the Charity's financial position at the end of the year, are shown in the attached financial statements.

Principal Funding Sources: Income for the year was £4,880,165, a net 6.5% increase on the previous year.

Gifts and grants for the year amounted to £234,324 (2022: £116,849) an increase of 100.5% on the prior year. £128,404 came from statutory contracts, down from £353,062 in 2021/2022.

Of the remainder, £4,033,975 came from clients' fees and payments (mainly for home care, day care and residential care, and small amounts towards Ageing Well and Advice and Advocacy activities), an increase on the prior year. Most of the rest was trading income from the charity shops, which recovered from the Covid-19 lockdown restrictions and stood at £468,449 for the year (2021/2022: £402,536).

Principal Expenditure Items: At £4,880,110, expenditure was up 15.2% on the previous year, of which £3,711,508 (76.1%) went on employee costs. Charitable expenditure and its associated support costs constituted 90.3% of total expenditure during the year.

The cost of generating funds (9.7%) consisted almost entirely of charity shop costs.

GRANT MAKING POLICY

Grant making is not a material part of the Charity's activities.

RESERVES POLICY

Net assets at the end of the financial period amounted to £1,034,219 equivalent to 21.2% of annual revenue expenditure (24.5% in 2021/22).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

Readily accessible unrestricted reserves at the end of the financial period were at a level equivalent to just under thirteen weeks unrestricted expenditure, approximately the three months level that the Board consider to be the minimum target for the organisation. The Board continues to review and prioritise the Charity's operations with a view to achieving a healthier financial position.

PLANS FOR FUTURE PERIODS

The performance of our staff teams during the year under review has been excellent. The flexibility and innovation shown by our teams has delivered real results in supporting and improving the lives of people who have faced enormous challenges over the last couple of years.

We have again made some successes this year that provide good foundations for the future development of services and we have demonstrated how our range of services can work flexibly together to produce excellent results.

We feel confident that we are able to continue to focus on organisational objectives that will help to ensure that older people and those who care for them in and around Manchester are able to access the range of information, support and care that they need and that we can offer life enhancing opportunities that will contribute to wellbeing, happiness, and healthy ageing.

It is our aim

- To sustain and further develop the Charity's offer of a supportive 'relationship for life' to those who turn to it for assistance.
- To make full use of our Day Care facilities as a means of offering flexible support to older people and their carers at a time when there is a particularly high demand for services that offer this sort of opportunity for socialisation, care and support.
- To continue to promote ageing well, healthy lifestyles and companionship wherever practicable, using to the full the community facilities currently available to the Charity in Openshaw, Brunswick Village, Harpurhey Shop and Crossacres as well as to actively seek out opportunities to extend and strengthen the network and range of our work in local communities across Manchester.
- To work proactively with commissioners and funders to further develop links between our portfolio of services and encourage their use in a flexible and responsive way that promotes the independence and wellbeing of older people and their carers.
- In conjunction with Age UK's National services, to continue to provide easy access to information relating to the concerns of older people and their carers and, for those in need of it, access to trained advisors (particularly relating to the take-up of benefits) and to counselling.
- To deliver CQC registered home care (now from three locations) and residential care, including high quality end-of-life care in either setting, through the subsidiary company Age Concern Manchester (Care) Limited.
- To encourage and support the contribution of volunteers to the quality of life of older people and to assist them in a safe and confident return to our services.
- By the fullest possible use of the services listed above and particularly through Home Care and Home from Hospital Services, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital by offering a flexible, responsive and person-centred approach, tailored to individual needs and circumstances.
- To further strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, and the senior staff team.
- To support and further strengthen the contribution of the Board of Trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2023**

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

AUDITORS

A resolution to re-appoint Jackson Stephen LLP as auditors will be proposed at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Registered office:

Signed by the order of the Trustees

First Floor
20 St Ann's Square
Manchester
M1 5FW

B. Green
Chairman



Approved by the Trustees on 7 December 2023

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and 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 the Group and the incoming resources and application of resources, including the net income or expenditure, of the Group for the year. In preparing those financial statements, the Trustees are required to:

- ☐ select suitable accounting policies and then apply them consistently;
- ☐ make judgements and estimates that are reasonable and prudent;
- ☐ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER

Opinion

We have audited the financial statements of Age Concern Manchester for the year ended 30 March 2022 which comprise the consolidated statement of financial activities, the group balance sheet, the company balance sheet, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 30 March 2022 and of the group's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 accounts section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 statement 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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 charitable company 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 by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of 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 the 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.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

Based on our understanding of the charitable company and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, the Charities Act 2011, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities' Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements and the risk of fraud in revenue recognition.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims, their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- obtaining an understanding of provisions and holding discussions with management to understand the basis of recognition or non-recognition of provisions; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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.

E. P. Atkinson

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of Jackson Stephen LLP

13/12/2023
.....

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total funds Year to 30 March 2023 £	Total funds Year to 30 March 2022 £
<u>Incoming Resources</u>					
Incoming resources from generated funds:					
Voluntary income	2	70,775	-	70,775	60,080
Activities for generating funds	3	483,462	-	483,462	432,939
Investment income	4	-	-	-	-
Incoming resources from charitable activities:					
	5				
Advice and advocacy		58,998	108,300	167,298	119,697
Ageing well		66,859	69,687	136,546	112,122
Day care		682,798	8,473	691,271	671,016
Home care		2,295,367	-	2,295,367	1,888,317
Home from hospital		139,995	65,492	205,487	129,991
Residential care		829,959	-	829,959	789,239
PRAGMA		-	-	-	-
Other Covid-19 support		-	-	-	366,373
Furlough income		-	-	-	14,518
Total incoming resources		4,628,213	251,952	4,880,165	4,584,292
<u>Resources Expended</u>					
Costs of generating funds: Costs of generating funds					
	7	473,804	2,000	475,804	406,758
Net incoming resources available for charitable application					
		4,154,409	249,952	4,404,361	4,177,534
Costs of charitable activities:					
	8				
Advice and advocacy		112,830	80,800	193,630	166,269
Ageing Well		100,970	59,217	160,187	130,885
Day care		848,237	41,011	889,248	792,387
Home care		2,112,591	-	2,112,591	1,890,929
Home from hospital		18,770	65,492	84,262	14,092
Residential care		956,008	200	956,208	826,763
PRAGMA		8,180	-	8,180	7,828
Total charitable expenditure		4,157,586	246,720	4,404,306	3,829,153
Total resources expended		4,631,390	248,720	4,880,110	4,235,911
Net (outgoing)/incoming resources/ Net movement in funds		(3,177)	3,232	55	348,381
Fund balances at 30 March 2022		969,908	64,256	1,034,164	685,783
Fund balances at 30 March 2023	22	966,731	67,488	1,034,219	1,034,164

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

GROUP BALANCE SHEET

AS AT 30 MARCH 2023

	Note	30 March 2023 £	30 March 2022 £
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,040,298	1,070,915
		<u>1,045,113</u>	<u>1,075,730</u>
Current assets			
Stock		13,266	13,265
Debtors, prepayments and accrued income	17	645,377	448,721
Cash at bank and in hand		202,452	546,407
		<u>861,095</u>	<u>1,008,393</u>
Creditors: amounts falling due within one year	18	(433,060)	(465,405)
Net current assets		<u>428,035</u>	<u>542,988</u>
Total assets less current liabilities		1,473,148	1,618,718
Creditors: amounts falling due in greater than one year	19	(438,929)	(584,554)
Net assets		<u>1,034,219</u>	<u>1,034,164</u>
Funds employed			
Unrestricted	22	966,731	969,908
Restricted	22	67,488	64,256
		<u>1,034,219</u>	<u>1,034,164</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 7
December 2023

R. Zoltie
Honorary Treasurer

Company Registration No. 04075099

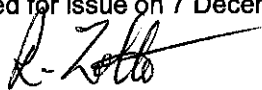
B. Green
Chair

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
COMPANY BALANCE SHEET
AS AT 30 MARCH 2023

	Note	30 March 2023		30 March 2022	
		£	£	£	£
Intangible fixed assets	14		4,815		4,815
Tangible fixed assets	15		1,040,298		1,070,915
Fixed asset investments	16		5		5
			<u>1,045,118</u>		<u>1,075,735</u>
Current assets					
Stock		13,266		13,265	
Debtors, prepayments and accrued income	17	645,372		448,716	
Cash at bank and in hand		<u>202,452</u>		<u>546,407</u>	
		861,090		1,008,388	
Creditors: amounts falling due within one year:	18	<u>(433,060)</u>		<u>(465,405)</u>	
Net current assets			428,030		542,983
Total assets less current liabilities			<u>1,473,148</u>		<u>1,618,718</u>
Creditors: amounts falling due in greater than one year:	19		<u>(438,929)</u>		<u>(584,554)</u>
			1,034,219		1,034,164
Net assets			<u><u>1,034,219</u></u>		<u><u>1,034,164</u></u>
Funds employed					
Unrestricted	22		966,731		969,908
Restricted	22		67,488		64,256
			<u>1,034,219</u>		<u>1,034,164</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 7 December 2023


R. Zoltie
Honorary Treasurer
Company Registration No. 04075099

B. Green
Chair 

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
AS AT 30 MARCH 2023

	Note	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash (absorbed)/generated from operations	27		(205,403)		239,110
Investing activities					
Purchase of tangible fixed assets		(29,850)		(6,000)	
Proceeds on disposal of fixed assets		<u>-</u>		<u>-</u>	
Net cash used in investing activities			(29,850)		(6,000)
Financing activities					
Repayment of bank loans		<u>(108,702)</u>		<u>(19,179)</u>	
Net cash used in financing activities			<u>(108,702)</u>		<u>(19,179)</u>
Net (decrease)/increase in cash and cash equivalents			(343,955)		213,931
Cash and cash equivalents at beginning of year			<u>546,407</u>		<u>332,476</u>
Cash and cash equivalents at end of year			<u>202,452</u>		<u>546,407</u>
Relating to:					
Cash at bank in hand			202,452		546,407
Bank overdrafts included in creditors payable within one year			<u>-</u>		<u>-</u>
			<u>202,452</u>		<u>546,407</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 MARCH 2023

1 Accounting policies

Charity Information

Age Concern Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is First Floor, 20 St Ann's Square, Manchester, M2 7HG.

1.1 Accounting Convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, 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 accounts are prepared in sterling, which is 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. The principal accounting policies adopted are set out below:

1.2 Going Concern

The Charity's trading activities, together with the factors likely to affect its future development, performance and financial position are set out in the Trustees' report on pages 1 to 11. The Charity meets its day-to-day working capital requirements through its overdraft facility.

The Charity's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the Charity should be able to operate within the level of its current facilities.

The Trustees therefore have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Basis for consolidation

The consolidated financial statements comprise Age Concern Manchester, its subsidiary charity PRAGMA, and its trading subsidiary, Age Concern Manchester (Care) Limited, along with the non-trading subsidiaries, Age UK Manchester Trading Co. Limited, Age UK Manchester, Age Concern Manchester trading Co. Ltd and Silver Service Manchester Limited. The results of the subsidiaries are consolidated on a line by line basis.

The summarised Profit and Loss Account for the year ended 30 March 2023 and Balance Sheet as at 30 March 2023 for Age Concern Manchester (Care) Limited are given in the notes to these accounts.

The charity has availed itself of the provisions of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities. No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

1.4 Charitable Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All income and expenditure is shown in the Statement of Financial Activities (SOFA).

Investment income and gains are allocated to the appropriate fund.

1.5 Incoming resources

All incoming resources are included within the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants receivable which are not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Grants receivable that do relate to the delivery of a specific performance by the charity are recognised when the charity earns the right to such consideration by its performance.

No amounts are included in the financial statements for services donated by volunteers.

1.6 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. General overheads have been allocated on the basis of direct staff wage costs.

1.7 Trademarks

Trademarks are valued at cost less accumulated amortisation. Amortisation is calculated to write off the cost less estimated residual value in equal annual instalments over their estimated useful lives.

1.8 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset, with the exception of land, over its estimated useful life:

Freehold and leasehold buildings	2% per annum straight line basis
Fixtures and fittings	15% per annum straight line basis
Motor vehicles	25% per annum straight line basis
Office equipment	15 - 25% per annum straight line basis

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

1.9 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its intangible 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).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.10 Investments

Investments represent the Charity's cost in its subsidiary undertakings and are stated at cost less any provision for diminution in value.

1.11 Stocks

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

1.12 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.

1.13 Pension costs

The charitable group operates a defined contribution scheme for the benefit of its employees. Contributions payable are included in the SOFA in the year they are payable.

1.14 Finance and operating leases

Rentals payable under operating leases are charged to the SOFA against income on a straight line basis

2 Voluntary income

	Unrestricted Funds £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies	70,775	-	70,775	60,080

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

3 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Fundraising events	13,888	-	13,888	30,318
Shop sales	468,449	-	468,449	402,536
Rent, service charges and room hire	1,125	-	1,125	85
	<u>483,462</u>	<u>-</u>	<u>483,462</u>	<u>432,939</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Interest receivable	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 Incoming resources from the charitable activities

	Charitable Grants £	Statutory Grants and payments £	Service fees £	Total 2023 £	Total 2022 £
Advice and advocacy	108,300	-	58,998	167,298	119,697
Ageing Well	36,284	73,404	26,858	136,546	112,122
Day care	8,473	-	682,798	691,271	671,016
Home care	-	25,000	2,270,367	2,295,367	1,888,317
Home from hospital	10,492	30,000	164,995	205,487	129,991
Residential care fees	-	-	829,959	829,959	789,239
PRAGMA	-	-	-	-	-
Other Covid-19 support	-	-	-	-	366,373
Furlough	-	-	-	-	14,518
	<u>163,549</u>	<u>128,404</u>	<u>4,033,975</u>	<u>4,325,928</u>	<u>4,091,273</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

6 Support costs	Note	Total 2023 £	Total 2022 £
Premises costs		5,534	7,565
Employee costs		38,276	37,478
Vehicle costs		240	67
Depreciation		1,413	1,712
Charges and fees		48,220	44,270
Office costs		21,696	21,752
Other costs		6,308	4,895
	8	121,687	117,739

7 Analysis of costs of generating funds	Total 2023 £	Total 2022 £
Premises costs	110,206	85,161
Employee costs	272,251	240,532
Volunteers' expenses	4,326	4,301
Insurance	2,821	1,260
Depreciation	3,753	3,664
Office costs	11,734	13,070
Other costs	44,944	30,442
Charges and fees	5,685	4,148
Auditor's remuneration	8,598	8,539
Vehicle costs	11,486	15,641
	475,804	406,758

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS – continued
FOR THE YEAR ENDED 30 MARCH 2023**8. Analysis of costs of charitable activities**

	Note	Advice & advocacy	Ageing Well	Day Care	Home Care	Residential care	PRAGMA	Home from hospital	Total 2023	Total 2022
Activities undertaken directly:		£	£	£	£	£	£	£	£	£
Premises		3,154	15,130	105,338	-	99,176	-	168	222,966	206,197
Loan interest		-	-	-	-	31,586	-	-	31,586	28,709
Employee costs		172,861	124,206	497,572	1,931,918	600,314	7,605	66,505	3,400,981	2,991,520
Volunteer expenses		4,160	44	96	-	125	-	-	4,425	2,124
Vehicle costs		1,472	2,962	50,512	3,256	5	4	314	58,525	41,356
Depreciation		-	-	17,474	-	37,827	-	-	55,301	24,500
Charges and fees		878	-	2,910	12,012	6,676	-	-	22,476	19,738
Office costs		1,400	6,050	83,148	78,918	58,585	291	10,112	238,504	214,855
Other costs		3,198	7,209	113,630	639	84,393	-	4,711	213,780	181,553
Insurance		181	146	785	16,814	16,065	8	76	34,075	862
Support costs	6	6,326	4,440	17,783	69,034	21,456	272	2,376	121,687	117,739
		<u>193,630</u>	<u>160,187</u>	<u>889,248</u>	<u>2,112,591</u>	<u>956,208</u>	<u>8,180</u>	<u>84,262</u>	<u>4,404,306</u>	<u>3,829,153</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2023

9 Movement in total funds for the year

This is stated after charging/(crediting):

	Note	Total 2023 £	Total 2022 £
Auditors' remuneration		8,598	8,539
Depreciation	15	<u>60,467</u>	<u>29,876</u>

10 Staff costs

	Total 2023 £	Total 2022 £
Wages and salaries	3,374,876	2,997,290
Social security costs	277,683	218,233
Pension costs	58,949	54,007
	<u>3,711,508</u>	<u>3,269,530</u>

The average number of full-time equivalent employees, analysed by function was:

	Total 2023	Total 2022
Charitable activities	185	170
Management and administration of the charity	7	7
	<u>192</u>	<u>177</u>

There were no employees whose annual emoluments were £60,000 or more.

