

**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

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### 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**

## **CONTENTS**

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	<b>Page</b>
Trustees' report	1 - 10
Statement of Trustees' responsibilities	11
Independent auditor's report	12 - 15
Consolidated statement of financial activities	16
Group balance sheet	17
Company balance sheet	18
Consolidated statement of cash flows	19
Notes to the financial statements	20 - 34

# AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

## **TRUSTEES' REPORT FOR THE YEAR ENDED 30 MARCH 2021**

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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**

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### **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**

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### **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**

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### **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**

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### **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**

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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**

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### **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**

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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**

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#### **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.

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# AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

## **TRUSTEES' REPORT - continued** **FOR THE YEAR ENDED 30 MARCH 2021**

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### **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**

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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

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### 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.

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## AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES

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

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#### **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.

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## **AGE CONCERN MANCHESTER AND ITS SUBSIDIARIES**

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

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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

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#### 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	£	£	£	£
<b><u>Incoming Resources</u></b>					
<b>Incoming resources from generated funds:</b>					
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	-	-	-	-
<b>Incoming resources from charitable activities:</b>					
	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	-
<b>Total incoming resources</b>		<b>3,887,348</b>	<b>262,062</b>	<b>4,149,410</b>	<b>3,746,396</b>
<b><u>Resources expended</u></b>					
<b>Costs of generating funds:</b>					
Costs of generating funds	7	313,126	15,441	328,567	398,186
<b>Net incoming resources available for charitable application</b>		<b>3,574,222</b>	<b>246,621</b>	<b>3,820,843</b>	<b>3,348,210</b>
<b>Costs of charitable activities:</b>					
	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
<b>Total charitable expenditure</b>		<b>3,414,445</b>	<b>226,661</b>	<b>3,641,106</b>	<b>3,370,795</b>
<b>Total resources expended</b>		<b>3,727,571</b>	<b>242,102</b>	<b>3,969,673</b>	<b>3,768,981</b>
<b>Net incoming/(outgoing) resources</b>		<b>159,777</b>	<b>19,960</b>	<b>179,737</b>	<b>(22,585)</b>
<b>Other recognised gains/(losses):</b>					
Revaluation of tangible fixed assets		-	-	-	25,000
<b>Net movement in funds</b>		<b>159,777</b>	<b>19,960</b>	<b>179,737</b>	<b>2,415</b>
<b>Fund balances at 30 March 2020</b>		<b>482,028</b>	<b>24,018</b>	<b>506,046</b>	<b>503,631</b>
<b>Fund balances at 30 March 2021</b>	<b>22</b>	<b>641,805</b>	<b>43,978</b>	<b>685,783</b>	<b>506,046</b>

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	
		£	£	£	£
<b>Intangible fixed assets</b>	<b>14</b>		4,815		4,815
<b>Tangible fixed assets</b>	<b>15</b>		1,094,791		1,064,949
			<hr/>		<hr/>
			1,099,606		1,069,764
<b>Current assets</b>					
Stock		13,265		13,265	
Debtors, prepayments and accrued income	<b>17</b>	325,428		360,464	
Cash at bank and in hand		332,526		14,986	
		<hr/>		<hr/>	
		671,219		388,715	
<b>Creditors: amounts falling due within one year</b>	<b>18</b>	( 506,023)		( 333,413)	
		<hr/>		<hr/>	
<b>Net current assets</b>			165,196		55,302
			<hr/>		<hr/>
<b>Total assets less current liabilities</b>			1,264,802		1,125,066
<b>Creditors: amounts falling due in greater than one year</b>	<b>19</b>		(579,019)		(619,020)
			<hr/>		<hr/>
<b>Net assets</b>			685,783		506,046
			<hr/>		<hr/>
<b>Funds employed</b>					
Unrestricted	<b>22</b>		641,805		482,028
Restricted	<b>22</b>		43,978		24,018
			<hr/>		<hr/>
			685,783		506,046
			<hr/>		<hr/>

