

**Age UK Cheshire  
Annual Report  
2021-22**

## ADDRESS AND REGISTERED OFFICE

Change of Registered Office address 01/01/2021

Castle Community Centre  
Barbers Lane  
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## CHARITABLE OBJECTS:

To promote the relief of elderly people in any manner which now or hereafter may be deemed by law to be charitable in and around the County of Cheshire.

## GOVERNING DOCUMENT:

Memorandum and Articles of Association dated 8 February 2002.

The company was incorporated on 8 February 2002 but started its activities on 1 May 2002 when the assets and liabilities of Age Concern Cheshire, a charitable trust, were transferred to the company.

## ORGANISATIONAL STRUCTURE:

Age Concern Cheshire is an independent company limited by guarantee, registered in England and Wales No. 4369758, Registered Charity No. 1091608. As a result, in the opinion of the trustees, there is no ultimate controlling party.

Age Concern Cheshire trading as Age UK Cheshire is a member of the Age England Association.

## DIRECTORS:

Mr J Webb (Chair)	Ms S Wentworth	Mrs R Hollens (resigned May 2021)
Mr S Bunyan	Professor M Andrews	Miss S Twibell (resigned November 2021)
Mr D Earnshaw	Mrs V Pasley	Ms A Woodvine (resigned November 2021)
Mr R Hibbert	Ms N Brooks	Ms J Rayner (appointed November 2021)
Mrs S Harrison		Mr A Grewal (appointed November 2021)

The Directors of the company are also Trustees for the purpose of Charity Law. The Board are appointed by the members in accordance with the Articles of Association.

## KEY MANAGEMENT PERSONNEL:

Chief Executive	Mr D Maskell
Chief Finance Officer	Mrs H Flaherty
Chief Operations Officer	Mrs L Welsh (resigned July 2021)
Head of Brightlife	Mr C McClelland
Head of Human Resources and Volunteering	Mrs C Cooper
Head of Business and Commercial Development	Mrs N Scattergood

## AUDITORS:

WR Partners (formerly Howard Worth)  
Drake House, Gadbrook Way  
Gadbrook Park  
Northwich, CW9 7RA

## BANKERS:

National Westminster Bank plc  
PO Box 6, The Bull Ring  
Northwich, CW9 5BN

## Report of the Trustees

On behalf of the Trustees, we are pleased to present our annual directors' report together with the consolidated financial statements of the charity and its trading subsidiary for the year ending March 2022. These reports are also prepared to meet the requirements for a Directors' Report and accounts for Companies Act purpose.

This report details Age UK Cheshire's efforts to support local older people to love later life, and how it used its funds in pursuing its vision and mission in Cheshire. The report reviews the year, reflecting on the environment we were working in, how we performed against our plans and what we hope to achieve in the coming year.

Age UK Cheshire agreed a strategy for 2021-22 that focused on reviewing pre-covid plans, reflecting on delivery during the pandemic, and using this reflection to plan the year ahead.

In terms of our ambition to help people feel connected we were successful in continuing to provide friendship through our befriending project, we re-opened our dementia activity group, we launched two social groups in Hartford, and our Brightlife social prescribing activities concluded. Our ambition to help people be independent and active was achieved through our falls prevention work, our work with Crewe Men in Sheds, the spinning off into independent charities of our sheds in Winsford, Ellesmere Port and Hartford, and our independent living service continuing to help people source care in extremely challenging circumstances. Our ambition to support people to be engaged in issues that affect them was achieved through using their views and our experiences of collaborating with them in responding to local consultations, and campaigning on issues that affect them. Our ambition to help older people be well informed was achieved through our digital inclusion project, our wellbeing work at the Countess of Chester Hospital, and our support in the community for people living with dementia. Older people were kept informed of and asserted their rights through our statutory advocacy team and our information and advice service. Our ambition to support people in giving their time and skills was achieved through our volunteering opportunities across the organisation.

We could not have made progress towards achieving our ambitions without a number of supporting enabling factors. Our work on co-production was advanced by renewed leadership in this area, working with the people we support on their experiences of services and using the data generated to improve our practices. We could not achieve anything without our resolute team of staff and volunteers, and during the year we developed new feedback mechanisms to make sure that we understand what our people want and need from us, once again using the data generated to improve our practices. The quality of our work was validated this year through successful audits and certification for the international ISO9001 quality mark, the Charity Quality Standard for local Age UKs in England, and the Advocacy Quality Performance Mark. We launched a new marketing strategy during the year and engaged with the expertise of professional marketers to support getting news and messages out to older people and the wider community in Cheshire.

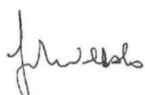
The most challenging enabling factor was in the income generation aspect of our work. The environment we were working in, with covid restrictions lifting, waves of infection throughout the year, commissioning cycles catching up from the pause during covid, the difficult recruitment market, health service re-organisation, and readjusting to life with covid meant that financially this last year has been one of our most difficult. A number of income-generating services were forced to close in the early stages of the pandemic as they were not viable. Our retail team has been through a restructure during the year, and we closed one shop, with a new focus on the possibilities of online marketplaces being explored. The reduced values of public sector

## Report of the Trustees

contracts make partnership bidding less sustainable, and we saw this in a single bidder tendering for the information and advice contract in Cheshire West and Chester. More recently we have seen the statutory advocacy contract awarded to a large national organisation. We are aware that we have contracts that are coming to the end of their terms in 2022-23.

The coming year will see us focus on the launch of our Bright Memories Activity Group working across the week, the upskilling of our staff in mild cognitive stimulation therapy, increased investment in trust fund fundraising capacity, and deeper engagement with health and social care organisations to unlock opportunities in the new integrated landscape. Our retail team will continue to evolve and drive sales, and additional income generating opportunities will be identified and pursued during the year.