11 Pension costs

The company operates a company pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £58,949 (2022 - £54,007).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2022 - £Nil).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

13 Surplus for the financial year

As permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP, no separate SOFA has been presented for the Charity alone. Relevant information is as follows:

	2023 £	2022 £
Holding Charity's gross income	2,584,798	2,565,984
Holding Charity's surplus for the financial year	55	348,381

14 Intangible fixed assets – Group and charity

	Trademarks £
Cost at 31 March 2022	4,815
Additions	-
Cost at 30 March 2023	4,815
Amortisation at 31 March 2022	-
Charge for the year	-
Amortisation at 30 March 2023	-
Net book value	
At 30 March 2023	<u>4,815</u>
At 30 March 2022	<u>4,815</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2023

15 Tangible fixed assets - Group and charity

	Land & buildings £	Fixtures & fittings £	Motor vehicles £	Office equipment £	Total £
Cost at 31 March 2022	1,883,700	128,189	140,584	114,766	2,267,239
Additions	-	-	29,850	-	29,850
Disposals	-	-	-	-	-
Cost at 30 March 2023	1,883,700	128,189	170,434	114,766	2,297,089
Accumulated depreciation at 31 March 2022	885,024	113,940	95,450	101,910	1,196,324
Charge for the year	37,557	4,275	18,444	191	60,467
Eliminated on disposal	-	-	-	-	-
Accumulated depreciation at 30 March 2023	922,581	118,215	113,894	102,101	1,256,791
Net book value At 30 March 2023	961,119	9,974	56,540	12,665	1,040,298
At 30 March 2022	998,676	14,249	45,134	12,856	1,070,915

The net book value of land and buildings as at 30 March 2023 comprise of:

	£
Freehold	878,393
Long term leasehold	82,726
	<u>961,119</u>

Included in land and buildings is £381,193 (2022: £381,193) of land which is not depreciated.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued

FOR THE YEAR ENDED 30 MARCH 2023

16 Fixed asset investments - Charity

	2023 £	2022 £
Cost as at 30 March 2023	<u>5</u>	<u>5</u>
Cost as at 30 March 2022	<u>5</u>	<u>5</u>

The investments held by the company represent the investment in the subsidiary companies as follows:

Company	Country of incorporation	Shares held	
		Class	%
<u>Subsidiary undertakings</u>			
Age Concern Manchester Trading Co. Ltd	England & Wales	Ordinary	100
Age Concern Manchester (Care) Limited	England & Wales	Ordinary	100
Silver Service Manchester Limited	England & Wales	Ordinary	100
Age UK Manchester Trading Co. Limited	England & Wales	Ordinary	100
Age UK Manchester	England & Wales		

Age UK Manchester is a company limited by guarantee and therefore has no share capital. The principal activity of these undertakings for the last relevant financial period was as follows:

	Principal activity
Age Concern Manchester Trading Co. Ltd	Non-trading
Age Concern Manchester (Care) Limited	Care provision for under 60's and home care provision
Silver Service Manchester Limited	Non-trading
Age UK Manchester Trading Co. Limited	Non-trading
Age UK Manchester	Non-trading

17 Debtors

	2023 Group £	2023 Company £	2022 Group £	2022 Company £
Trade debtors	617,581	53,849	385,381	43,026
Prepayments and accrued income	25,039	25,035	57,853	57,849
Balance due from subsidiaries	-	563,731	-	342,354
Other debtors	2,757	2,757	5,487	5,487
	<u>645,377</u>	<u>645,372</u>	<u>448,721</u>	<u>448,716</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

18 Creditors: amounts falling due within one year

	2023		2022	
	Group £	Company £	Group £	Company £
Bank loans and overdrafts	56,416	56,416	19,493	19,493
Trade creditors	110,774	110,774	124,483	124,483
Taxation and social security	70,289	70,289	73,119	73,119
Accruals and deferred income	76,365	76,365	125,826	125,826
Other creditors	119,216	119,216	122,484	122,484
	<u>433,060</u>	<u>433,060</u>	<u>465,405</u>	<u>465,405</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

19 Creditors: amounts falling due in greater than one year

	2023		2022	
	Group £	Company £	Group £	Company £
Bank loans	<u>438,929</u>	<u>438,929</u>	<u>584,554</u>	<u>584,554</u>

Analysis of loans

Wholly repayable within five years by instalments

Repayable within one year	56,416	56,416	19,493	19,493
Repayable between two and five years	51,643	51,643	75,453	75,453
Repayable after five years	387,286	387,286	509,101	509,101
	<u>495,345</u>	<u>495,345</u>	<u>604,047</u>	<u>604,047</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

20 Taxation

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

21 Financial commitments

At 30 March 2023 the group has annual commitments under non-cancellable leases as follows:

	2023		2022	
	Land and buildings £	Other £	Land and buildings £	Other £
Expiry date:				
Within one year	34,512	-	34,512	-
Two to five years	103,536	-	103,536	-
Over five years	-	-	34,512	-
	<u>138,048</u>	<u>-</u>	<u>172,560</u>	<u>-</u>

22 Statement of funds

	At 30 March 2022 £	Income £	Expenditure £	At 30 March 2023 £
General reserve				
Unrestricted funds	969,908	4,628,213	(4,631,390)	966,731
Restricted funds				
Ageing Well grant	9,179	69,687	(59,216)	19,650
Awards for All – Holmfield Kitchen	7,450	-	(200)	7,250
Information & advice worker	-	28,500	(1,000)	27,500
Scams prevention grant	-	53,000	(53,000)	-
Eric Wright grant	23,000	7,000	(30,000)	-
Reach Fund	2,000	-	(2,000)	-
Film club grant	811	-	-	811
Eon warm homes grant	-	26,800	(26,800)	-
The Mark Benevolent Fund	20,462	-	(8,185)	12,277
Home from hospital grants	-	65,492	(65,492)	-
Day care equipment grants	1,354	1,473	(2,827)	-
	<u>64,256</u>	<u>251,952</u>	<u>(248,720)</u>	<u>67,488</u>
	<u>1,034,164</u>	<u>4,880,165</u>	<u>(4,880,110)</u>	<u>1,034,219</u>

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The Ageing Well Grant carried forward balance at 30 March 2023 represents specific funding from the National Lottery Fund towards the provision of the Ageing Well extra care activities.

The 'Awards for All' fund carried forward at 30 March 2023 represents funding received in previous

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

22 Statement of funds (continued)

years for kitchen improvement works carried out at the charity's residential home. The expenditure seen during the year relates to a proportionate release of this against depreciation charged on these assets.

The Information and Advice Worker grant relates to funding received to fund an advice worker. This is expected to be used within the next financial year.

The Scams Prevention grant relates to funding received from Age UK with the purpose of putting on educational events to protect service users against scams.

The Eric Wright grant relates to monies received in the year and represents funding for a new minibus. This was spent during the year to purchase a new minibus for the day care operations.

The Reach Fund grant was received in 2021 to assist the Charity with its capability and feasibility studies when reviewing its ability to continue to provide and expand its services in the future.

The Film Club grant relates to funding received in a previous year to be spent on a film club at one of the day centres.

The Eon Warm Homes funding relates to grants received from Age UK to help service users cover the cost of energy bills.

The Mark Benevolent Fund was received in the prior year and represented funding received for a new minibus. The expenditure seen during the period relates to a proportionate release of this against depreciation charged on this asset.

The Home from Hospital grants relate to funding from Manchester City Council (£55,000) and 10GM (£10,492) to fund home from hospital workers.

The Day Care Equipment grant relates to grants for gym equipment and garden equipment for day care centres.

23 Analysis of group net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2023 £
Fund balances as at 30 March 2023 are represented by:			
Intangible fixed assets	4,815	-	4,815
Tangible fixed assets	1,019,960	20,338	1,040,298
Current assets	813,945	47,150	861,095
Current liabilities	(433,060)	-	(433,060)
Long term liabilities	(438,929)	-	(438,929)
	<u>966,731</u>	<u>67,488</u>	<u>1,034,219</u>

24 Share capital

The charity has no share capital being a company limited by guarantee. Members guarantee to contribute an amount not exceeding £1 each in the event of a winding up situation.

25 Control

The charity is controlled by the trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

26 Net income from trading

The company owns 100% of the shares in Age Concern Manchester (Care) Limited (ACMC), which is incorporated in the United Kingdom and registered in England (Company Registration No: 07450714). The subsidiary provides home care services.

All income and expenditure for the above subsidiary has been consolidated on a line by line basis in the SOFA. The total net profit is gifted to the charity.

The accounts for the year ended 30 March 2023 have been audited and will be filed at Companies House.

A summary of the financial position for the year ended 30 March 2023 is given below:

Profit and loss account	2023 ACMC £	2022 ACMC £
Turnover – home care services	2,295,367	1,888,317
Administrative expenses – home care services	(1,906,618)	(1,690,569)
Operating profit	388,749	197,748
Other income	-	-
Profit on ordinary activities	388,749	197,748
Profits donated to Age Concern Manchester	(388,749)	(197,748)
Retained result for the year	-	-
Balance sheet	2023 £	2022 £
Current assets	563,732	342,355
Creditors – falling due within one year	(563,731)	(342,354)
Net assets	1	1
Called up share capital and reserves	1	1

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2023

26 Net income from trading - continued

The Age Concern Manchester (Care) Limited figures as shown above relating to the provision of home care services have been included as home care income and expenditure in the Statement of Financial Activities and the related notes rather than commercial trading operations, to better reflect the nature of the Charity's activities.

27 Cash generated from operations	2023 £	2022 £
Surplus for the year	55	348,381
Adjustments for:		
Depreciation and impairment of tangible fixed assets	60,467	29,876
Profit on disposal of tangible fixed assets	-	-
Movements in working capital:		
Increase in stock	(1)	-
(Increase) in debtors	(196,656)	(123,293)
(Decrease) in creditors (excluding finance activities)	<u>(69,268)</u>	<u>(15,854)</u>
Cash (absorbed)/generated from operations	<u>(205,403)</u>	<u>239,110</u>

Accounts

Charity Registration No. 1083242
Company Registration No. 04075099 (England and Wales)

**AGE CONCERN MANCHESTER
AND ITS SUBSIDIARIES**

**ANNUAL REPORT AND
CONSOLIDATED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 MARCH 2022

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

LEGAL AND ADMINISTRATION

Trustees

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
K. Cruickshank

Secretary

S. A. Dervan

Principal and Registered office

First Floor, 20 St. Ann's Square
Manchester
M2 7HG

Charity number

1083242

Company number

04075099

Auditors

Jackson Stephen LLP
James House
Stonecross Business Park
Yew Tree Way Warrington
Cheshire
WA3 3JD

Bankers

The Co-Operative Bank
1 Balloon Street
Manchester
M60 4EP

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2022

The Trustees have pleasure in presenting their annual report, which also contains the requirements of a directors' report under the Companies Act 2006, and the audited financial statements for the year ended 30 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply 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 annual accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)". Legal and administrative details are provided on a separate information page at the front of these financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Object of the charity

Age Concern Manchester was formed in 1976 to "promote the relief of elderly people in any manner that now or hereafter may be deemed by law to be charitable in and around the City of Manchester".

Legal status and governing document

Age Concern Manchester is a charitable company limited by guarantee, charity registration number 1083242. The Charity is governed by the articles and memorandum of association for the incorporated company as last amended on 3 November 2008. The directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The governing documents instruct the trustees to act in a way to promote the objects of the Charity. The Trustees had no beneficial interest in the charitable company.

Subsidiaries

Until October 2000 the activities of Age Concern Manchester were undertaken by an unincorporated charity, registration number 504929. That charity is now a subsidiary charity of Age Concern Manchester and has not traded during the year. On 28 May 2012, the Pre-Retirement Association of Greater Manchester (PRAGMA) became a subsidiary charity of Age Concern Manchester, and was renamed as the Planned Retirement Association of Greater Manchester.

The Charity also has an active wholly owned trading subsidiary, Age Concern Manchester (Care) Limited. The group statement of financial activities includes the total income receivable and total expenditure payable by its subsidiary. The Charity also has four wholly owned non-trading subsidiaries; Silver Service Manchester Limited, Age UK Manchester Trading Co. Limited, Age Concern Manchester Trading Co. Ltd and Age UK Manchester.

On 11 March 2014, Age Concern Manchester signed a Brand Partner Agreement with Age UK and from 14 July 2014 adopted the working name of Age UK Manchester. The legal status of Age Concern Manchester, the Charity, remains unchanged.

Trustees

The Trustees, who are also directors for the purpose of company law, who served during the year were:

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
M. Berry BA (Hons) Sociology MA Social Work (Resigned 13th December 2021)
J. Gregory BSocSc Politics (Resigned 13th December 2021)
K Cruickshank (Appointed 21st March 2022)

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2022**

Appointment, induction and training of the Trustees

Recruitment to the Board of Trustees is normally by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. It is usual for potential new trustees to attend one or more meetings at first as observers, and then to be co-opted prior to subsequent election at the Annual General Meeting.

The induction process includes the provision of relevant background written material as well as visits to the organisation's service locations. Training needs are addressed at a preliminary meeting with the Chief Executive, with appropriate arrangements subsequently being made for personalised training to take place.

Organisational structure

The Annual General Meeting of the Charity elects the Trustees and Honorary Officers, appoints Auditors, and considers and adopts the Annual Report and Consolidated Financial Statements for the preceding year's activities. The Board receives regular reports on risk management, on property management, health and safety and on equal opportunities performance.