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	
		£	£	£	£
<b>Intangible fixed assets</b>	<b>14</b>		4,815		4,815
<b>Tangible fixed assets</b>	<b>15</b>		1,094,791		1,064,949
<b>Fixed asset investments</b>	<b>16</b>		5		5
			<hr/>		<hr/>
			1,099,611		1,069,769
<b>Current assets</b>					
Stock		13,265		13,265	
Debtors, prepayments and accrued income	<b>17</b>	325,423		351,097	
Cash at bank and in hand		332,526		14,986	
		<hr/>		<hr/>	
		671,214		379,348	
<b>Creditors: amounts falling due within one year</b>	<b>18</b>	(506,023)		(324,051)	
		<hr/>		<hr/>	
<b>Net current assets</b>			165,191		55,297
			<hr/>		<hr/>
<b>Total assets less current liabilities</b>			1,264,802		1,125,066
<b>Creditors: amounts falling due in greater than one year</b>	<b>19</b>		(579,019)		(619,020)
			<hr/>		<hr/>
<b>Net assets</b>			685,783		506,046
			<hr/>		<hr/>
<b>Funds employed</b>					
Unrestricted	<b>22</b>		641,805		482,028
Restricted	<b>22</b>		43,978		24,018
			<hr/>		<hr/>
			685,783		506,046
			<hr/>		<hr/>

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 £	£
<b>Cash flows from operating activities</b>					
Cash generated/(absorbed) from operations	27	458,257		(33,091)	
<b>Investing activities</b>					
Purchase of tangible fixed assets		(54,927)		-	
Proceeds on disposal of fixed assets		<u>500</u>		<u>-</u>	
<b>Net cash used in investing activities</b>		(54,427)		-	
<b>Financing activities</b>					
Repayment of bank loans		<u>(40,001)</u>	<u>( 7,036)</u>		
<b>Net cash used in financing activities</b>		<u>(40,001)</u>		<u>( 7,036)</u>	
<b>Net increase/(decrease) in cash and cash equivalents</b>		363,829		(40,127)	
Cash and cash equivalents at beginning of year		<u>(31,353)</u>		<u>8,744</u>	
<b>Cash and cash equivalents at end of year</b>		<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

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### 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

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#### 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

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#### 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**

<b>6</b>	<b>Support costs</b>	<b>Note</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
	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
		<b>8</b>	<b>116,688</b>	<b>112,918</b>
<b>7</b>	<b>Analysis of costs of generating funds</b>		<b>Total 2021 £</b>	<b>Total 2020 £</b>
	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
			<b>328,567</b>	<b>398,186</b>

# 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 <b>15</b>	25,085	23,587
Profit on disposal of tangible fixed assets	500	-
	<hr/>	<hr/>

**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
	<hr/>	<hr/>
	3,044,858	2,783,617
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	170	174
	<hr/>	<hr/>

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	-
	<hr/>
Cost at 30 March 2021	4,815
	<hr/>
Amortisation at 31 March 2020	-
Charge for the year	-
	<hr/>
Amortisation at 30 March 2021	-
	<hr/>
<b>Net book value</b>	
At 30 March 2021	4,815
	<hr/>
At 30 March 2020	4,815
	<hr/>

# 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
<b>Net book value</b>					
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
	<hr/>
	1,010,912
	<hr/>

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 £
<b>Expiry date:</b>				
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	-
	<b>241,584</b>	<b>3,356</b>	<b>289,429</b>	<b>43,643</b>

### 22 Statement of funds

	At 30 March 2020 £	Income £	Expenditure £	At 30 March 2021 £
<b>General reserve</b>				
Unrestricted funds	482,028	3,887,348	(3,727,571)	641,805
<b>Restricted funds</b>				
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
	<b>24,018</b>	<b>262,062</b>	<b>(242,102)</b>	<b>43,978</b>
	<b>506,046</b>	<b>4,149,410</b>	<b>(3,969,673)</b>	<b>685,783</b>

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 £
<b>Fund balances as at 30 March 2021 are represented by:</b>			
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	-	-	-	-
<b>Balance sheet</b>	<b>2021</b>		<b>2020</b>	
	£	£	£	£
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

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#### 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>