Finally, we were incredibly sad to learn that Alan Smith, our previous treasurer, died during the year. Alan dedicated many years of service to Age UK Cheshire in his role as trustee and was committed to supporting local older people. The charity owes a lot to his sound advice and expertise.

A handwritten signature in black ink, appearing to read 'John Webb'.

John Webb – Chair of Trustees

A handwritten signature in black ink, appearing to read 'Dale Maskell'.

Dale Maskell – CEO

Date 27<sup>th</sup> September 2022

## **Progress against plans**

### **Our Goals for 2021-22**

Once again, the context we were working in proved incredibly challenging. At the beginning of 2021-22 we set ourselves a number of goals in the belief that the challenges of the pandemic would ease, and we could get back to a more familiar operating environment.

What follows is a summary of what we achieved, is in progress, what was not achieved, and our high-level goals for the 2022-23 financial year.

### **Our Ambitions in 2021-22:**

#### **Ambition 1: People in later life will feel connected.**

*“People in later life will feel connected with people around them and invest time in developing their current and new relationships. These connections will result in people feeling more supported and their lives enriched. This will help to create a feeling of community.”*

#### **Achieved...**

- During the year we restarted our Dementia Day service, and the Love Later Life Group that operates in Hartford, providing opportunities for people to meet face-to-face.
- Funding was secured for our Sharing Time project that had expanded due to the huge surge in demand during the pandemic, continuing to deliver a primarily telephone-based service as we helped people to stay connected with others through regular telephone calls and catch-ups.
- New plans were developed for expansion of the Dementia Day Service to become a self-sustaining activity based in Castle Community Centre, launching in 2022-23.
- We continued successful delivery of the Brightlife Social Prescribing service throughout 2021-22, with the service concluding at the end of the year.
- The legacy and learning generated throughout the life of the Brightlife project continued to be disseminated locally and nationally, contributing to tackling loneliness and social isolation.
- We were successful in securing an additional year of funding to help spread the good practice of the Brightlife project and that of the other partners in the Ageing Better programme.

#### **What the people we work with said about us:**

*“Jane has been very reliable, and a great lifeline in these difficult times.”*

*“Great day out including activities and a hot meal. Lovely staff who always make you feel welcome.”*

## Report of the Trustees

*"Courtesy of Age UK, I've been matched to a superb 'Companion Caller' who is ideal for me. Chris is perfect, providing me with much needed chat at a commensurate level."*

### In progress...

- During the year we did not resurrect the programme of coach trips as planned, with waves of covid still impacting on the feasibility of this activity – this is being explored in 2022-23.

### Not achieved...

- Despite our best efforts we were unable to restart our Love Later Life Groups in Chester and Ellesmere Port.
- After decades of dedicated service, our Neston Lunch Club volunteers hung up their aprons, and this service concluded.

### Goals for 2022-23...

- Secure funding for Sharing Time.
- Explore opportunities for face-to-face Sharing Time activities.
- Transition Later Life Groups into Bright Memories Activity Groups, utilising Castle Community Centre to deliver specialist dementia social groups and explore the potential for other social activity groups at Castle.
- Explore potential for commercial activities that tackle social isolation.

### **Ambition 2: People in later life will be independent, active and experience good physical and mental health.**

*"People in later life will be making the most of their independence. They will be active and engage in regular physical exercise. This will result in people feeling good and will have a positive health impact. People in later life will have access to opportunities which support them in maintaining good physical and mental health."*

### Achieved...

- During the year we re-branded our Falls Prevention Service into Safe at Home, with a plan to make a contribution to facilitating safe discharges from hospital and ensuring that people were fall-free once back home.
- The Safe at Home Service was able to re-start home visits.
- We were pleased to see Ellesmere Port, Winsford and Hartford Men in Sheds established as charities in their own right.
- We supported Crewe Shed in re-opening and in establishing an independent charity exploring options for future fundraising.
- Our Independent Living Team continued to deliver high quality information and advice on sourcing care.

### What the people we work with said about us:

*"You have amazing people helping us when we need it most. It means so much to have that caring support at the lowest point in my life. Thank you."*

## Report of the Trustees

*"I found them to be most helpful, and the lady who came to see me was extremely pleasant and very knowledgeable. She went out of her way to really explain everything to me and made me feel very comfortable."*

*"Your staff have been of excellent disposition, could not ask for any more thoughtfulness, a pleasure to have them in our home."*

### **In progress...**

- Castle Community Centre was utilised as a donation centre for the retail operation during the whole of the year, development opportunities for the centre are being explored in 2022-23.

### **Not achieved...**

- Opportunities to work in partnership with physical activity providers were not identified.
- The Who Says You Can't work was paused during the pandemic period.

### **Goals for 2022-23...**

- Demonstrate the value of the Safe at Home service to influence future commissioning decisions.
- Explore potential for Safe at Home to refer into other services and products (e.g., home safety technologies).
- Prepare for the re-commissioning of the Independent Living Service.

### **Ambition 3: People in later life will be engaged in issues that affect them and their communities.**

*"People in later life will be actively engaged in making positive change happen. Their voices will be informing local and national campaigns, consultations and decisions. People will be involved in activism and co-production of services which impact on later life experiences."*

### **Achieved...**

- Age UK Cheshire continued to support national Age UK in its influencing activities and on social media.
- During the year we made a number of responses to consultations and representations on issues pertinent to later life to local councils and politicians.
- Age UK Cheshire took an active role in Cheshire West and Chester's Adult Social Care Commission.
- Age UK Cheshire made representations on cuts to services that impacted on people in later life, the result of which was that the decision to cut funding was reversed.
- We did not conduct a person-centred review on services; however, the person-centred approach of our organisation has been strengthened through leadership by the Trustee Board.

### **Not achieved...**

- Plans for how Later Life Assembly activity might evolve to be more care community focused were explored but were not implemented.