Financial control

In accordance with company and charity law applicable to charities in England and Wales, the Trustees have financial statements prepared for each financial year based upon proper accounting records which disclose a true and fair view of the state of affairs of the charity on an on-going basis. In preparing those financial statements, the Trustees have approved suitable accounting policies and require them to be applied consistently, making judgements and estimates that are reasonable and prudent. The Trustees, being also responsible for safeguarding the assets of the Charity, have taken reasonable steps for the prevention and detection of fraud and other irregularities.

Once a year, auditors attend the Board's meeting to present the draft annual accounts and to discuss the draft annual reports. Budgets are approved at the beginning of the financial year and monitored throughout the year.

Reporting requirements

At the regular meetings of the Board of Trustees cost centre management accounts are considered, showing income and expenditure against budget, along with statements on cash, and reports on trends in service activity and income generation. Staffing and other management issues are regularly reported to the Board, as well as ideas for developing services and for improving income generation. Reports are presented on policy matters of concern to older people locally, regionally and nationally.

Reporting is by the Chief Executive and other members of the management team who attend meetings and contribute according to the matters on the agenda. So far as possible, the Board's focus is on strategic issues, developing the capacity of the team, the suitability of the buildings in use, the quality of systems and the strength of financial reserves that are for future growth. In this context, from time to time the Trustees and senior managers meet for longer periods for business planning purposes.

Risk management

The Trustees acknowledge their continuing responsibility for identifying the major risks faced by the Charity, keeping those risks under review and taking appropriate steps to manage those risks. The Trustees confirm that they are satisfied that the risk management arrangements in force within the Charity are appropriate and effective and conform to the guidelines issued by the Charity Commission. The annual risk management report (that analyses the major risks faced by the Charity and highlights where mitigating actions are required) has been considered and approved by the Board and is being kept under active review.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

Delegation

Subject to their compliance with the above reporting regime, the day to day management of the organisation is delegated to the Chief Executive and Senior Team.

Volunteers

Under normal circumstances, many of our activities depend heavily on the contribution of around 120 unpaid volunteers, to whom Age Concern Manchester remains greatly indebted. At the very minimum, their giving is worth around £500,000 a year to the organisation. During the year under review, we are still building back our volunteer team following the pandemic when volunteer input was badly affected due to the need for some people to shield and also due to the temporary changes we had to make to some services. Many of our volunteers have now returned, and we are encouraged to see that the work we have done in the year under review is helping us to attract new volunteers who want to make a difference in their local communities.

AIMS AND OBJECTIVES

In pursuit of the "relief of elderly people in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people.

In this context, the Trustees committed the Charity to focus on those organisational objectives that would help to ensure that older people in and around Manchester were able to access the range of information, support and care that they needed as individuals, and in the settings where and when such services were needed. In particular, during 2021/22:

Due to the exceptional circumstances faced by older people in the aftermath of the pandemic:

- To support older people and their carers living in Manchester by offering practical help, emotional support and life enhancing opportunities that will help to facilitate a return to normal patterns daily life within local communities. Providing a flexible portfolio of services that can adapt quickly to respond to constantly changing needs, priorities and circumstances and work in a way that is mindful of current best practice to maximise safety and wellbeing of clients, staff and volunteers.

And also:

- To promote the charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance.
 - To promote ageing well, healthy life styles and companionship through events, clubs and activities, using to the full the community facilities currently available to the charity in Openshaw, Brunswick Village and Crossacres whilst continuing to seek out opportunities to extend and strengthen the network, particularly in North Manchester.
 - To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting.
 - To encourage and support the contribution of volunteers to the quality of life of older people, both those who are caring for a specific loved one and otherwise
 - By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.
 - To strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, the senior team and succession planning.
 - To recruit to, and thereby strengthen, the Board of Trustees
-

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

ACTIVITIES

1. Advice and Counselling

Advice:

The Information and Advice Service continued to be a central commitment of Age UK Manchester, accepting referrals from Adult Social Care, Community Mental Health Teams, NHS and Housing Associations. The majority of referrals, however, continued to be from individuals, families or their carers.

During the second year of the pandemic, the service was still carrying out the majority of its sessions over the telephone with a gradual increase in home visits as national restrictions were lifted. The team remained committed to continuing to provide a quality service to older people and their carers in the City of Manchester local authority area, providing information and signposting services as well as casework for those experiencing difficulty with problems relating to Welfare Benefits, Social Care and Housing and non-consumer credit debt.

For the financial year under review the service helped to secure additional benefits for older people and their carers, to the value of over £948k.

Grant funding was again received from the Eon Warm Homes Age UK Partnership to provide Benefit Entitlement Checks and increase awareness of access to benefits to avoid fuel poverty and how to stay warm. In January 2022, additional funding was awarded from Age UK National to run a Scams Awareness Project for those over 50. A full-time additional member of staff was recruited and both one to one and group sessions were started around the community. This helped to promote our services within community groups that had been dormant for the past 18 months.

Counselling:

The Counselling Service continued to help substantial numbers of older people into recovery with the help of either a qualified or an in-training volunteer Counsellor delivering one-to-one Counselling sessions, using either person centred or integrated approaches.

The Age UK Manchester Counselling Service (funded by the NHS as part of a mental health contract that also covers day care provision at our day centres in Openshaw and Brunswick Village) has retained its distinctive focus, using the GAD 7 (screening questionnaire for anxiety) and PHQ 9 (screening questionnaire for depression) alongside CORE 10 (Psychological Outcomes Measure). Clients who would be suitable for IAPT compliant therapies were referred into the relevant services provided by other agencies.

In April and May 2021 ninety per cent of counselling sessions were operated using telephone, by March 2022 eighty per cent of counselling sessions were face to face appointments either at Age UK Manchester community buildings or via home visits, particularly for those who are housebound or who find it difficult to travel.

110 clients were supported to explore and understand problems such as stress, anxiety, depression, bereavement, trauma, loneliness and ill health. From April to September 2021 30 referrals were received, and from October 2021 to March 2022 80 referrals were received, 1,137 sessions were provided. Thirty-five per cent of referrals were from Self Help Services referral hub, eighteen per cent were self-referrals, eighteen per cent were NHS referrals, ten per cent were GP referrals, eight per cent were Age UK Manchester referrals and 11 per cent were referrals from relatives or other sources.

On February 1 2022 Age UK Manchester Counselling Service was accepted as an organisational member of BACP (British Association for Counselling and Psychotherapy).

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

2. Contract Care

The Home Care and Residential Care services are registered with the Care Quality Commission and are rated "Good". Day Care (monitored and inspected by NHS and Manchester City Council staff) is managed as if it were subject to the CQC regime. During the year under review, a third day care service was established at Brunswick Village. The service has been the subject of an initial inspection by the Care Quality Commission which proved satisfactory.

Residential Care at Holmfield

During the year under review the pattern of normal life has slowly resumed at Holmfield. The staff team at Holmfield have done everything they can to reassure, support and entertain people while continuing to provide high quality care as things return slowly to normal and visitors have been welcomed back. Staff have given up some of their own time to improve the general environment in the home through redecorating and gardening and through their efforts, Holmfield is a welcoming bright environment where people are happy to live and work.

Recruitment in care settings is challenging since the pandemic and the staff at Holmfield have been exemplary in their approach, showing a commitment to team work and always keeping the safety and wellbeing of the older people who live at Holmfield as their key priority, even at times when they are stretched due to staff sickness etc.

Staff have once again achieved the Platinum status on the Gold Standard Framework for End of Life care and have shared their passion for their work through the "Shining Moments" programme that encourages staff to reflect and focus upon what they enjoy most about their role.

Throughout the year under review, bed occupancy at Holmfield has remained consistently high. We understand this is not the experience of every care home in the city, and it is testament to the efforts and enthusiasm of the staff who make Holmfield such a happy and welcoming environment.

Day Care Services

In the year under review our Day Care Services have gradually returned to their normal patterns of work.

During the Pandemic, each of our centres had provided vital support to older people and their carers in terms of outreach and emergency response work. This work allowed us to identify some older people who were previously in receipt of no services and a positive and long-lasting outcome of the pandemic has been that, in some cases, we have been able to extend additional ongoing support and advice to these individuals that has made their day to day lives more comfortable for the future.

During the year under review it has become apparent that Day Care Services, now more than ever, have a vital role to play in supporting older people to make new connections and friendships and to resume normal activities. The value of Day Care in terms of providing respite to Carers was also strongly highlighted during the pandemic. Our Day Care services have now gained greater interest and support from commissioners who understand the true value of the service we are able to provide looking to the future, and they also recognise the vital support we gave to local communities when times were at their most challenging.

On 12 April 2021 we opened a new Day Care facility at Brunswick Village. Brunswick Village is a new build Extra Care Facility comprising 60 flats for adults aged 55+. The Day Care service provided at Brunswick village replaces the service previously provided from Mellands Road in Gorton (where the premises we occupied were in a bad state of repair) The opportunity to relocate the service has not only given us better premises for the benefit of our clients but has allowed us to demonstrate the wider value of our presence in the facility (where we also offer Ageing Well , Home Care and operate a shop and Bistro) This work has allowed us to deliver a "demonstration project" that shows how our services are able to work together to provide flexible and holistic support and this in turn has led to wider commissioning opportunities.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

Home Care Services

In June 2021 we were contacted by Home Care Commissioners and asked if we would take on a contract to become one of four "Approved Spot Purchase Providers" who would be used to back up the lead providers citywide. This contract has brought with it a significant amount of additional work, particularly for the Home Care team in North Manchester.

A third Registered Home Care Service has been established at Brunswick Village during this year and despite problems with care recruitment, this service is developing satisfactorily and is helping to address the shortage of quality care services in the local area. The service also links in with our other services at this location and allows us to demonstrate our flexible and response approach to care provision.

Problems with payments from Manchester City Council have been worked through, allowing us to make significant progress in speeding up payments and in collecting outstanding debts though we have accepted that this work is likely to be ongoing.

3. Other Services

Ageing Well

During the year under review our commitment to Ageing Well work has remained strong and focussed.

A diverse range of Ageing Well activities continued during the year under review with face to face Ageing Well groups restarting from April 2021. Well established groups were able to resume and friendships and activities that had been maintained at a distance during the pandemic could once again be shared and fully enjoyed.

We have strengthened our commitment to giving practical opportunities for older people to learn, pass on their skills, socialise, improve their fitness and generally enhance their quality of life.

The focus of all the Ageing Well work is to encourage older people at every opportunity to be ambitious, focussing on what can still be achieved rather than what is no longer possible. Wherever possible the idea is promoted of older people as the experts, able in a very positive way to demonstrate talent, skill and capability. In the year under review it has been more important than ever before that older people have support, friendship and opportunities to be engaged and creative as normal life is resumed.

The 'Out in the City' group has long been recognised nationally as an example of an innovative and valuable service for older people from the lesbian, gay, transgender and bisexual communities in and around Manchester. Membership has grown rapidly since the pandemic, as has local and regional recognition of the group's contribution to the wider LGBT community.

An expansion to the programme of Ageing Well activities delivered from Harpurhey Shop has strengthened our Ageing Well presence in North Manchester.

At Brunswick Village a whole new programme of Ageing Well work has been developed, linking with partner agencies in the local area such as Manchester Museum, Manchester Aquatics Centre and the School of Robotics at Manchester University. Such links allow a really varied and interesting programme of activities that bring enrichment to the lives of the older people who take part in the groups and challenge the traditional image of hobbies and interests enjoyed by people in later life. Well established Ageing Well groups at Crossacres have resumed and are attracting new members who are looking for opportunities to get out and socialise after the long periods of isolation brought about by the Pandemic.

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2022**

During the year under review a new Walking Football programme has been developed in Wythenshawe and Bicycle Libraries (where group members repair and hire out cycles to the local community) are in the planning stages at Brunswick Village and Crossacres presenting further opportunities for older adults to play an active part in local community life.

Befriending

In May 2021 we were asked by commissioners if we would pick up a commissioned telephone befriending service for a small number of clients with a Mental Health need. The service had previously been operated by another provider but had been decommissioned with just a few clients remaining in need of support. This work has continued with clients receiving phone calls and face to face support each week. A number of the clients who receive befriending support have also now benefitted from our wider portfolio of services.

Home from Hospital Service

Following a short notice request from commissioners in late November 2021, Age UK Manchester started to provide Home from Hospital Support on 6 December 2021 as part of the additional services commissioned to address the anticipated Winter Pressures on hospital beds.

Initially the service was provided for patients being discharged from North Manchester General Hospital and Manchester Royal Infirmary and little while later there was a request to extend the service to include patients being discharged from Wythenshawe Hospital.

The service has been staffed as a distinct team with a base at Brunswick Village Extra care Scheme. The office-based service operates between 10am and 6pm 7 days per week including Bank Holidays.

A clear and comprehensive service leaflet was quickly produced to raise awareness amongst the hospital teams of the existence of the service and its remit.

Referrals to the service are made either by email or by telephone with all clients receiving a home visit as soon as possible after discharge to make sure they are settled at home and to address any areas of unmet need.

A high percentage of referrals are received at weekends or in the late afternoon (with an actual arrival time at home for the patient being well after 6:00pm). In order to cover late evening discharges, we have added some input from our home care teams (North, South and Central) to make sure that patients having a late discharge did not have to wait until the following day to have any urgent needs met. In such cases, an experienced Home Care Worker (trusted assessor) makes a visit and ensures that any immediate needs for food, heating, etc. are met. They look out for any obvious and immediate problems that might affect the sustainability of that individual remaining safely at home.

The Home Care Management teams are coordinating any late evening visits and providing back up if required to the Home Care Staff. Patients seen in the late evening are then referred back to the Home from Hospital team the following day for further, fuller assessment and they will then address any ongoing practical or emotional support needs.

On 28 January 2022 we were asked by Commissioners to stand down the discharge support offered to patients from North Manchester General Hospital as Manchester Care and Repair felt that they could manage the entire workload there.

Since then we have concentrated our efforts on Manchester Royal Infirmary and on Wythenshawe Hospital. Commissioners have been complimentary about our approach to Hospital Discharge work which has given us another opportunity to demonstrate what our services can achieve when they work flexibly together. Our retail team have also been involved in this work, supplying essential items to those individuals who are being discharged to temporary accommodation.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

PRAGMA

The Planned Retirement Association of Greater Manchester (PRAGMA) continued to seek out opportunities to develop and deliver its services. There have been some initial inquiries for courses with the lifting of Covid-19 restrictions resulting in a couple of face to face discussions with potential customers. Following the success of the online course in 2021, this has been added the options for course delivery.

In May 2021, we were saddened to hear of the death of Molly Heath. Molly had resigned as Chairman of PRAGMA in 2014, having served as a guiding light for the charity for 23 years.

4. Shops

The Charity benefits enormously from the generosity of donors to our shops and during the year under review our shops have once again re established their presence in local communities after periods of sporadic closures during the pandemic.

With the purchase of a new vehicle in April 2021 for the collection and delivery of donated goods, and the appointment of a new retail manager to oversee the shops in July 2021, shops are now going from strength to strength and it is clear that the rise in the cost of living is causing people to consider shopping in a more sustainable and cost-effective way.

Our shops at Gorton, Withington, Chorlton and Harpurhey bring Age UK Manchester's presence to the heart of local community life.