# Report of the Trustees

## Goals for 2022-23...

- Actively engage with the re-launched Age Friendly Communities approach in Cheshire West and Chester.
- Support the North West Healthy Ageing Cross Agency Collaborative, being led by the Office for Health Improvement and Disparities.
- Ensure that co-production with older people is undertaken by Care Communities.

## **Ambition 4: People in later life will be well-informed and have opportunities to learn and be creative.**

*“People in later life will be well-informed of their rights and responsibilities. They will feel empowered to make decisions. They will be engaged in learning activities. Learning new things and being creative will result in improvements in feelings of wellbeing.”*

## Achieved...

- Our Connect All digital inclusion project continued to recruit volunteers and support older people to use technology and get online.
- We strengthened our relationship with clinicians in the Countess of Chester through our Wellbeing Service.
- Our Dementia Advice and Support project delivered an excellent service to people living with dementia, their families, and carers and the work of this team has been promoted to a range of professionals.
- Our Supporting You advice service did reinstate home visits during the year.
- We successfully concluded the delivery of the Later Life Goals service.

## What the people we work with said about us:

*“I have been in touch several times and each time you have been extremely helpful with very quick responses to my queries, and I have been given very good advice and information. Thank you!”*

*“Combined with living alone and lockdown, I realised how inadequate were my computer skills. Access to friends was limited and I felt I needed structured help i.e., one-to-one teaching! Phil came to me once a month for about three months. He was generous with his time and extremely patient with me. I made progress and was very grateful to him and to Age UK Cheshire.”*

*“As I am a widow aged 76 years, I find it difficult to know whom to ask for help and advice. So, when I phoned Age UK Cheshire it was a great help to me and also a relief. I wasn't left feeling stressed.”*

## In progress...

- We were not successful in engaging more volunteers into our Information and Advice service, but we have made progress on this in 2022-23.

## Not achieved...

- We did not develop our Wear Purple project during the year.

## Report of the Trustees

- For many years we delivered our Supporting You information and advice service as part of a partnership with Citizens Advice Cheshire West, and DIAL West Cheshire. The tender for this work was issued during the year and Citizens Advice Cheshire West bid alone for the contract. This resulted in our Supporting You project ending in March 2022.
- We worked in partnership with Disability Positive in developing a tender response for the commissioning of the statutory advocacy service at the end of 2021-22. The decision on this tender was issued in July 2022 and we discovered that our partnership bid was not successful.

### Goals for 2022-23...

- Engage with health commissioners to influence the re-commissioning of the Wellbeing Service at the Countess of Chester Hospital.
- Engage with health commissioners to influence the re-commissioning of the Dementia Advice and Support project.
- Secure funding for Information and Advice for 2022-23 and beyond.
- Expand the volunteer team working on Information and Advice.
- Secure funding for Connect All for 2022-23 and beyond.
- Ensure a smooth transfer of staff to the new statutory advocacy provider.

### **Ambition 5: People will have opportunities to give their time and skills to support loving later life.**

*“People will find it easy to volunteer their time, skills and experiences. They will see that their contributions make a difference to themselves, the lives of people in later life and their communities. People in later life will have employment opportunities which value their skills and experiences.”*

### **Achieved...**

- We worked on increasing the number of volunteers in the organisation – the pandemic saw a dramatic drop in volunteers formally volunteering.
- We worked on improving the recording of our volunteer data.
- We conducted an action research project on increasing the rate of conversions of expressions of interest in volunteering into voluntary activity.
- We began recording volunteer satisfaction more systematically.

### **What the people we work with said about us:**

*“I love my volunteering and the relationship I have built through my telephone befriending, I find it so rewarding.”*

*“My personal experience has been so rewarding. I would recommend it to anyone.”*

*“I feel that Age UK is supporting me; it is a worthy cause, and you are providing positive help in a world which is currently so problematic.”*

During the year we surveyed our volunteers to understand their experiences of volunteering with Age UK Cheshire, highlights of the survey included...

## Report of the Trustees

- 100% of volunteers indicating that they were satisfied with their volunteering experience.
- 83% found the information in our volunteer newsletter helpful and informative.

### Not achieved...

- Exploration of feasibility of a recruitment service for people over 50.

### Goals for 2022-23...

- Continue to develop and diversify our volunteering offer.
- Increase the number of volunteers engaged with the organisation.
- Use the volunteer satisfaction survey to improve the experience of volunteering with Age UK Cheshire.
- Explore volunteer retention and ways in which this can be increased.

## **Our Enablers in 2021-22:**

### **Enabler A: We will listen to, work with, support and co-produce with people in later life, our staff and volunteers.**

#### *We will...*

- *co-produce services and offers with people in later life, that reflect their needs and aspirations.*
- *work in partnership with organisations for people in later life and celebrate their contributions.*
- *co-produce our internal ways of working with staff and volunteers.*

### Achieved...

- We continued to prioritise the health and wellbeing of our staff through engagement and regular communication.
- Leadership by the Trustee Board and staff within the team resulted in co-production of services being undertaken.
- New feedback forms and schedules for data collection were developed and launched in the last quarter of the year.
- We developed a new marketing strategy and engaged the use of external marketing expertise in delivering this for the organisation.
- We reviewed the policy review schedule to ensure that it performed its function effectively.
- We launched our new Town Hall meetings to improve information flow and give the opportunity for the team to spend time together.

### Not achieved...

- We did not secure co-production training for the whole team.

### Goals for 2022-23...

- Continue the co-production momentum, ensuring that this is embedded within all service delivery in the organisation.
- Use the improved feedback forms to enhance and improve service delivery.
- Continue to use different channels to keep the team engaged.