The Ageing Well work delivered from our shop at Harpurhey adds additional community value to its presence in the Shopping Centre and the small shop established at Brunswick Village, selling groceries and other essential items is valued by the tenants for its convenience.

5. Capacity

The capacity of the Board and the Senior Team was well tested and consolidated during the year under review and efforts were made to recruit new trustees to strengthen the Board.

6. Supporters

During the year under review, whilst facing the challenges presented to older people by the Covid-19 pandemic, we were successful in obtaining grant funding from a range of generous trusts and foundations. This vital financial support enabled us to maintain a resilient and flexible response to the needs of our community's older people and their carers; provided funds to cover income shortfalls due to unforeseen reduced income from charged for services and retail operations; and funded new, essential services to support older people and their carers who found themselves with no one to turn to during the pandemic.

The funders who gave us their support include:

- Age UK Covid-19 Appeal
- Eric Wright Charitable trust
- Richard Bundenberg Trust
- Caf Resilience Fund
- Ecclesiastical Insurance
- Covid Impact Fund
- Catholic Charities Awards
- Forever Manchester
- Age UK Tackling Inequalities Fund

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

- GM Covid 19 Community Champions Communications Grants
- Wythenshawe Community Housing Group
- Manchester Airport Community Fund
- Manchester Wellbeing Fund
- Our Manchester
- Age UK Walking Football Grant
- Living Well at Home Fund – Winter Grant
- The Sisters of St Joseph of the Apparition
- We Love Manchester
- Charities Trust
- Transport for Greater Manchester – Bike Libraries Funding

There are also countless other individuals, businesses and community groups who supported our efforts to help older people in Manchester with donations of money, time and items to distribute in emergency parcels. This includes:

- Allied Bakeries
- Networking People
- Shepherds Friendly Insurance
- Granddad's Sausages
- Innocent Drinks
- PZ Cussons
- The Hut Group

We thank every individual, business and organisation who supported us. Each and every donation or offer of practical help has made a really significant difference for Manchester's older people and their carers during really challenging times.

PUBLIC BENEFIT STATEMENT

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

FINANCIAL REVIEW

Review of the financial position during the year ended 30 March 2022

The results for the year, and the Charity's financial position at the end of the year, are shown in the attached financial statements.

Principal Funding Sources: Income for the year was £4,584,292, a net 10.5% increase on the previous year.

Gifts and grants for the year amounted to £116,849 (2021: £180,727) a decrease of 35.4% on the prior year. £353,062 came from statutory contracts, down from £486,694 in 2020/2021.

Of the remainder, £3,467,759 came from clients' fees and payments (mainly for home care, day care and residential care, and small amounts towards Ageing Well and Advice and Advocacy activities), an increase on the prior year. Most of the rest was trading income from the charity shops, which recovered from the Covid-19 lockdown restriction and stood at £402,536 for the year (2020/2021: £136,678), along with furlough income of £14,518 and other Covid-19 support grants of £366,373.

Principal Expenditure Items: At £4,235,911, expenditure was up 6.7% on the previous year, of which £3,269,530 (77.1%) went on employee costs. Charitable expenditure and its associated support costs constituted 90.4% of total expenditure during the year.

The cost of generating funds (9.6%) consisted almost entirely of charity shop costs.

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

GRANT MAKING POLICY

Grant making is not a material part of the Charity's activities.

RESERVES POLICY

Net assets at the end of the financial period amounted to £1,034,164 equivalent to 24.5% of annual revenue expenditure (17.3% in 2020/21).

Readily accessible unrestricted reserves at the end of the financial period were at a level equivalent to just under thirteen weeks unrestricted expenditure, approximately the three months level that the Board consider to be the minimum target for the organisation. The Board continues to review and prioritise the Charity's operations with a view to achieving a healthier financial position.

PLANS FOR FUTURE PERIODS

The performance of our staff teams during the pandemic has been a credit to the organisation and enormous efforts have been made during the year under review to help older people and their carers get back to doing the things they most enjoy.

We have made some successes this year that provide good foundations for the future development of services and we have demonstrated how our range of services can work flexibly together to produce excellent results.

We feel confident that we are able to continue to focus on organisational objectives that will help to ensure that older people and those who care for them in and around Manchester are able to access the range of information, support and care that they need and that we can offer life enhancing opportunities that will contribute to wellbeing, happiness, and healthy ageing.

It is our aim

- To sustain and further develop the Charity's offer of a supportive "relationship for life" to those who turn to it for assistance.
 - To build upon Age UK Manchester's successful work at Brunswick Village and through the provision of joined up, innovative services make a positive difference to the wellbeing of the older people citywide by seeking out opportunities to expand the reach and scope of our work.
 - To make full use of our Day Care facilities as a means of offering flexible support to older people and their carers at a time when there is a particularly high demand for services that offer this sort of opportunity for socialisation, care and support.
 - To continue to promote ageing well, healthy lifestyles and companionship wherever practicable, using to the full the community facilities currently available to the Charity in Openshaw, Brunswick Village, Harpurhey Shop and Crossacres as well as to actively seek out opportunities to extend and strengthen the network and range of our work in local communities across Manchester
 - To work proactively with commissioners and funders to further develop links between our portfolio of services and encourage their use in a flexible and responsive way that promotes the independence and wellbeing of older people and their carers
 - In conjunction with Age UK's National services, to continue to provide easy access to information relating to the concerns of older people and their carers and, for those in need of it, access to trained advisors (particularly relating to the take-up of benefits) and to counselling.
 - To deliver CQC registered home care (now from three locations) and residential care, including high quality end-of-life care in either setting, through the subsidiary company Age Concern Manchester (Care) Limited.
 - To encourage and support the contribution of volunteers to the quality of life of older people and to assist them in a safe and confident return to our services
-

TRUSTEES' REPORT - continued
FOR THE YEAR ENDED 30 MARCH 2022

- By the fullest possible use of the services listed above and particularly through Home Care and Home from Hospital Services, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital by offering a flexible, responsive and person-centred approach, tailored to individual needs and circumstances.
- To further strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, and the senior staff team.
- To support and further strengthen the contribution of the Board of Trustees.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

AUDITORS

A resolution to re-appoint Jackson Stephen LLP as auditors will be proposed at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Registered office:

First Floor
20 St Ann's Square
Manchester
M1 5FW

Signed by the order of the Trustees



B. Green
Chairman

Approved by the Trustees on 30 November 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and 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 the Group and the incoming resources and application of resources, including the net income or expenditure, of the Group for the year. In preparing those financial statements, the Trustees are required to:

- ☐ select suitable accounting policies and then apply them consistently;
- ☐ make judgements and estimates that are reasonable and prudent;
- ☐ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

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

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE
CONCERN MANCHESTER**

Opinion

We have audited the financial statements of Age Concern Manchester for the year ended 30 March 2022 which comprise the consolidated statement of financial activities, the group balance sheet, the company balance sheet, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 30 March 2022 and of the group's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 accounts section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 statement 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE
CONCERN MANCHESTER-Continued**

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 charitable company 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 by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of 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 the 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.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE
CONCERN MANCHESTER-Continued**

Based on our understanding of the charitable company and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, the Charities Act 2011, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities' Statement of Recommended Practice.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements and the risk of fraud in revenue recognition.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims, their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- obtaining an understanding of provisions and holding discussions with management to understand the basis of recognition or non-recognition of provisions; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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.



Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of Jackson Stephen LLP

6 December 2022

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 MARCH 2022

		Unrestricted Funds	Restricted Funds	Total funds Year to 30 March 2022	Total funds Year to 30 March 2021
	Note	£	£	£	£
<u>Incoming Resources</u>					
Incoming resources from generated funds:					
Voluntary income	2	60,080	-	60,080	31,408
Activities for generating funds	3	425,036	7,903	432,939	141,392
Investment income	4	-	-	-	-
Incoming resources from charitable activities:					
	5				
Advice and advocacy		60,203	59,494	119,697	79,477
Ageing well		15,501	96,621	112,122	46,316
Day care		643,382	27,634	671,016	630,099
Home care		1,888,317	-	1,888,317	1,805,561
Home from hospital		129,991	-	129,991	-
Residential care		789,239	-	789,239	719,112
PRAGMA		-	-	-	675
Other Covid-19 support		199,165	167,208	366,373	567,166
Furlough income		14,518	-	14,518	128,204
Total incoming resources		4,225,432	358,860	4,584,292	4,149,410
<u>Resources Expended</u>					
Costs of generating funds:					
Costs of generating funds	7	394,272	12,486	406,758	328,567
Net incoming resources available for charitable application		3,831,160	346,374	4,177,534	3,820,843
Costs of charitable activities:					
	8				
Advice and advocacy		106,775	59,494	166,269	136,487
Ageing Well		37,747	93,138	130,885	87,292
Day care		729,120	63,267	792,387	827,849
Home care		1,832,855	58,074	1,890,929	1,774,757
Home from hospital		14,092	-	14,092	-
Residential care		778,410	48,353	826,763	807,959
PRAGMA		4,058	3,770	7,828	6,762
Total charitable expenditure		3,503,057	326,096	3,829,153	3,641,106
Total resources expended		3,897,329	338,582	4,235,911	3,969,673
Net incoming/(outgoing) resources/ Net movement in funds		328,103	20,278	348,381	179,737
Fund balances at 30 March 2021		641,805	43,978	685,783	506,046
Fund balances at 30 March 2022	22	969,908	64,256	1,034,164	685,783

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

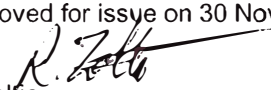
GROUP BALANCE SHEET

AS AT 30 MARCH 2022

	Note	30 March 2022 £	30 March 2021 £
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,070,915	1,094,791
		<u>1,075,730</u>	<u>1,099,606</u>
Current assets			
Stock		13,265	13,265
Debtors, prepayments and accrued income	17	448,721	325,428
Cash at bank and in hand		546,409	332,526
		<u>1,008,393</u>	<u>671,219</u>
Creditors: amounts falling due within one year	18	(465,405)	(506,023)
Net current assets		<u>542,988</u>	<u>165,196</u>
Total assets less current liabilities		1,618,718	1,264,802
Creditors: amounts falling due in greater than one year	19	(584,554)	(579,019)
Net assets		<u>1,034,164</u>	<u>685,783</u>
Funds employed			
Unrestricted	22	969,908	641,805
Restricted	22	64,256	43,978
		<u>1,034,164</u>	<u>685,783</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 30 November 2022


R. Zoltie
Honorary Treasurer

B.Green
Chair



Company Registration No. 04075099

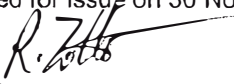
AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

COMPANY BALANCE SHEET
AS AT 30 MARCH 2022

	Note	30 March 2022	30 March 2021
		£	£
Intangible fixed assets	14	4,815	4,815
Tangible fixed assets	15	1,070,915	1,094,791
Fixed asset investments	16	5	5
Current assets		1,075,735	1,099,611
Stock		13,265	13,265
Debtors, prepayments and accrued income	17	448,716	325,423
Cash at bank and in hand		546,407	332,526
		1,008,388	671,214
Creditors: amounts falling due within one year:	18	(465,405)	(506,023)
Net current assets		542,983	165,191
Total assets less current liabilities		1,618,718	1,264,802
Creditors: amounts falling due in greater than one year	19	(584,554)	(579,019)
Net assets		1,034,164	685,783
Funds employed			
Unrestricted	22	969,908	641,805
Restricted	22	64,256	43,978
		1,034,164	685,783

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 30 November 2022


R. Zoltie
Honorary Treasurer
Company Registration No. 04075099

B. Green
Chair 

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF CASH FLOWS

AS AT 30 MARCH 2022

	Note	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated/(absorbed) from operations	27	239,110		458,257	
Investing activities					
Purchase of tangible fixed assets		(6,000)		(54,927)	
Proceeds on disposal of fixed assets		<u>-</u>		<u>500</u>	
Net cash used in investing activities		(6,000)		(54,427)	
Financing activities					
Repayment of bank loans		<u>(19,179)</u>		<u>(40,001)</u>	
Net cash used in financing activities		<u>(19,179)</u>		<u>(40,001)</u>	
Net increase/(decrease) in cash and cash equivalents		213,931		363,829	
Cash and cash equivalents at beginning of year		<u>332,476</u>		<u>(31,353)</u>	
Cash and cash equivalents at end of year		546,407		332,476	
Relating to:					
Cash at bank in hand		546,407		332,526	
Bank overdrafts included in creditors payable within one year		<u>-</u>		<u>(50)</u>	
		<u>546,407</u>		<u>332,476</u>	

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 MARCH 2022

1 Accounting policies

Charity Information

Age Concern Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is First Floor, 20 St Ann's Square, Manchester, M2 7HG.

1.1 Accounting Convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, 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 accounts are prepared in sterling, which is 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. The principal accounting policies adopted are set out below:

1.2 Going Concern

The Charity's trading activities, together with the factors likely to affect its future development, performance and financial position are set out in the Trustees' report on pages 1 to 11. The Charity meets its day-to-day working capital requirements through its overdraft facility.

The Charity's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the Charity should be able to operate within the level of its current facilities.

The Trustees therefore have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Basis for consolidation

The consolidated financial statements comprise Age Concern Manchester, its subsidiary charity PRAGMA, and its trading subsidiary, Age Concern Manchester (Care) Limited, along with the non-trading subsidiaries, Age UK Manchester Trading Co. Limited, Age UK Manchester, Age Concern Manchester trading Co. Ltd and Silver Service Manchester Limited. The results of the subsidiaries are consolidated on a line by line basis.

The summarised Profit and Loss Account for the year ended 30 March 2022 and Balance Sheet as at 30 March 2022 for Age Concern Manchester Trading Co. Ltd and Age Concern Manchester (Care) Limited are given in the notes to these accounts.

The charity has availed itself of the provisions of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities. No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP.

1.4 Charitable Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All income and expenditure is shown in the Statement of Financial Activities (SOFA).

Investment income and gains are allocated to the appropriate fund.

1.5 Incoming resources

All incoming resources are included within the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants receivable which are not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Grants receivable that do relate to the delivery of a specific performance by the charity are recognised when the charity earns the right to such consideration by its performance.

No amounts are included in the financial statements for services donated by volunteers.

1.6 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. General overheads have been allocated on the basis of direct staff wage costs.

1.7 Trademarks

Trademarks are valued at cost less accumulated amortisation. Amortisation is calculated to write off the cost less estimated residual value in equal annual instalments over their estimated useful lives.

1.8 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset, with the exception of land, over its estimated useful life:

Freehold and leasehold buildings	2% per annum straight line basis
Fixtures and fittings	15% per annum straight line basis
Motor vehicles	25% per annum straight line basis
Office equipment	15 - 25% per annum straight line basis

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

1.9 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its intangible 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).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.10 Investments

Investments represent the Charity's cost in its subsidiary undertakings and are stated at cost less any provision for diminution in value.

1.11 Stocks

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

1.12 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.

1.13 Pension costs

The charitable group operates a defined contribution scheme for the benefit of its employees. Contributions payable are included in the SOFA in the year they are payable.