# Report of the Trustees

## **Enabler B: We will value our volunteers and staff.**

### *We will...*

- *become the organisation of choice to volunteer and work with.*
- *adopt best practice in volunteer recruitment, management, and retention.*
- *develop and invest in our learning culture.*
- *adopt best practice in staff recruitment, management, and retention.*

### **Achieved...**

- We refined our recruitment and induction processes.
- We successfully recruited twenty-one new members of staff into the team.
- We prioritised the health and wellbeing of team members.
- We conducted a 'Big Survey' with the team to understand their perspectives and feelings, using this to respond and improve their experience of working at Age UK Cheshire

### **What the people who work for us said:**

During the year we surveyed the whole team in 'The Big Age UK Cheshire Survey' and the highlights included...

- *85% of people who responded said they usually or always feel valued by AUKC and 95% within their own team.*
- *100% of people responded that their team pull their weight.*
- *Over 90% responded that they usually or always have access to the information they need to be able to do their job.*
- *95% of people who completed the survey feel their team collaborate well.*
- *When asked, everyone who completed the survey said they were usually or always kept informed of the organisations plans.*
- *85% of people feel comfortable asking their manager for help or support and 95% felt their manager was accessible.*
- *Video calling for remote workers was considered to be a good way to communicate for 95% of people.*
- *Everyone liked the idea of being able to work more flexibly*

### **Goals for 2022-23...**

- Continue to refine HR processes.
- Continue to highlight good health and wellbeing.
- Follow up the 'Big Survey' to track progress and impact of responses.

## **Enabler C: We will support continuous improvement and high quality standards.**

### *We will...*

- *regularly review our quality standards and ensure all our services and activities achieve or exceed those standards.*

## Report of the Trustees

- *strive to build on and share our prior learning and experience in delivering our work.*
- *continually positively challenge our ways of working and adopt new technologies.*

### Achieved...

- We were externally audited and passed the ISO9001 quality mark.
- We were also audited for the Age UK Charity Quality Mark and passed this.
- We were externally audited for the Advocacy Quality Performance Mark and passed.
- We continued to review our policies systematically.
- We successfully transitioned to new accounting software.
- We supported national Age UK in the development of new network-wide quality standards.

### In progress...

- We explored options to use Microsoft Power BI and its integration with our client database and finance systems and further work on this is on-going.

### Not achieved...

- We did not apply for a Social Enterprise Quality Mark.
- We did not review governance against the Charity Governance Code.

### Goals for 2022-23...

- Continue to explore options to integrate systems and do work on consistent data quality and capture.
- Review governance against the Charity Governance Code.

### **Enabler D: We will build and use our collective strength.**

During 2019-20 Enabler D was retired, in practice it duplicated strategic work that was already being undertaken in other Ambitions and Enablers.

### **Enabler E: We will tell people about what we do with confidence and pride, inspiring them to support our work.**

#### *We will...*

- *develop clear communications about our cause, campaigns and what we do locally and nationally.*
- *increase the capacity of our team to undertake effective marketing to a wide range of local audiences.*
- *communicate effectively across our organisation.*

### Achieved...

- We developed and adopted a new marketing strategy and procured external support for operational delivery of our marketing activity.
- We continued to encourage staff and volunteers in promoting the organisation through social media.

## Report of the Trustees

- We continued to build our audiences on our social media channels by publicising support available to people, sharing our activities, and supporting campaigns on issues impacting on later life.
- We used our website to promote the work of the organisation, with over 38,000 visitors in 2021-22.
- We updated the website in preparation for improved integration with the national Age UK website.
- We promoted and celebrated our work through our 'Cheshire Companion' newsletter.
- We continued to use the Intranet as a key internal communication tool.

### Not achieved...

- We did not review our HR content on our intranet.

### Goals for 2022-23...

- Continue to implement the marketing strategy and use external marketing expertise.
- Continue to build audiences through our social media channels.
- Use feedback from the people we work with to determine the most effective communication channels.
- Continue to work on the integration of our local website with the national website.

### **Enabler F: We will raise funds for activities, services and for influencing work.**

#### *We will...*

- *build a culture of cross promoting our services and products.*
- *grow our social enterprise activity.*
- *develop a framework of principles to determine which projects/funding we choose to pursue.*
- *establish a more diverse funding base.*
- *raise income to support our strategic campaigns, research, and evaluation work.*

### Achieved...

- We continued to review our accommodation requirements.
- We developed a retail strategy that re-structured the team, invested resource in eBay development, and recruited a new Area Retail Manager.
- We engaged the expertise of an external fundraiser, focused on raising support from charitable trusts.
- We were successful in securing consultancy support to develop a fundraising strategy.

### In progress...

- We initiated a Business Development Group of trustees which prioritised areas for development, this now group now needs to be re-invigorated.

### Not achieved...

- Negotiations on a lease for a new donation centre were well advanced, however the final stages resulted in us withdrawing our offer. A pause and review of the retail strategy is now underway.

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- We did not secure partnership to bid for the Information and Advice tender.
- We were not successful in our partnership bid to secure the statutory advocacy contract.

### **Goals for 2022-23...**

- Maximise capacity of the Bright Memories Activity Groups, ensuring that they generate sufficient income.
- Maximise the potential for retail income generation, reviewing the current retail strategy.
- Maximise the income-generation potential of Castle Community Centre.
- Continue to use external fundraising expertise to generate support from charitable trust funds.
- Consider options presented in the fundraising consultancy report and implement quick wins.
- Develop an ethical framework to guide decision-making in funding, investments, and partnerships.
- Engage with health structures to garner support for current and new services.
- Drive forward the work identified by the Business Development Group.
- Ensure core support is proportionate to the scale and ambition of the organisation.

## Financial Review

The financial results for 2021/22 reflect another difficult 12 months. The first few months of the financial year were set against the ongoing backdrop of the pandemic which continued to challenge the organisation and the wider environment.

We re-opened our retail shops as soon as possible with six of our seven shops opening by the end of June; we continued to participate in the furlough scheme in the meantime. Unfortunately, one shop subsequently closed permanently as footfall and resulting turnover failed to reach the levels required. Retail faced further changes in the year with a team restructure resulting in some redundancies, the expansion of our eBay presence and the search for suitable premises as a donation centre. Whilst this was successful and negotiations on a lease were at the final stages, we had to withdraw our offer.

Offices were vacated in Crewe and Ellesmere Port as planned, as well as Ellesmere Port and Winsford Sheds. Our premises portfolio and associated liabilities has reduced from 19 in 2020/21 to 9 at the end of March 2022. All premises are leased.

As expected, service level agreements and grant funding reduced during 2021/22. As a result the following services ceased:

- Supporting You ended March 2022
- West Cheshire Clinical Commissioning Group Falls Prevention ended September 2021
- Men in Sheds Ellesmere Port, Hartford and Winsford ended August 2021
- Social Prescribing within Brightlife ended March 2022

We already know that the statutory advocacy service will be delivered by a new national provider from September 2022 following a tender process and that funding for our Early Intervention and Prevention Day Service will cease at the end of September 2022. Several of our other contracts and grant funding are also due to finish at the end of March 2023.

The new cloud based accounting system was implemented as planned at the start of April, making the system more accessible remotely for the finance team. Work also started on Power BI with the application interfaces with Charity Log created and tested.

The charity reported a deficit of £203,931 for the year 2021/22. Whilst this is significant, it is substantially less than the budget deficit of £271,815 approved by the trustees.

## Income

Total income for 2021/22 is reported at £1,780,846 with a further £7,848 in gains in our investments. The make-up of this income changed again from prior year with income resulting from the covid pandemic totalling only £33,139 in 21/22 compared to a total of £450,361 in 2020/21. Unrestricted income increased as a result of our shops re-opening. We continued to struggle to generate income through our fee charging

## Financial review

activities as nervousness around COVID continued with our attendees, staff and external locations.

We continue to apply for new income wherever possible and received new funding to continue supporting our Befriending Service, new funding to support Information and Advice, and we delivered the Household Support Fund and Winter Pressures to older people on behalf of Cheshire West and Chester.

Our total income for the year is broken down into the following principal sources of funding:

- Service level agreements with both Cheshire East and Cheshire West and Chester Councils and Cheshire clinical commissioning group, delivered either solely or in partnership amount to £734,976 (41.1% of total income)
- Grant funding, both restricted and unrestricted, totalling £497,241 (27.8% of total income). The National Lottery Community Fund are our main grant givers with £267,145.
- Income resulting from the covid pandemic (furlough of retail staff) of £33,139 (1.8%)
- Unrestricted income through the charging of fees, donations, legacies received and our retail network of £523,338 (29.3% of total income with 20.6% coming from retail).

### ***Ambition 1: People in later life will feel connected***

Income reduced by £22,894 year on year. Funding received for the Brightlife project fell year on year by £24,887 as it focussed on its social prescribing delivery for its final year. Grant funding received for Sharing Time also reduced from prior year by £13,547. Small amounts of unrestricted income were generated through charging for day services totalling £16,323 as these services re-opened during the year. This represents an increase on 2020/21 but is still considerably less than the pre-pandemic levels of over £100,000.

Of the total £386,966 funding, £267,144 is grant funded from the National Lottery Community Fund, £63,144 via Service Level Agreements and £40,343 grant and trust funding for delivery of Sharing Time and Dementia Day Service. The balance consists of unrestricted income from attendance fees.

### ***Ambition 2: People in later life will be independent, active and experience good physical and mental health***

Income reduced by £31,183 year on year. The grant funding received for the Men in Sheds ceased in the main (apart from Crewe Shed) at the end of August. This was expected and was covered in our budget and planning for the year. New funding was received from Cheshire West and Chester through the Winter Pressures and Household Support schemes.

## Financial review

Of the total funding £317,168 £128,243 is grant funded and £186,838 via Service Level Agreements. The balance of £2,087 is from charges, fees and income generation.

***Ambition 3: People in later life will be engaged in issues that affect them and their communities***

No direct income has been received this year

***Ambition 4: People in later life will be well-informed and have opportunities to learn and be creative***

Year on year income reduced by £50,274 to £573,940 in 2021/22 from £624,214 in 2020/21.

Ongoing funding from the Steve Morgan foundation for the Connect All project reduce to £45,000 from its set up funding of £90,000 the previous year. Additional income received within Information and Advice from the Cheshire Community Foundation and Age UK (for Later Life Goals) decreased by £24,125 on last year.

Of the total funding, £484,994 is received via Service Level Agreements, £69,000 is grant funded and the remaining £19,946 from charges and income generation.

***Ambition 5: People will have opportunities to give their time and skills to support loving later life***

Volunteering is a key strand within our strategic plans. It is not expected to generate income.

### **Other Income**

Following a very turbulent 2020/21, we finally managed to open our retail shops. Whilst it took some time for confidence and footfall to return to the High Street, the sales in our shops continued to build throughout the year totalling £367,849 against £105,090 last year. This is still somewhat short of 2019/20 turnover of £573,755. Regrettably our shop in Holmes Chapel struggled to attract footfall and turnover and this shop was closed at the end of November 2021.

We continued to use the main hall at Castle Community Centre as our retail donation centre. This has proved invaluable for the quantity and quality of our donations, allowing us to quarantine, sort and distribute donations in a safe and secure manner. We also increased our eBay presence towards the end of the year with moderate success.

Income from donations and legacies was higher than the prior year at £89,861. We were fortunate to have some previously notified legacy income confirmed after the end of the year. This amounted to £74,958 and has been included as accrued income. Donations continued their downward trend reducing by 20.9% on the previous year to £14,903.

Other income, excluding any covid related income, remained steady at £22,393.

## Financial review

### **Expenditure**

Overall expenditure for the year was £1,992,625, a decrease over last year of £277,423. Spend on charitable activities was £1,375,961 compared to £1,669,604.