1.14 Finance and operating leases

Rentals payable under operating leases are charged to the SOFA against income on a straight line basis

2 Voluntary income

	Unrestricted Funds £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies	60,080	-	60,080	31,408

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

3 Activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Fundraising events	30,318	-	30,318	4,714
Commercial trading operations				
Shop sales	394,633	7,903	402,536	136,678
Rent, service charges and room hire	85	-	85	-
	<u>425,036</u>	<u>7,903</u>	<u>432,939</u>	<u>141,392</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Interest receivable	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 Incoming resources from the charitable activities

	Charitable Grants £	Statutory Grants and payments £	Service fees £	Total 2022 £	Total 2021 £
Advice and advocacy	23,994	59,494	36,209	119,697	79,477
Ageing Well	9,275	96,621	6,226	112,122	46,316
Day care	23,500	29,739	617,777	671,016	630,099
Home care	-	-	1,888,317	1,888,317	1,805,561
Home from hospital	-	-	129,991	129,991	-
Residential care fees	-	-	789,239	789,239	719,112
PRAGMA	-	-	-	-	675
Other Covid-19 support	199,165	167,208	-	366,373	567,166
Furlough	14,518	-	-	14,518	128,204
	<u>270,452</u>	<u>353,062</u>	<u>3,467,759</u>	<u>4,091,273</u>	<u>3,976,610</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2022

6	Support costs	Note	Total 2022 £	Total 2021 £
	Premises costs		7,565	7,090
	Employee costs		37,478	40,227
	Vehicle costs		67	40
	Depreciation		1,712	1,520
	Charges and fees		44,270	44,270
	Office costs		21,752	20,105
	Other costs		4,895	3,436
		8	<u>117,739</u>	<u>116,688</u>
7	Analysis of costs of generating funds		Total 2022 £	Total 2021 £
	Premises costs		85,161	104,036
	Employee costs		240,532	176,506
	Volunteers' expenses		4,301	1,353
	Insurance		1,260	361
	Depreciation		3,664	5,956
	Office costs		13,070	12,776
	Other costs		30,442	675
	Charges and fees		4,148	1,980
	Auditors' remuneration		8,539	8,610
	Vehicle costs		15,641	16,314
			<u>406,758</u>	<u>328,567</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2022

8. Analysis of costs of charitable activities

	Note	Advice & advocacy	Ageing Well	Day Care	Home Care	Residential care	PRAGMA	Home from hospital	Total 2022	Total 2021
Activities undertaken directly:		£	£	£	£	£	£	£	£	£
Premises		2,500	17,549	108,631	-	77,517	-	-	206,197	226,205
Loan interest		-	-	-	-	28,709	-	-	28,709	27,564
Employee costs		137,244	103,511	454,421	1,743,864	532,058	7,322	13,100	2,991,520	2,828,125
Volunteer expenses		1,696	-	138	-	290	-	-	2,124	856
Vehicle costs		541	173	35,274	3,924	1,343	101	-	41,356	30,458
Depreciation		-	-	10,842	-	13,658	-	-	24,500	17,609
Charges and fees		824	-	3,466	10,373	5,075	-	-	19,738	77,129
Office costs		2,341	1,331	78,081	62,390	70,112	119	481	214,855	205,503
Other costs		15,695	4,277	83,729	683	77,169	-	-	181,553	109,267
Insurance		38	29	171	438	181	2	3	862	1,702
Support costs	6	5,390	4,015	17,634	69,257	20,651	284	508	117,739	116,688
		<u>166,269</u>	<u>130,885</u>	<u>792,387</u>	<u>1,890,929</u>	<u>826,763</u>	<u>7,828</u>	<u>14,092</u>	<u>3,829,153</u>	<u>3,641,106</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

9 Movement in total funds for the year

This is stated after charging/(crediting):

	Note	Total 2022 £	Total 2021 £
Auditors' remuneration		8,925	8,500
Depreciation	15	29,876	23,085
Profit on disposal of tangible fixed assets		-	(500)
		<u> </u>	<u> </u>

10 Staff costs

	Total 2022 £	Total 2021 £
Wages and salaries	2,997,290	2,794,589
Social security costs	218,233	196,211
Pension costs	54,007	54,058
	<u> </u>	<u> </u>
	3,269,530	3,044,858
	<u> </u>	<u> </u>

The average number of full-time equivalent employees, analysed by function was:

	Total 2022	Total 2021
Charitable activities	170	162
Management and administration of the charity	7	8
	<u> </u>	<u> </u>
	177	170
	<u> </u>	<u> </u>

There were no employees whose annual emoluments were £60,000 or more.

11 Pension costs

The company operates a company pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £54,007 (2021 - £54,058).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2021 - £Nil).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2022

13 Surplus for the financial year

As permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP, no separate SOFA has been presented for the Charity alone. Relevant information is as follows:

	2022 £	2021 £
Holding Charity's gross income	2,565,984	2,343,749
Holding Charity's surplus for the financial year	348,381	179,737

14 Intangible fixed assets – Group and charity

	Trademarks £
Cost at 31 March 2021	4,815
Additions	-
Cost at 30 March 2022	4,815
Amortisation at 31 March 2021	-
Charge for the year	-
Amortisation at 30 March 2022	-
Net book value	
At 30 March 2022	<u>4,815</u>
At 30 March 2021	<u>4,815</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2022

15 Tangible fixed assets - Group and charity

	Land & buildings £	Fixtures & fittings £	Motor vehicles £	Office equipment £	Total £
Cost at 31 March 2021	1,883,700	128,189	134,584	114,766	2,261,239
Additions	-	-	6,000	-	6,000
Disposals	-	-	-	-	-
Cost at 30 March 2022	1,883,700	128,189	140,584	114,766	2,267,239
Accumulated depreciation at 31 March 2021	872,788	109,471	84,570	99,619	1,166,448
Charge for the year	12,236	4,469	10,880	2,291	29,876
Eliminated on disposal	-	-	-	-	-
Accumulated depreciation at 30 March 2022	885,024	113,940	95,450	101,910	1,196,324
Net book value					
At 30 March 2022	998,676	14,249	45,134	12,856	1,070,915
At 30 March 2021	1,010,912	18,718	50,014	15,147	1,094,791

The net book value of land and buildings as at 30 March 2022 comprise of:

	£
Freehold	867,699
Long term leasehold	85,248
	<u>952,947</u>

Included in land and buildings is £381,193 (2021: £381,193) of land which is not depreciated.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

16 Fixed asset investments - Charity

	2022 £	2021 £
Cost as at 30 March 2022	<u>5</u>	<u>5</u>
Cost as at 30 March 2021	<u>5</u>	<u>5</u>

The investments held by the company represent the investment in the subsidiary companies as follows:

Company	Country of incorporation	Shares held	
		Class	%
<u>Subsidiary undertakings</u>			
Age Concern Manchester Trading Co. Ltd	England & Wales	Ordinary	100
Age Concern Manchester (Care) Limited	England & Wales	Ordinary	100
Silver Service Manchester Limited	England & Wales	Ordinary	100
Age UK Manchester Trading Co. Limited	England & Wales	Ordinary	100
Age UK Manchester	England & Wales		

Age UK Manchester is a company limited by guarantee and therefore has no share capital. The principal activity of these undertakings for the last relevant financial period was as follows:

	Principal activity
Age Concern Manchester Trading Co. Ltd	Non-trading
Age Concern Manchester (Care) Limited	Care provision for under 60's and home care provision
Silver Service Manchester Limited	Non-trading
Age UK Manchester Trading Co. Limited	Non-trading
Age UK Manchester	Non-trading

17 Debtors

	Group £	2022 Company £	Group £	2021 Company £
Trade debtors	385,381	43,026	276,022	14,535
Prepayments and accrued income	57,853	57,849	42,983	42,977
Balance due from subsidiaries	-	342,354	-	261,488
Other debtors	5,487	5,487	6,423	6,423
	<u>448,721</u>	<u>448,716</u>	<u>325,428</u>	<u>325,423</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

18 Creditors: amounts falling due within one year

	2022		2021	
	Group £	Company £	Group £	Company £
Bank loans and overdrafts	19,493	19,493	44,257	44,257
Trade creditors	124,483	124,483	102,482	102,482
Taxation and social security	73,119	73,119	58,772	58,772
Accruals and deferred income	125,826	125,826	215,871	215,871
Other creditors	122,484	122,484	84,641	84,641
	<u>465,405</u>	<u>465,405</u>	<u>506,023</u>	<u>506,023</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

The bank overdrafts are secured by way of a fixed and floating charge over the assets of the Charity.

19 Creditors: amounts falling due in greater than one year

	2022		2021	
	Group £	Company £	Group £	Company £
Bank loans	<u>584,554</u>	<u>584,554</u>	<u>579,019</u>	<u>579,019</u>

Analysis of loans

Wholly repayable within five years by instalments

Repayable within one year	19,493	19,493	44,207	44,207
Repayable between two and five years	75,453	75,453	226,828	226,828
Repayable after five years	509,101	509,101	352,191	352,191
	<u>604,047</u>	<u>604,047</u>	<u>623,226</u>	<u>623,226</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

20 Taxation

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

21 Financial commitments

At 30 March 2022 the group has annual commitments under non-cancellable leases as follows:

	2022		2021	
	Land and buildings £	Other £	Land and buildings £	Other £
Expiry date:				
Within one year	34,512	-	34,512	3,356
Two to five years	103,536	-	138,048	-
Over five years	34,512	-	69,024	-
	172,560	-	241,584	3,356

22 Statement of funds

	At 30 March 2021 £	Income £	Expenditure £	At 30 March 2022 £
General reserve				
Unrestricted funds	641,805	4,225,432	(3,897,329)	969,908
Restricted funds				
Ageing Well grant	-	102,317	(93,138)	9,179
Awards for All – Holmfield Kitchen	7,650	-	(200)	7,450
PRAGMA	3,770	-	(3,770)	-
Advice and Advocacy	-	59,494	(59,494)	-
Eric Wright grant	-	23,000	-	23,000
Reach Fund	2,000	-	-	2,000
Film club grant	811	-	-	811
Coronavirus support	-	163,311	(163,311)	-
The Mark Benevolent Fund	28,647	-	(8,185)	20,462
Manchester wellbeing fund	500	-	(500)	-
Community Older People Fitness Classes	600	-	(600)	-
Day care equipment grants	-	9,238	(7,884)	1,354
Brunswick set-up grant	-	1,500	(1,500)	-
	43,978	358,860	(338,582)	64,256
	685,783	4,584,292	(4,235,911)	1,034,164

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The Ageing Well Grant represents specific funding from the Big Lottery Fund towards the provision of the Ageing Well activities referred to in the Trustees' report on page 6.

The 'Awards for All' fund carried forward at 30 March 2022 represents funding received in previous

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

22 Statement of funds (continued)

years for kitchen improvement works carried out at the charity's residential home. The expenditure seen during the year relates to a proportionate release of this against depreciation charged on these assets.

The PRAGMA grant was received in 2018 from the North East Pre-Retirement Association for the furtherance of planned retirement in the Greater Manchester area and the North West of England more widely.

The Advice and Advocacy grant was received in the year and was for the provision of benefits advice and forms part of the national Age UK delivered programme funded by Eon.

The Reach Fund grant was received in the previous year to assist the Charity with its capability and feasibility studies when reviewing its ability to continue to provide and expand its services in the future.

The Mark Benevolent Fund was received in the prior year and represented funding received for a new minibus. The expenditure seen during the period relates to a proportionate release of this against depreciation charged on this asset.

The Eric Wright grant relates to monies received in the year and represents funding for a new minibus.

The day care equipment grant was received this year and relates to grants for gym equipment and garden equipment for day care centres.

23 Analysis of group net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2022 £
Fund balances as at 30 March 2022 are represented by:			
Intangible fixed assets	4,815	-	4,815
Tangible fixed assets	1,060,454	10,461	1,070,915
Current assets	954,598	53,795	1,008,393
Current liabilities	(465,405)	-	(465,405)
Long term liabilities	(584,554)	-	(584,554)
	969,908	64,256	1,034,164

24 Share capital

The charity has no share capital being a company limited by guarantee. Members guarantee to contribute an amount not exceeding £1 each in the event of a winding up situation.

25 Control

The charity is controlled by the trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2022

26 Net income from trading

The company owns 100% of the shares in Age Concern Manchester Trading Co. Ltd (ACMT), which is incorporated in the United Kingdom and registered in England (Company Registration No: 02912077). The subsidiary did not trade in the year.

The company also owns 100% of the shares in Age Concern Manchester (Care) Limited (ACMC), which is incorporated in the United Kingdom and registered in England (Company Registration No: 07450714). The subsidiary provides home care services.

All income and expenditure for both the above subsidiaries has been consolidated on a line by line basis in the SOFA. The total net profit is gifted to the charity.

The accounts for the year ended 30 March 2022 have been audited and will be filed at Companies House.

A summary of the financial positions for the year ended 30 March 2022 are given below:

Profit and loss account	2022 ACMC £	2021 ACMC £
Turnover – home care services	1,888,317	1,805,561
Administrative expenses – home care services	(1,690,569)	(1,568,958)
Operating profit	197,748	236,603
Other income	-	104,244
Profit on ordinary activities	197,748	340,847
Profits donated to Age Concern Manchester	(197,748)	(340,847)
Retained result for the year	-	-
Balance sheet	2022 £	2021 £
Current assets	342,355	261,488
Creditors – falling due within one year	(342,354)	(261,487)
Net assets	1	1
Called up share capital and reserves	1	1

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2022

26 Net income from trading - continued

The Age Concern Manchester (Care) Limited figures as shown above relating to the provision of home care services have been included as home care income and expenditure in the Statement of Financial Activities and the related notes rather than commercial trading operations, to better reflect the nature of the Charity's activities.

27 Cash generated from operations	2022 £	2021 £
Surplus for the year	348,381	179,737
Adjustments for:		
Depreciation and impairment of tangible fixed assets	29,876	25,085
Profit on disposal of tangible fixed assets	-	(500)
Movements in working capital:		
Increase in stock	-	-
Decrease/(increase) in debtors	(123,293)	35,036
Increase/(decrease) in creditors	<u>(15,854)</u>	<u>218,899</u>
Cash (absorbed)/generated from operations	239,110	458,257
	=====	=====

Accounts

Charity Registration No. 1083242
Company Registration No. 04075099 (England and Wales)

**AGE CONCERN MANCHESTER AND
ITS SUBSIDIARIES**

**ANNUAL REPORT AND
CONSOLIDATED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 MARCH 2021

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

LEGAL AND ADMINISTRATION

Trustees

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
M. Berry BA (Hons) Sociology MA Social Work
J. Gregory BSocSc Politics

Secretary

S. A. Dervan

Principal and Registered office

First Floor, 20 St. Ann's Square
Manchester
M2 7HG

Charity number

1083242

Company number

04075099

Auditors

Jackson Stephen LLP
James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Bankers

The Co-Operative Bank
1 Balloon Street
Manchester
M60 4EP

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2021

The Trustees have pleasure in presenting their annual report, which also contains the requirements of a directors' report under the Companies Act 2006, and the audited financial statements for the year ended 30 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply 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 annual accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)". Legal and administrative details are provided on a separate information page at the front of these financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Object of the charity

Age Concern Manchester was formed in 1976 to "promote the relief of elderly people in any manner that now or hereafter may be deemed by law to be charitable in and around the City of Manchester".