The main reduction in charitable expenditure is attributable to the Men in Sheds project where expenditure has reduced by £141,380 following the closure of 4 sheds in line with funding requirements.

Salaries and associated costs at £1,348,575 are our main area of expenditure, although this decreased by £192,498 year on year due to the cessation of services during the year and vacancies within core support not being filled. These costs still represent 68% of our total expenditure. Redundancy costs totalling £28,881 were incurred due to the closure of 4 sheds and the restructure within the retail team.

The closure of further premises during the year reduced these costs by £66,286. Our travel, training and recruitment expenditure increased by £34,393 on last year reflecting the increased face to face delivery within our services as restrictions lifted.

We are mindful of the ongoing impact of covid, and the safety and wellbeing of our staff, volunteers, older people we support and the general public are paramount as services, shops and office locations increase their activity and presence.

### **Investment Policy**

The trustees, having regard to the liquidity requirements of operating the charity, currently hold the financial reserves in cash, some shares and a low to medium risk, socially responsible portfolio of ethically managed investments for long term growth.

A net gain of £7,848 was recorded for the year, further building on the net gain of £46,443 recorded in 2020/21. The trustees believe that, in the long term, these investments continue to return growth and net gains. There is no intention to liquidate these investments in the next year.

### **Reserves**

The trustees annually review the financial risk assessment and the Reserves policy subsequently amended. The level of reserves the organisation believes sufficient in based on:

- Meeting the Charity's objectives
- Ensuring adequate working capital to prevent cash flow problems
- Time and resource needed to restructure the organisation in the event of a downturn in funding streams; redundancy costs and the impact on core costs in particular
- Implications of operational risks including lease commitments and compliance with law and regulation.
- The ability to protect the Charity's ongoing core services without serious disruption.

## Financial review

Our reserves requirement is considered annually with regard to the above factors and is therefore expected to change.

Total reserves for the organisation at 31 March 2022 were £901,871; the balance of free reserves being £513,591. The charity has designated reserves of £88,651, comprising a designation for the Net Book Value of assets of £30,051 and further specific designations of £58,600 as detailed in note 23 to the accounts. In addition, the organisation holds restricted reserves of £12,666 and endowment funds of £286,963 of which £261,963 are expendable.

The trustees have considered the minimum amount of reserves required to meet the above requirements and the target is £500,892. Our year end free reserves are higher than this by £12,699 at £513,591. Included in the target reserves level is additional consideration for funds needed to support the organisation's response to COVID 19 and the requirement for additional health and safety.

In calculating the reserves target, the trustees considered the following four reserve areas:

- Income risk reserve
- Adversity reserve
- Working capital reserve
- Opportunity reserve

### **Financial Plans for Future Periods**

Income generation continues to be challenging and remains a key strategic priority particularly when faced with reduced values of public sector contracts. We are expanding delivery of our Bright Memories (dementia day services) to 5 days a week and are seeking funding to re-design the garden at Castle Community Centre to enhance this experience. We also believe that Castle has potential for other social activity groups and we will be exploring this further. Following numerous enquiries, we will re-launch our coach trips later in 2022/23.

Retail forms a substantial part of our unrestricted income and we will continue to build on this. We regularly review the property market looking for both suitable shop premises and a donation centre. Our eBay experience to date is not proving as successful as we would like and we will continue to explore the reasons behind this and adapt as necessary.

As service level agreements and grant contracts come to an end, we need to ensure that our core support is proportionate – not only to the current situation but also to the future scale and ambition of the organisation. We need to demonstrate our impact to support funding applications and work on Charity Log and Power BI will facilitate this.

## Financial review

The trustees are aware that a pay increase has not been awarded for the past few years. Considering the current financial climate and the difficulties this is placing on staff, the trustees agreed to award a 2% pay increase to all staff with effect from the 1<sup>st</sup> April 2022. This is in addition to the national minimum wage increase.

As last year, longer term projections of forecasts and cashflow will continue to be made, and regularly reviewed and updated to ensure we remain on track during these ongoing difficult financial times.

# Structure, Governance and Management

## Structure

Age UK Cheshire is a registered charity and company limited by guarantee and is governed by its Memorandum and Articles. The charity has one wholly owned subsidiary, Age Concern Trading in Cheshire Ltd, a trading company. The subsidiary has not traded during the year.

The charity also complies with the Brand Partnership Agreement of Age UK.

During the year we commenced a review of our Memorandum and Articles of Association with the support of solicitors experienced in this field to ensure it remains fit for purpose. This work is ongoing.

## Trustees

The Board of Trustees of Age UK Cheshire currently comprises eleven members who meet at least four times a year. Changes during the year saw 3 resignations and the appointment of 2 new Trustees. The board has continued to meet virtually via Teams, with the intention to hold face to face meetings as soon as possible. The 'mini' board meetings set up during the prior year are still being held, ensuring the Trustees are fully updated. Trustees are elected at the Annual General Meeting and can serve for three years before standing for re-election. Trustees of the charity are also directors of both the charity company limited by guarantee and the wholly owned subsidiary trading company limited by guarantee.

Our Trustees bring a wealth of experience, skills and perspective to our organisation which ensures that we continue to be well run. When a Trustee vacancy arises we identify specific skills which would benefit our Board and Age UK Cheshire and incorporate these into the advertisement and role description.

Trustee vacancies are advertised using a variety of sources including local press, our website, social media, online job sites, internal promotion and being featured on the website of other voluntary organisations. Applicants are asked to complete an application form and forward their CV. If successfully shortlisted, they are then invited to attend interviews with members of the Board and Senior Leadership team.

Once recruited, a comprehensive induction plan ensures new trustees are given the opportunity to undertake training and develop their knowledge of the services we offer. Newly appointed Trustees are supported in establishing relationships with the key individuals with whom they will be working, including the Chair of the Board, Chairs of the Committees and the Senior Leadership team.

## Trustee sub-committees

The board of Trustees delegates some of its decision-making processes, through a scheme of delegation and terms of reference, to its two supporting sub-committees – Ambitions and Enablers. These allow key issues and decisions relevant to each sub-committee to be more thoroughly considered.

## Structure, Governance and Management

The Ambitions sub-committee monitors progress of the organisation's charitable objectives and delivery of services, whilst ensuring that these objectives continue to meet the aims of the charity and the principles of public benefit.

The Enablers sub-committee is tasked with promoting the organisation and ensuring that we are fully equipped to take advantage of future opportunities as well as increasing unrestricted income. It also provides the necessary financial controls, support, infrastructure and compliance with legal and statutory bodies. Further committees are set up as and when required to review specific issues, to which additional specialists can be co-opted if appropriate, in addition to selected trustees.

### **Senior Leadership Team**

A Chief Executive is appointed by the trustees to manage the day-to-day operations of the Charity and is supported by a senior leadership team (SLT) comprising five members with clear lines of responsibility for specific areas of the organisation. To facilitate efficient operations, the Chief Executive has delegated authority, within terms of delegation approved by the trustees, for operational matters including finance, employment, income generation and services activity.

The SLT hold a catch up meeting 3 times a week; and the twice weekly coffee morning sessions for all staff continue to be held twice weekly. All staff are invited to attend Town Hall meetings every month with one a quarter being face to face. These provide the opportunity to share news and information and provide updates on various services. The face to face quarterly meetings provide an opportunity to catch up with colleagues and presentations have been given by invited speakers – most recently on mental wellbeing and LGBTQ+. All Town Hall meetings are recorded and shared via the staff intranet.

The trustees work with the SLT to develop the longer-term strategic plans for the Charity. Responsibility for the implementation of these plans is delegated to the SLT.

### **Pay Policy for Senior Staff**

The directors consider the key management personnel of the Charity to be the board of directors, who are the Charity's trustees, and the Senior Leadership Team who are in charge of directing and controlling, running and operating the Charity on a day-to-day basis. All directors give of their time freely and no director received remuneration. Details of director's expenses are disclosed in note 13 to the accounts.

The pay for the SLT is recommended by the remuneration committee appointed by the trustees.

### **Volunteers**

During 2021/22 we had an average of 140 active volunteers supporting us on a weekly basis each giving an average of 2.27 hours per week. This was an increase on the 116 volunteers at the end of 2020/21 as our retail shops re-opened. Our volunteers supported us in retail, telephone befriending, information and advice, day services,

## Structure, Governance and Management

Connect All and Crewe shed. The total number of volunteering hours for the year was 16,496 which equates to 8.75 full time members of staff.

Their commitment, dedication and contribution to the Charity is invaluable and all volunteers have our ongoing gratitude.

### **Fundraising Activities**

Age UK Cheshire is committed to ensuring that fundraising activities are carried out in an ethical manner. Age UK Cheshire's maintains a 'Fundraising Policy' which states its position on fundraising practice and documents the standards expected regarding all fundraising activity performed by its staff, volunteers and casual representatives. Age

UK Cheshire is a full member of the Institute of Fundraising and is signed-up to support the Code of Fundraising Practice, which is held by the Fundraising Regulator. Fundraising activity is monitored and scrutinised by a sub-committee of the Trustee board.

Age UK Cheshire has developed a fundraising charter that makes the following commitments:

- We do not undertake any fundraising door-to-door activity.
- We do not ask for direct debit donations on the street.
- We do not share or sell people's data.
- We do not 'cold-call' people for fundraising purposes.
- We only phone people with whom we have an existing relationship or who have already given us permission to contact them.
- Every communication from us to members of the public always includes information on how to opt out from future communications.
- Donations are not be requested or accepted from an individual if there are reasonable grounds for believing, in the course of staff or volunteer's engagement with the individual, that they are in vulnerable circumstances, which mean they are unable to make an informed decision to donate.
- Our fundraising is regulated by the Fundraising Regulator and as such we abide by the Code of Fundraising Practice.
- We keep our fundraising practices under review, and we work with others with the aim of improving practice across the Age UK network and the charity sector as a whole.
- We encourage supporters to share feedback with us so we can address any enquiries and concerns.

### **Risk**

The financial risk assessment policy has been reviewed and updated where appropriate; particularly considering the life cycle of some projects, the impact of current legislation on the delivery of our services, and the vulnerability of some of our contracts due to the

## Structure, Governance and Management

financial pressures being exerted on local authorities and health bodies. The financial risk assessment also formed part of the consideration for the Charity's reserves level.

During the year, the corporate risk register was regularly reviewed, and the Trustees are satisfied that systems are in place to mitigate the Charity's exposure to major risks which were considered in terms of:

- Governance
- Operational risks
- Financial risks
- Environmental and external risks
- Compliance

This is reviewed twice annually by the Senior Leadership Team and relevant sub-committee. The highest risk areas are reported to Board along with mitigating actions.

### **Statement of trustees' responsibilities**

Charity Law requires the Trustees to prepare an Annual Report and Financial Statements for the financial year which give a true and fair view of the charity and its subsidiary company's performance and activities during the year and its financial position at the end of the year.

In preparing these reports and financial statements the Trustees follow best practice and:

- consider the Charity Commission guidance on public benefit
- review the objectives and activities to ensure they continue to reflect the organisation's aims as well as furthering the charitable purposes for public benefit
- continue to select suitable accounting policies and ensure they are applied consistently
- state whether applicable accounting standards and statements of recommended practice have been followed and that any departure from this has been fully disclosed and explained within the financial statements.
- produce the financial statements as a going concern unless it is clearly inappropriate to do so.