Legal status and governing document

Age Concern Manchester is a charitable company limited by guarantee, charity registration number 1083242. The Charity is governed by the articles and memorandum of association for the incorporated company as last amended on 3 November 2008. The directors of the charitable company are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees. The governing documents instruct the trustees to act in a way to promote the objects of the Charity. The Trustees had no beneficial interest in the charitable company.

Subsidiaries

Until October 2000 the activities of Age Concern Manchester were undertaken by an unincorporated charity, registration number 504929. That charity is now a subsidiary charity of Age Concern Manchester and has not traded during the year. On 28 May 2012, the Pre-Retirement Association of Greater Manchester (PRAGMA) became a subsidiary charity of Age Concern Manchester, and was renamed as the Planned Retirement Association of Greater Manchester.

The Charity also has two active wholly owned trading subsidiaries, Age Concern Manchester Trading Co. Ltd and Age Concern Manchester (Care) Limited. The group statement of financial activities includes the total income receivable and total expenditure payable by these two subsidiaries. The Charity also has three wholly owned non-trading subsidiaries; Silver Service Manchester Limited, Age UK Manchester Trading Co. Limited and Age UK Manchester.

On 11 March 2014, Age Concern Manchester signed a Brand Partner Agreement with Age UK and from 14 July 2014 adopted the working name of Age UK Manchester. The legal status of Age Concern Manchester, the Charity, remains unchanged.

Trustees

The Trustees, who are also directors for the purpose of company law, who served during the year were:

B. Green BA LLB - Chair
Dr. S. Lennon BM MSc FRCPsych - Deputy Chair
R. Zoltie BSc CA - Honorary Treasurer
C. Fall FRICS
R. Clarke BA (Hons) Business Law
M. Berry BA (Hons) Sociology MA Social Work
J. Gregory BSocSc Politics
R. Gridley BA (Hons) Econ & Phil (from 29 June 2020 until 11 September 2020)

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

Appointment, induction and training of the Trustees

Recruitment to the Board of Trustees is normally by invitation to individuals with the relevant skills and experience to strengthen the governance of the organisation. It is usual for potential new trustees to attend one or more meetings at first as observers, and then to be co-opted prior to subsequent election at the Annual General Meeting.

The induction process includes the provision of relevant background written material as well as visits to the organisation's service locations. Training needs are addressed at a preliminary meeting with the Chief Executive, with appropriate arrangements subsequently being made for personalised training to take place.

Organisational structure

The Annual General Meeting of the Charity elects the Trustees and Honorary Officers, appoints Auditors, and considers and adopts the Annual Report and Consolidated Financial Statements for the preceding year's activities. The Board receives regular reports on risk management, on property management, health and safety and on equal opportunities performance.

Financial control

In accordance with company and charity law applicable to charities in England and Wales, the Trustees have financial statements prepared for each financial year based upon proper accounting records which disclose a true and fair view of the state of affairs of the charity on an on-going basis. In preparing those financial statements, the Trustees have approved suitable accounting policies and require them to be applied consistently, making judgements and estimates that are reasonable and prudent. The Trustees, being also responsible for safeguarding the assets of the Charity, have taken reasonable steps for the prevention and detection of fraud and other irregularities.

Once a year, auditors attend the Board's meeting to present the draft annual accounts and to discuss the draft annual reports. Budgets are approved at the beginning of the financial year and monitored throughout the year.

Reporting requirements

At the regular meetings of the Board of Trustees cost centre management accounts are considered, showing income and expenditure against budget, along with statements on cash, and reports on trends in service activity and income generation. Staffing and other management issues are regularly reported to the Board, as well as ideas for developing services and for improving income generation. Reports are presented on policy matters of concern to older people locally, regionally and nationally.

Reporting is by the Chief Executive and other members of the management team who attend meetings and contribute according to the matters on the agenda. So far as possible, the Board's focus is on strategic issues, developing the capacity of the team, the suitability of the buildings in use, the quality of systems and the strength of financial reserves that are for future growth. In this context, from time to time the Trustees and senior managers meet for longer periods for business planning purposes.

Risk management

The Trustees acknowledge their continuing responsibility for identifying the major risks faced by the Charity, keeping those risks under review and taking appropriate steps to manage those risks. The Trustees confirm that they are satisfied that the risk management arrangements in force within the Charity are appropriate and effective and conform to the guidelines issued by the Charity Commission. The annual risk management report (that analyses the major risks faced by the Charity and highlights where mitigating actions are required) has been considered and approved by the Board and is being kept under active review.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

Delegation

Subject to their compliance with the above reporting regime, the day to day management of the organisation is delegated to the Chief Executive and Senior Team.

Volunteers

Under normal circumstances, many of the charity's activities depend heavily on the contribution of more than 120 unpaid volunteers, to whom Age Concern Manchester is greatly indebted. At the very minimum, their giving is worth £500,000 a year to the organisation. In the year under review volunteer input has been impacted by Covid due to the need for some people to shield and also due to the temporary changes made to some services. Most volunteers are expected to return, and it is expected that the work undertaken in the year under review will help to attract new volunteers who want to make a difference to their local communities.

AIMS AND OBJECTIVES

In pursuit of the "relief of elderly people" in and around the City of Manchester", the organisation aims not only to provide direct assistance through its own service structure, but also seeks to influence the nature, style, client group and location of services provided by others, particularly the statutory agencies with responsibilities for meeting the needs of Manchester's older people.

In this context, the Trustees committed the Charity to focus on those organisational objectives that would help to ensure that older people in and around Manchester were able to access the range of information, support and care that they needed as individuals, and in the settings where and when such services were needed.

Due to the exceptional circumstances faced during the year under review:

- To support older people and their carers living in Manchester by offering practical help, emotional support and emergency assistance in facing the Covid pandemic. Providing flexible services that can adapt to constantly changing needs, priorities and circumstances and work in a way that is mindful of current best practice to maximise safety and wellbeing of clients, staff and volunteers.

And also

- To promote the charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance.
- To promote ageing well, healthy life styles and companionship through events, clubs and activities, using to the full the community facilities currently available to the Charity in Openshaw, Gorton and Crossacres whilst continuing to seek out opportunities to extend and strengthen the network, particularly in North Manchester.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting.
- To encourage and support the contribution of volunteers (both those caring for a specific loved one and otherwise) to the quality of life of older people.
- By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.
- To strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, the senior team and succession planning.
- To recruit to, and thereby strengthen, the Board of Trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

ACTIVITIES

1. Advice, Counselling and Advocacy

Advice: The Information and Advice Service continued to be a central commitment of Age UK Manchester accepting referrals from Community Mental Health Teams, GM Fire Service, Sheltered Housing Schemes, NHS Hospitals, Adult Social Care, as well as direct approaches from individuals and family members.

Early on in the pandemic, the service quickly transformed from nearly 100% home visit and appointment based to operating entirely over the telephone and email. The team remained committed to continuing to provide a quality of service to older people and their carers in the City of Manchester local authority area, providing information and signposting services as well as casework for those experiencing difficulty with problems relating to Welfare Benefits, Social Care and Housing and non-consumer credit debt.

Grant funding was again received from Eon Warm Homes Age UK Partnership to provide Benefit Entitlement Checks and increase awareness of access to benefits to avoid fuel poverty.

For the financial year under review the service helped to secure additional benefits valued at over £925,216, including £393,787 in Quarter 1 of 2020/21, a record amount secured by the team in any one quarter. This is of particular note as this period covered the start of the pandemic when the teams were only just coming to grips with adapting the service to continue to meet clients' needs.

Counselling: The Counselling Service continued to help a substantial number of older people into recovery with the help of either a qualified or an in-training Counsellor delivering one-to-one Counselling sessions, using either "person centred" or "integrated" approaches.

The Age UK Manchester Counselling Service (funded by the NHS as part of a mental health contract that also covered day care provision at our day centres in Openshaw and in Gorton) has retained its distinctive focus, using the "GAD 7" (screening questionnaire for anxiety) and "PHQ 9" (screening questionnaire for depression) alongside "CORE 10" (Psychological Outcomes Measure). Clients who would be suitable for "IAPT" compliant therapies were referred into the relevant services provided by other agencies.

Similar to the Advice Service, the Counselling Service operated entirely over the telephone during the pandemic, where previously it was through face to face appointments either at Age UK Manchester community buildings or via home visits, particularly for those who are housebound or who find it difficult to travel. Prior to the pandemic, the service remained unique in being able to provide sessions in client's homes.

99 clients were supported to explore and understand problems such as stress, anxiety, depression, bereavement, trauma, loneliness and ill health, with 863 sessions being provided. Sixty-five per cent of referrals were from Self Help Services referral hub; 12% were self-referrals.

2. Contract Care

Home care and residential care services are registered with the Care Quality Commission (CQC) and are rated "Good". The day care (monitored and inspected by NHS and Manchester City Council staff) is managed as if it were subject to the CQC regime.

Residential Care at Holmfield

The challenge for care homes in the year under review has been well documented in the media. The staff team at Holmfield have shown great commitment to keeping the residents safe and happy under really difficult circumstances. The lack of visitors to the home during most of the year under review has been hard for the people who live at Holmfield and the staff have done everything they can to reassure, support and entertain people while continuing to provide high quality care.

For the management team at Holmfield, the year has been full of constantly changing guidelines, staff shortages and new working practices - all met with professionalism and never losing sight of the fact that the safety and wellbeing of the residents was paramount.

The additional costs of providing the service at Holmfield in terms of staff training, provision of protective equipment and payments to staff who were required to isolate, has been offset to some extent by government "Infection Control Grants." These grants have also been available for home care and day care services.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

Day Care Services

In the year under review, radical changes had to be implemented at short notice to support older people during the pandemic. These changes included changing the focus of the charity's day care centres almost "overnight" into emergency response centres for older people. In partnership with a host of local food suppliers, the charity provided emergency food support, collected shopping and prescriptions and provided doorstep and telephone support for older people who were isolated and fearful of leaving their homes. This work identified some older people who were previously in receipt of no services and it is a positive outcome of the pandemic that in some cases, the charity has been able to extend additional support and advice to these individuals that has made their day to day lives more comfortable for the future.

The Emergency Response work was carried out by the day care teams in addition to providing day to day support for the older people and their carers who would normally have benefitted from a day care service. Recognising that the disruption to services was having a negative impact on older people and their carers, Age UK Manchester were one of the first Age UK partners nationally to safely reopen their doors to day care clients in June 2020 and have remained committed to operating "business as usual" throughout the year under review, whenever local restrictions allowed. Funding from Manchester City Council and the NHS (for Openshaw and Gorton Day centres) continued during the year under review in recognition of the continuing support offered to clients and their families, even when services could not be building based.

The work that the Day Care teams have carried out was very much "front line" and gave a very stark reminder of the issues that older people have faced this year. In some cases, it has translated into financial and practical support for Age UK Manchester, allowing the charity to sustain and further develop its work.

Between 1 April 2020 and 31 March 2021:

- 7,537 emergency parcels and deliveries were made
- 13,446 telephone welfare calls were made
- An average of 921 people were supported every month
- 1,661 new I&A enquiries were received.

An average of 17,053 contacts a month were made between the charity's services and older people and their carers.

Towards the end of the year under review the charity was planning the move of its Gorton Day Care Centre to the new centre at Brunswick Village.

Discussions continued throughout the year with potential funders and Manchester City Council about the redevelopment of the Crossacres Centre but the need to prioritise the safety and wellbeing of the people the charity cares for and the need to maintain, at all costs, the services older people have relied on so heavily during the year had meant that this issue had not yet been significantly moved forward.

During the year under review the charity has more reason than ever before to be grateful for the support of corporate partners and local businesses that have offered tremendous support to its Emergency Response work during the Pandemic. Their support has allowed the charity to make a huge difference to the lives of older people in Manchester, whether it be through fundraising or regular donations of food and supplies.

Manchester's office of Ecclesiastical Insurance continues to offer a wide range of support to the charity through fundraising and volunteering days, carried out mostly at our day care centres.

Home Care Services

During the year under review the charity's home care teams have stepped forward to help older people and their families through some very difficult and worrying times. Having the flexibility to quickly adapt to new working practices and the courage and confidence to tackle the challenges presented by the pandemic head on, has allowed older people to get the consistent, reassuring support they needed at home and in some cases has allowed older people to have their preferences honoured and respected at end of life.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2021**

Staff have been called upon time after time to provide services, often at short notice, to older people awaiting discharge from hospital. Some of these clients have had a positive Covid result but the teams have grown in terms of their knowledge and skills in managing the risks associated with the virus and their commitment to offering holistic support to people under really difficult circumstances is a huge credit to them.

During the year under review the charity has continued to have home care commissioned by Manchester City Council and by the NHS on a spot purchased basis. Some care has also been purchased privately by older people and their families.

During the year, some problems with the new payments system at Manchester City Council have been worked through, allowing us to make significant progress in speeding up payments and collecting outstanding debts. Towards the end of the year under review, plans were being made for a third registered home care service to be based at Brunswick Village. The additional service would link in with other proposed services at this location and seek to address an identified shortage of available home care in the Brunswick locality.

3. Ageing Well

During the year under review the charity has made a commitment that this work would not stop.

The way activities were delivered and friendship networks were supported looked very different in some cases but its commitment to ageing well work remained strong and focussed.

A diverse range of ageing well activities continued during the year, some delivered at home in terms of activity packs, Zoom sessions or supportive befriending calls.

The charity has retained its commitment to giving practical opportunities for older people to learn, pass on their skills, socialise, improve their fitness and generally enhance their quality of life. The focus of all the ageing well work was to encourage older people at every opportunity to be ambitious and focussing on what could still be achieved rather than what was no longer possible. Wherever possible the idea was promoted of older people as the experts, able in a very positive way to demonstrate talent, skill and capability. In the year under review it has been more important than ever before that older people have support, friendship and opportunities to be engaged and creative.

Some examples of how ageing well work has continued during the pandemic are outlined below.

The 'Out in the City' group has long been recognised nationally as an example of an innovative and valuable service for older lesbian, gay, transgender and bisexual communities in and around Manchester. Membership has grown recently, as has local and regional recognition of the group's contribution to the wider LGBT community. During Covid, the group provided mutual support to one another with regular telephone calls and met in person when restrictions allowed.

Funding from Greater Manchester Mental Health to establish an exercise session for older people in North Manchester at our Harpurhey Shop had allowed for a qualified sessional worker to deliver to chair-based exercises and this soon led to twice weekly sessions and further funding from the Neighbourhood Health Teams.

During Covid, weekly exercise sessions continued over Zoom, along with weekly phone calls and support with shopping. By June 2020 with easing of the lockdown, the session moved to outdoor space at the nearby Greater Manchester Mental Health Wellbeing Centre. With the second national lockdown in November 2020 the sessions returned to Zoom.

A newly established craft group had become a popular draw in the North Manchester community. Links with other local groups were established and joint workshops sessions were given by members to share and learn new skills. Funding from the Neighbourhood Investment Fund enabled the group to purchase essential items of equipment and the group explored ways to make their sessions sustainable, including selling crafts at local fairs.

During Covid, the Craft Group were unable to meet and contact was maintained through a mixture of telephone calls and messaging. Funding that was to be used for a day trip was used to purchase activity packs and these were delivered to members to keep them stimulated and connected whilst helping with their mental wellbeing.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

PRAGMA

The Planned Retirement Association of Greater Manchester (PRAGMA) continued to seek out opportunities to develop and deliver its services. Becoming a member of the Greater Manchester Chamber of Commerce provided the platform to promote PRAGMA to a wider audience.

Prior to Covid, discussions were underway to hold a course with a range of employers. However, during Covid, all face to face sessions ceased. In its place, an online course was created by Mark Bloomfield, which was successfully delivered four times.

4. Shops

The Charity benefits enormously from the generosity of donors to its shops and during the year under review, although shops faced some significant periods of closure due to the pandemic, the public have continued to support the charity's work by dropping off donated items at its day care centres.

A review of shops resulted in the closure of the Wythenshawe Shop in October 2020 (due to decline in footfall in the Civic Centre Precinct) and a relaunch of the Chorlton Shop as a "Vintage and Retro" store in the same month.

In addition to donations dropped off at the shops and at day centres, a limited capacity for collecting donated furniture, bric-a-brac, etc. has been continued. In addition to the financial contribution from shop sales, maintaining this network provides contact points for older people and their carers when seeking information, advice and assistance, making the shops a valued and visible part of the operation.

Furlough payments for staff during periods of shop closure and other business continuity grants in relation to shops have helped us to sustain our retail offer throughout the pandemic.

5. Capacity

The capacity of the Board and the Senior Team was well tested and consolidated during the year under review and suitable arrangements were put in place to effectively cope with the retirement of the Chief Executive (in June 2020).

6. Supporters

During the year under review, whilst facing the challenges presented to older people by the Covid-19 pandemic, the charity was successful in obtaining grant funding from a range of generous trusts and foundations. This vital financial support enabled the charity to maintain a resilient and flexible response to the needs of the community's older people and their carers; provided funds to cover income shortfalls due to unforeseen reduced income from charged for services and retail operations; and funded new, essential services to support older people and their carers who found themselves with no one to turn to during the pandemic.

The funders who gave us their support include:

- Age UK Covid-19 Appeal
- Caf Resilience Fund
- Ecclesiastical 12 Days of Giving Fund
- Edward Gostling Foundation
- Eric Wright Charitable Trust
- Forever Manchester
- Julia and Hans Rausing Fund
- National Lottery Community Fund
- Neighbourly
- Our Manchester
- Tesco Bags of Hope
- The Sisters of St Joseph
- We Love Manchester

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2021**

There are also countless other individuals, businesses and community groups who supported the charity's efforts to help older people in Manchester with donations of money, time and items to distribute in emergency parcels. These include:

- Allied Bakeries
- Arval Car Hire
- Aviko
- Bookers Wholesalers
- C-19 Styal
- Costa Coffee
- Grandad's Sausages
- Greggs
- Happy Mini's Childcare
- Hills Biscuits
- Human Appeal
- Innocent Drinks
- Lucy Bee Cosmetics
- Jet2 Airlines
- Macmillan Community Team
- Manchester Fire and Rescue Service
- McDonald's
- Morrisons
- Noone's Gorton Market
- PZ Cussons
- Sheridan Wedding Venue
- The Hut Group
- Tesco

The charity thanks every individual, business and organisation who supported us. Each and every donation or offer of practical help has made a really significant difference for Manchester's older people and their carers during really challenging times.

PUBLIC BENEFIT STATEMENT

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

FINANCIAL REVIEW

Review of the financial position during the year ended 30 March 2021

The results for the year, and the Charity's financial position at the end of the year, are shown in the attached financial statements.

Principal Funding Sources: Income for the year was £4,149,410, a net 10.8% increase on the previous year.

Gifts and grants for the year amounted to £180,727 (2020: £145,585) an increase of 24.1% on the prior year. £486,694 came from statutory contracts, consistent with 2019/2020.

Of the remainder, £2,645,227 came from clients' fees and payments (mainly for home care, day care and residential care, and small amounts towards Ageing Well and Advice and Advocacy activities), being consistent with the prior year. Most of the rest was trading income from the charity shops, which declined from £397,569 in 2019/20 to £136,678 due to the impact of the Covid-19 lockdowns along with furlough income of £128,204 and other Covid-19 support grants of £567,166.

Principal Expenditure Items: At £3,969,673, expenditure was up 5.3% on the previous year, of which £3,044,858 (76.7%) went on employee costs. Charitable expenditure and its associated support costs constituted 91.7% of total expenditure during the year.

The cost of generating funds (8.3%) consisted almost entirely of charity shop costs.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued FOR THE YEAR ENDED 30 MARCH 2021

GRANT MAKING POLICY

Grant making is not a material part of the Charity's activities.

RESERVES POLICY

Net assets at the end of the financial period amounted to £685,783 equivalent to 17.3% of annual revenue expenditure (13.4% in 2019/20).

Readily accessible unrestricted reserves at the end of the financial period were at a level equivalent to just under seven weeks unrestricted expenditure, below the three months level that the Board consider to be the minimum target for the organisation. The Board continues to review and prioritise the Charity's operations with a view to achieving a healthier financial position.

PLANS FOR FUTURE PERIODS

No one can predict to what extent the charity's services will be further affected by the Covid-19 crisis in the coming months but the charity has demonstrated the flexibility and commitment of its staff and volunteers and the resilience of its services during the year under review. The charity is confident that it is able to access the range of information, support and care that clients need, and in the settings where and when such services are needed. In particular, plans for the future include:

- To sustain and further develop the Charity's offer of a supportive "relationship for life" to those older people who turn to it for assistance.
- To establish Age UK Manchester's presence at Brunswick Village and through the provision of joined up, innovative services, make a positive difference to the wellbeing of the older people who live at Brunswick Village and to older people living in the local community.
- To continue to promote ageing well, healthy lifestyles and companionship wherever practicable, using to the full the community facilities currently available to the Charity in Openshaw, Brunswick Village, Harpurhey Shop and Crossacres as well as continuing to seek out opportunities to extend and strengthen the network and range of its work.
- To work proactively with commissioners and funders to further develop links between its portfolio of services and encourage their use in a flexible and responsive way that promotes the independence and wellbeing of older people and their carers.
- In conjunction with Age UK's National services, to continue to provide easy access to information relating to the concerns of older people and their carers and, for those in need of it, access to trained advisors (particularly relating to the take-up of benefits) and to counselling.
- To deliver CQC registered home care and residential care, including high quality end-of-life care in either setting, through the subsidiary company Age Concern Manchester (Care) Limited.
- To encourage and support the contribution of volunteers to the quality of life of older people and to assist them in a safe and confident return to our services.
- By the fullest possible use of the services listed above and any other practical means available, to assist the efforts of the statutory agencies in seeking to minimise unnecessary days and nights in hospital.
- To strengthen the resilience of the organisation, particularly with respect to the organisation's financial reserves, quality control systems, the range and quality of property assets, and the senior staff team.
- To support and further strengthen the contribution of the Board of Trustees.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

TRUSTEES' REPORT - continued **FOR THE YEAR ENDED 30 MARCH 2021**

AUDITORS

A resolution to re-appoint Jackson Stephen LLP as auditors will be proposed at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

Registered office:

First Floor
20 St Ann's Square
Manchester
M1 5FW

Signed by order of the Trustees



B. Green
Chairman

Approved by the Trustees on 15 November 2021

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and 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 the Group and the incoming resources and application of resources, including the net income or expenditure, of the Group for the year. In preparing those financial statements, the Trustees are required to:

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

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER

Opinion

We have audited the financial statements of Age Concern Manchester for the year ended 30 March 2021 which comprise the consolidated statement of financial activities, the group balance sheet, the company balance sheet, the consolidated statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)".

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 30 March 2021 and of the group's incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the 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 accounts section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the accounts 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 statement 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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 charitable company 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 by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of 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 the 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.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

Based on our understanding of the charitable company and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims, their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance;
- obtaining an understanding of provisions and holding discussions with management to understand the basis of recognition or non-recognition of provisions; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN MANCHESTER-Continued

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.

Jackson Stephen LLP

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of Jackson Stephen LLP

23/11/2021
.....

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 MARCH 2021

		Unrestricted Funds	Restricted Funds	Total funds Year to 30 March 2021	Total funds Year to 30 March 2020
	Note	£	£	£	£
<u>Incoming Resources</u>					
Incoming resources from generated funds:					
Voluntary income	2	31,408	-	31,408	101,070
Activities for generating funds	3	124,851	16,541	141,392	478,509
Investment income	4	-	-	-	-
Incoming resources from charitable activities:					
	5				
Advice and advocacy		21,919	57,558	79,477	97,459
Ageing Well		5,786	40,530	46,316	51,212
Day care		483,341	146,758	630,099	684,191
Home care		1,805,561	-	1,805,561	1,568,902
Residential care		719,112	-	719,112	765,046
PRAGMA		-	675	675	7
Other Covid-19 support		567,166	-	567,166	-
Furlough income		128,204	-	128,204	-
Total incoming resources		3,887,348	262,062	4,149,410	3,746,396
<u>Resources expended</u>					
Costs of generating funds:					
Costs of generating funds	7	313,126	15,441	328,567	398,186
Net incoming resources available for charitable application		3,574,222	246,621	3,820,843	3,348,210
Costs of charitable activities:					
	8				
Advice and advocacy		78,929	57,558	136,487	145,510
Ageing Well		46,762	40,530	87,292	75,008
Day care		706,038	121,811	827,849	882,885
Home care		1,774,757	-	1,774,757	1,509,858
Residential care		807,959	-	807,959	749,562
PRAGMA		-	6,762	6,762	7,972
Total charitable expenditure		3,414,445	226,661	3,641,106	3,370,795
Total resources expended		3,727,571	242,102	3,969,673	3,768,981
Net incoming/(outgoing) resources		159,777	19,960	179,737	(22,585)
Other recognised gains/(losses):					
Revaluation of tangible fixed assets		-	-	-	25,000
Net movement in funds		159,777	19,960	179,737	2,415
Fund balances at 30 March 2020		482,028	24,018	506,046	503,631
Fund balances at 30 March 2021	22	641,805	43,978	685,783	506,046

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
GROUP BALANCE SHEET
AS AT 30 MARCH 2021

	Note	30 March 2021		30 March 2020	
		£	£	£	£
Intangible fixed assets	14		4,815		4,815
Tangible fixed assets	15		1,094,791		1,064,949
			1,099,606		1,069,764
Current assets					
Stock		13,265		13,265	
Debtors, prepayments and accrued income	17	325,428		360,464	
Cash at bank and in hand		332,526		14,986	
		671,219		388,715	
Creditors: amounts falling due within one year	18	(506,023)		(333,413)	
Net current assets			165,196		55,302
Total assets less current liabilities			1,264,802		1,125,066
Creditors: amounts falling due in greater than one year	19		(579,019)		(619,020)
Net assets			685,783		506,046
Funds employed					
Unrestricted	22		641,805		482,028
Restricted	22		43,978		24,018
			685,783		506,046

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 15
November 2021



R. Zoltie
Honorary Treasurer



B. Green
Chair

Company Registration No. 04075099

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
COMPANY BALANCE SHEET
AS AT 30 MARCH 2021

	Note	30 March 2021		30 March 2020	
		£	£	£	£
Intangible fixed assets	14		4,815		4,815
Tangible fixed assets	15		1,094,791		1,064,949
Fixed asset investments	16		5		5
			1,099,611		1,069,769
Current assets					
Stock		13,265		13,265	
Debtors, prepayments and accrued income	17	325,423		351,097	
Cash at bank and in hand		332,526		14,986	
		671,214		379,348	
Creditors: amounts falling due within one year	18	(506,023)		(324,051)	
Net current assets			165,191		55,297
Total assets less current liabilities			1,264,802		1,125,066
Creditors: amounts falling due in greater than one year	19		(579,019)		(619,020)
Net assets			685,783		506,046
Funds employed					
Unrestricted	22		641,805		482,028
Restricted	22		43,978		24,018
			685,783		506,046

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved for issue on 15 November 2021


R. Zoltie
Honorary Treasurer
Company Registration No. 04075099


B. Green
Chair

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
AS AT 30 MARCH 2021

	Note	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated/(absorbed) from operations	27	458,257		(33,091)	
Investing activities					
Purchase of tangible fixed assets		(54,927)		-	
Proceeds on disposal of fixed assets		<u>500</u>		<u>-</u>	
Net cash used in investing activities		(54,427)		-	
Financing activities					
Repayment of bank loans		<u>(40,001)</u>	<u>(7,036)</u>		
Net cash used in financing activities		<u>(40,001)</u>		<u>(7,036)</u>	
Net increase/(decrease) in cash and cash equivalents		363,829		(40,127)	
Cash and cash equivalents at beginning of year		<u>(31,353)</u>		<u>8,744</u>	
Cash and cash equivalents at end of year		<u>332,476</u>		<u>(31,353)</u>	
Relating to:					
Cash at bank in hand		332,526		14,986	
Bank overdrafts included in creditors payable within one year		<u>(50)</u>		<u>(46,339)</u>	
		<u>332,476</u>		<u>(31,353)</u>	

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 MARCH 2021

1 Accounting policies

Charity Information

Age Concern Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is First Floor, 20 St Ann's Square, Manchester, M2 7HG.

1.1 Accounting Convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, 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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

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

1.2 Going Concern

The Charity's trading activities, together with the factors likely to affect its future development, performance and financial position are set out in the Trustees' report on pages 1 to 10. The Charity meets its day-to-day working capital requirements through its overdraft facility.

The Charity's forecasts and projections, taking account of reasonably possible changes in trading performance, show that the Charity should be able to operate within the level of its current facilities.

The Trustees therefore have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Basis for consolidation

The consolidated financial statements comprise Age Concern Manchester, its subsidiary charity PRAGMA, and its trading subsidiaries, Age Concern Manchester Trading Co. Ltd and Age Concern Manchester (Care) Limited, along with the non-trading subsidiaries, Age UK Manchester Trading Co. Limited, Age UK Manchester and Silver Service Manchester Limited. The results of the subsidiaries are consolidated on a line by line basis.

The summarised Profit and Loss Account for the year ended 30 March 2021 and Balance Sheet as at 30 March 2021 for Age Concern Manchester Trading Co. Ltd and Age Concern Manchester (Care) Limited are given in the notes to these accounts.

The charity has availed itself of the provisions of the Companies Act and adapted the Companies Act formats to reflect the special nature of the charity's activities. No separate SOFA has been presented for the charity alone as permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

1.4 Charitable Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

All income and expenditure is shown in the Statement of Financial Activities (SOFA).

Investment income and gains are allocated to the appropriate fund.

1.5 Incoming resources

All incoming resources are included within the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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

Grants receivable which are not conditional on the delivery of a specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.

Grants receivable that do relate to the delivery of a specific performance by the charity are recognised when the charity earns the right to such consideration by its performance.

No amounts are included in the financial statements for services donated by volunteers.

1.6 Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. General overheads have been allocated on the basis of direct staff wage costs.

1.7 Trademarks

Trademarks are valued at cost less accumulated amortisation. Amortisation is calculated to write off the cost less estimated residual value in equal annual instalments over their estimated useful lives.

1.8 Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at the following annual rates in order to write off each asset, with the exception of land, over its estimated useful life:

Freehold and leasehold buildings	2% per annum straight line basis
Fixtures and fittings	15% per annum straight line basis
Motor vehicles	25% per annum straight line basis
Office equipment	15 - 25% per annum straight line basis

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

1.9 Impairment of Fixed Assets

At each reporting end date, the charity reviews the carrying amounts of its intangible 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).

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment annually, and whenever there is an indication that the asset may be impaired.

1.10 Investments

Investments represent the Charity's cost in its subsidiary undertakings and are stated at cost less any provision for diminution in value.

1.11 Stocks

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

1.12 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.

1.13 Pension costs

The charitable group operates a defined contribution scheme for the benefit of its employees. Contributions payable are included in the SOFA in the year they are payable.

1.14 Finance and operating leases

Rentals payable under operating leases are charged to the SOFA against income on a straight line basis.

2 Voluntary income

	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Donations and legacies	31,408	-	31,408	101,070

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2021

3 Activities for generating funds

	Note	Unrestricted Funds £	Restricted funds £	Total 2021 £	Total 2020 £
Fundraising events		4,714	-	4,714	78,555
Commercial trading operations	26	-	-	-	-
Shop sales		120,137	16,541	136,678	397,569
Rent, service charges and room hire		-	-	-	2,385
		<u>124,851</u>	<u>16,541</u>	<u>141,392</u>	<u>478,509</u>

4 Investment income

	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Interest receivable	-	-	-	-

5 Incoming resources from the charitable activities

	Charitable Grants £	Statutory Grants and payments £	Service fees £	Total 2021 £	Total 2020 £
Advice and advocacy	13,709	57,558	8,210	79,477	97,459
Ageing Well	958	40,530	4,828	46,316	51,212
Day care	134,652	388,606	106,841	630,099	684,191
Home care	-	-	1,805,561	1,805,561	1,568,902
Residential care fees	-	-	719,112	719,112	765,046
PRAGMA	-	-	675	675	7
Other Covid-19 support	567,166	-	-	567,166	-
Furlough income	128,204	-	-	128,204	-
	<u>844,689</u>	<u>486,694</u>	<u>2,645,227</u>	<u>3,976,610</u>	<u>3,166,817</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2021

6	Support costs	Note	Total 2021 £	Total 2020 £
	Premises costs		7,090	6,386
	Employee costs		40,227	38,254
	Vehicle costs		40	558
	Depreciation		1,520	1,057
	Charges and fees		44,270	37,393
	Office costs		20,105	23,906
	Other costs		3,436	5,364
		8	116,688	112,918
7	Analysis of costs of generating funds		Total 2021 £	Total 2020 £
	Premises costs		104,036	119,379
	Employee costs		176,506	207,492
	Volunteers' expenses		1,353	7,290
	Insurance		361	695
	Depreciation		5,956	5,580
	Office costs		12,776	11,238
	Other costs		675	4,806
	Charges and fees		1,980	9,553
	Auditors' remuneration		8,610	8,682
	Vehicle costs		16,314	23,471
			328,567	398,186

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

8. Analysis of costs of charitable activities

	Note	Advice & advocacy £	Ageing Well £	Day care £	Home care £	Residential care £	PRAGMA £	Total 2021 £	Total 2020 £
Activities undertaken directly:									
Premises costs		2,292	16,594	122,786	-	84,533	-	226,205	211,790
Loan interest		-	-	-	-	27,564	-	27,564	35,870
Employee costs		123,570	66,368	461,105	1,616,594	554,099	6,389	2,828,125	2,537,871
Volunteer expenses		856	-	-	-	-	-	856	5,147
Vehicle costs		25	347	28,883	1,181	-	22	30,458	60,807
Depreciation		-	-	4,085	-	13,524	-	17,609	16,950
Charges and fees		1,196	-	24,661	29,135	22,137	-	77,129	62,267
Office costs		1,583	-	102,906	60,007	40,925	82	205,503	166,972
Other costs		1,743	1,194	63,992	-	42,338	-	109,267	160,203
Insurance		42	26	235	541	855	3	1,702	-
Support costs	6	5,180	2,763	19,196	67,299	21,984	266	116,688	112,918
		<u>136,487</u>	<u>87,292</u>	<u>827,849</u>	<u>1,774,757</u>	<u>807,959</u>	<u>6,762</u>	<u>3,641,106</u>	<u>3,370,795</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2021

9 Movement in total funds for the year

This is stated after charging/(crediting): Note

	Total 2021 £	Total 2020 £
Auditors' remuneration	8,500	8,500
Depreciation 15	25,085	23,587
Profit on disposal of tangible fixed assets	500	-

10 Staff costs

	Total 2021 £	Total 2020 £
Wages and salaries	2,794,589	2,572,360
Social security costs	196,211	173,199
Pension costs	54,058	38,058
	3,044,858	2,783,617

The average number of full-time equivalent employees, analysed by function was:

	Total 2021	Total 2020
Charitable activities	162	165
Management and administration of the charity	8	9
	170	174

There were no employees whose annual emoluments were £60,000 or more.

11 Pension costs

The company operates a company pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £54,058 (2020 - £38,058).

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2020 - £Nil).

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

13 Surplus for the financial year

As permitted by Section 408 of the Companies Act 2006 and Paragraph 397 of the SORP, no separate SOFA has been presented for the Charity alone. Relevant information is as follows:

	2021 £	2020 £
Holding Charity's gross income	2,343,749	2,177,494
Holding Charity's surplus for the financial year	179,737	2,415

14 Intangible fixed assets – Group and charity

	Trademarks £
Cost at 31 March 2020	4,815
Additions	-
Cost at 30 March 2021	4,815
Amortisation at 31 March 2020	-
Charge for the year	-
Amortisation at 30 March 2021	-
Net book value	
At 30 March 2021	4,815
At 30 March 2020	4,815

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

15 Tangible fixed assets - Group and charity

	Land & buildings £	Fixtures & fittings £	Motor vehicles £	Office equipment £	Total £
Cost at 31 March 2020	1,875,512	128,189	107,623	114,766	2,226,090
Additions	8,188	-	46,739	-	54,927
Disposals	-	-	(19,799)	-	(19,778)
Cost at 30 March 2021	1,883,700	128,189	134,584	114,766	2,261,239
Accumulated depreciation at 31 March 2020	857,570	104,392	102,020	97,159	1,161,141
Charge for the year	15,218	5,079	2,328	2,460	25,085
Eliminated on disposal	-	-	(19,778)	-	(19,778)
Accumulated depreciation at 30 March 2021	872,788	109,471	84,570	99,619	1,166,448
Net book value					
At 30 March 2021	1,010,912	18,718	45,920	15,147	1,094,791
At 30 March 2020	1,017,942	23,797	5,603	17,607	1,064,949

The net book value of land and buildings as at 30 March 2021 comprise of:

	£
Freehold	886,823
Long term leasehold	124,089
	1,010,912

Included in land and buildings is £381,193 (2020: 381,193) of land which is not depreciated.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2021

16 Fixed asset investments - Charity

	2021 £	2020 £
Cost as at 30 March 2020	5	5
Cost as at 30 March 2021	<u>5</u>	<u>5</u>

The investments held by the company represent the investment in the subsidiary companies as follows:

Company	Country of incorporation	Class	Shares held %
<u>Subsidiary undertakings</u>			
Age Concern Manchester Trading Co. Ltd	England & Wales	Ordinary	100
Age Concern Manchester (Care) Limited	England & Wales	Ordinary	100
Silver Service Manchester Limited	England & Wales	Ordinary	100
Age UK Manchester Trading Co. Limited	England & Wales	Ordinary	100
Age UK Manchester	England & Wales		

Age UK Manchester is a company limited by guarantee and therefore has no share capital.

The principal activity of these undertakings for the last relevant financial period was as follows:

	Principal activity
Age Concern Manchester Trading Co. Ltd	Non-trading
Age Concern Manchester (Care) Limited	Care provision for under 60's and home care provision
Silver Service Manchester Limited	Non-trading
Age UK Manchester Trading Co. Limited	Non-trading
Age UK Manchester	Non-trading

17 Debtors

	Group £	2021 Company £	Group £	2020 Company £
Trade debtors	276,022	14,535	305,918	109,688
Prepayments and accrued income	42,983	42,977	26,931	26,927
Balance due from subsidiaries	-	261,488	-	186,867
Other debtors	6,423	6,423	27,615	27,615
	<u>325,428</u>	<u>325,423</u>	<u>360,464</u>	<u>351,097</u>

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

18 Creditors: amounts falling due within one year

	2021		2020	
	Group £	Company £	Group £	Company £
Bank loans and overdrafts	44,257	44,257	90,958	90,958
Trade creditors	102,482	102,482	115,391	106,029
Taxation and social security	58,772	58,772	77,018	77,018
Accruals and deferred income	215,871	215,871	42,807	42,807
Other creditors	84,641	84,641	7,239	7,239
	<u>506,023</u>	<u>506,023</u>	<u>333,413</u>	<u>324,051</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

The bank overdrafts are secured by way of a fixed and floating charge over the assets of the Charity.

19 Creditors: amounts falling due in greater than one year

	2021		2020	
	Group £	Company £	Group £	Company £
Bank loans	579,019	579,019	619,020	619,020

Analysis of loans

Wholly repayable within five years by instalments:

Repayable within one year	44,207	44,207	44,207	44,207
Repayable between two and five years	226,828	226,828	226,828	226,828
Repayable after five years	352,191	352,191	392,192	392,192
	<u>623,226</u>	<u>623,226</u>	<u>663,227</u>	<u>663,227</u>

The bank loans are secured by way of a fixed charge over the freehold properties owned by the Charity.

20 Taxation

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

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2020

21 Financial commitments

At 30 March 2021 the group has annual commitments under non-cancellable leases as follows:

	2021		2020	
	Land and buildings £	Other £	Land and buildings £	Other £
Expiry date:				
Within one year	34,512	3,356	47,845	40,287
Two to five years	138,048	-	138,048	3,356
Over five years	69,024	-	103,536	-
	241,584	3,356	289,429	43,643

22 Statement of funds

	At 30 March 2020 £	Income £	Expenditure £	At 30 March 2021 £
General reserve				
Unrestricted funds	482,028	3,887,348	(3,727,571)	641,805
Restricted funds				
Big lottery (Ageing Well Grant)	-	40,530	(40,530)	-
Awards for All – Holmfield Kitchen	7,850	-	(200)	7,650
PRAGMA	9,857	675	(6,762)	3,770
Advice and Advocacy	-	57,558	(57,558)	-
Reach Fund	2,000	-	-	2,000
Minibus	3,500	-	(3,500)	-
Film club grant	811	-	-	811
National Lottery	-	114,905	(114,905)	-
CAF Bank Funding	-	12,555	(12,555)	-
Wythenshawe Partnership Program	-	2,000	(2,000)	-
The Mark Benevolent Fund	-	32,739	(4,092)	28,647
Manchester wellbeing fund	-	500	-	500
Community Older People Fitness Classes	-	600	-	600
	24,018	262,062	(242,102)	43,978
	506,046	4,149,410	(3,969,673)	685,783

The general reserve represents the free funds of the charity which are not designated for particular purposes.

The 'Awards for All' fund carried forward at 30 March 2021 represents funding received in previous years for kitchen improvement works carried out at the charity's residential home. The expenditure seen during the year relates to a proportionate release of this against depreciation charged on these assets.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 MARCH 2021

22 Statement of funds (continued)

The PRAGMA grant was received in 2018 from the North East Pre-Retirement Association for the furtherance of planned retirement in the Greater Manchester area and the North West of England more widely.

The Advice and Advocacy grant was received in the year and was for the provision of benefits advice and forms part of the national Age UK delivered programme funded by Eon.

The Reach Fund grant was received in the previous year to assist the Charity with its capability and feasibility studies when reviewing its ability to continue to provide and expand its services in the future.

The minibus and Mark Benevolent Fund grants represent funding received for a new minibus. The expenditure seen during the period relates to a proportionate release of this against depreciation charged on this asset.

The National Lottery and CAF Bank Funding was received in the year to assist the charity through the Covid-19 pandemic.

23 Analysis of group net assets between funds

	Unrestricted funds £	Restricted funds £	Total 2021 £
Fund balances as at 30 March 2021 are represented by:			
Intangible fixed assets	4,815	-	4,815
Tangible fixed assets	1,058,494	36,297	1,094,791
Current assets	663,538	7,681	671,219
Current liabilities	(506,023)	-	(506,023)
Long term liabilities	(579,019)	-	(579,019)
	<u>641,805</u>	<u>43,978</u>	<u>685,783</u>

24 Share capital

The charity has no share capital being a company limited by guarantee. Members guarantee to contribute an amount not exceeding £1 each in the event of a winding up situation.

25 Control

The charity is controlled by the trustees.

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

26 Net income from trading

The company owns 100% of the shares in Age Concern Manchester Trading Co. Ltd (ACMT), which is incorporated in the United Kingdom and registered in England (Company Registration No: 02912077). The subsidiary did not trade in the year.

The company also owns 100% of the shares in Age Concern Manchester (Care) Limited (ACMC), which is incorporated in the United Kingdom and registered in England (Company Registration No: 07450714). The subsidiary provides home care services.

All income and expenditure for both the above subsidiaries has been consolidated on a line by line basis in the SOFA. The total net profit is gifted to the charity.

The accounts for the year ended 30 March 2021 have been audited and will be filed at Companies House.

A summary of the financial positions for the year ended 30 March 2021 are given below:

Profit and loss account	2021		2020	
	ACMT £	ACMC £	ACMT £	ACMC £
Turnover – home care services	-	1,909,805	-	1,568,902
Administrative expenses – home care services	-	(1,568,958)	-	(1,509,858)
Operating profit	-	340,847	-	59,044
Other income	-	-	-	-
Profit on ordinary activities	-	340,847	-	73,758
Profits donated to Age Concern Manchester	-	(340,847)	-	(73,758)
Retained result for the year	-	-	-	-
Balance sheet	2021		2020	
	£	£	£	£
Current assets	84	261,488	84	210,044
Creditors – falling due within one year	(84)	(261,487)	(84)	(210,043)
Net assets	-	1	-	1
Called up share capital and reserves	-	1	-	1

AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 30 MARCH 2021

26 Net income from trading - continued

The Age Concern Manchester (Care) Limited figures as shown above relating to the provision of home care services have been included as home care income and expenditure in the Statement of Financial Activities and the related notes rather than commercial trading operations, to better reflect the nature of the Charity's activities.

27 Cash generated from operations	2021 £	2020 £
Surplus for the year	179,737	2,415
Adjustments for:		
Depreciation and impairment of tangible fixed assets	25,085	23,587
Profit on disposal of tangible fixed assets	(500)	-
Revaluation of tangible fixed assets	-	(25,000)
Movements in working capital:		
Increase in stock	-	(275)
Decrease/(increase) in debtors	35,036	(151,873)
Increase in creditors	<u>218,899</u>	<u>118,055</u>
Cash (absorbed)/generated from operations	<u>458,257</u>	<u>(33,091)</u>