Trustees are responsible for maintaining accounting records which disclose with reasonable accuracy the financial position of the charity and its subsidiary company and to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and its subsidiary company and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **Statement of Disclosure to Auditors**

The trustees confirm that, as far as they are aware, there is no relevant audit information of which the Charity's auditors are unaware. They have taken all steps that they ought to

## Structure, Governance and Management

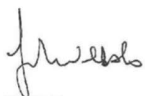
as trustees in order to make themselves aware of any relevant audit information and to establish that the Charity's auditors are aware of that information.

### **Auditors**

The trustees opted to appoint W R Partners for a further one year term extension until March 2022 of the three year contract which ended in March 2021.

### **Post Balance Sheet Events**

There are no post balance sheet events to report.

A handwritten signature in black ink, appearing to read 'J Webb'.

By order of the Trustees  
Mr J Webb

Date 27<sup>th</sup> September 2022

## Independent Auditor's Review

We have audited the financial statements of Age Concern Cheshire (the 'parent charitable company') and its subsidiary (the group) for the year ended 31 March 2022 which comprise the Consolidated Statement of Financial Activities, the Consolidated Balance Sheet, the Company Balance Sheet, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and of the parent company affairs as at 31 March 2022 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

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

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

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

### **Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in

## Independent Auditor's Review

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

We have nothing to report in this regard.

### **Opinion on other matters prescribed by the Companies Act 2006**

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.

### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

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

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

### **Auditors' responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material

## Independent Auditor's Review

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

The audit team obtained an understanding of the legal and regulatory frameworks that are applicable to the Group and determined that the most significant are those that relate to the reporting framework (FRS102 and the Companies Act 2006), the relevant tax compliance regulations, employment law, Health and Safety Regulations and the EU General Data Protection Regulation (GDPR).

We understood how the Group is complying with these frameworks by making enquiries of management and those responsible for legal and compliance procedures. We also reviewed board minutes to identify any recorded instances of irregularity or non-compliance that might have a material impact on the financial statements.

We assessed the susceptibility of the Group's financial statements to material misstatement, including how fraud might occur by meeting with key management to understand where they considered there was susceptibility to fraud. Based on our understanding our procedures involved enquiries of management and those charged with governance, manual journal entry testing, cashbook reviews for large and unusual items and the challenge of significant accounting estimates used in preparing the financial statements.

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

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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



WR Partners  
Chartered Accountants  
Drake House  
Gadbrook Park  
Northwich  
Cheshire  
CW9 7RA

Date: 16.11.22

**Age Concern Cheshire operating as Age UK Cheshire**  
**Consolidated Statement of Financial Activities for year ending 31 March 2022**  
**(including consolidated income and expenditure account)**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2022 Total £	2021 Total £
<b>Income</b>						
Donations and legacies	4	123,000	-	-	123,000	425,113
<b>Income from charitable activities</b>	5					
<b>People in later life will:</b>						
Feel connected	Ambition 1	86,968	299,998	-	386,966	409,860
Be independent, active, in good physical and mental health	Ambition 2	188,924	128,244	-	317,168	348,351
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	504,940	69,000	-	573,940	624,214
Have opportunities to give time and skills	Ambition 5	-	-	-	-	-
<b>Income from other trading activities</b>						
Retail		367,849	-	-	367,849	105,089
Trading subsidiary	6	-	-	-	-	-
Other activities		11,450	-	-	11,450	146,237
Investment income	7	443	-	30	473	2,110
<b>Total incoming resources</b>		<b>1,283,574</b>	<b>497,242</b>	<b>30</b>	<b>1,780,846</b>	<b>2,060,974</b>
<b>Expenditure: Costs of raising funds</b>						
Investment Management Costs	8	2,806	-	-	2,806	2,542
Retail		545,121	-	-	545,121	494,119
Trading subsidiary	6	-	-	-	-	-
Other Activities		68,737	-	-	68,737	103,783
<b>Expenditure on charitable activities</b>	9					
<b>People in later life will:</b>						
Feel connected	Ambition 1	64,355	292,373	-	356,728	439,256
Be independent, active, in good physical and mental health	Ambition 2	202,509	128,242	-	330,751	418,014
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-	790
Be well informed and have opportunities to learn	Ambition 4	619,085	69,397	-	688,482	811,544
Have opportunities to give time and skills	Ambition 5	-	-	-	-	-
<b>Total expenditure</b>		<b>1,502,613</b>	<b>490,012</b>	<b>-</b>	<b>1,992,625</b>	<b>2,270,048</b>
<b>Net income/expenditure before gains and losses on investments and transfer</b>		<b>(219,039)</b>	<b>7,230</b>	<b>30</b>	<b>(211,779)</b>	<b>(209,074)</b>
Net gains/(losses) on investments	18	7,848	-	-	7,848	46,443
Transfer	23	10,800	(10,800)	-	-	-
<b>Net movement in funds</b>		<b>(200,391)</b>	<b>(3,570)</b>	<b>30</b>	<b>(203,931)</b>	<b>(162,631)</b>
<b>Reconciliation of Funds</b>						
Total funds brought forward	23	802,633	16,236	286,933	1,105,802	1,268,433
<b>Total funds carried forward</b>	23,24	<b>602,242</b>	<b>12,666</b>	<b>286,963</b>	<b>901,871</b>	<b>1,105,802</b>
The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities						

**Age Concern Cheshire operating as Age UK Cheshire**  
**Consolidated Statement of Financial Activities for year ending 31 March 2021**  
**For Comparison**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2021 Total £
<b>Income</b>					
Donations and legacies	4	425,113	-	-	425,113
<b>Income from charitable activities</b>	5				
<b>People in later life will:</b>					
Feel connected	Ambition 1	117,828	292,032	-	409,860
Be independent, active, in good physical and mental health	Ambition 2	154,281	194,070	-	348,351
Be engaged in issues that affect them and their communities	Ambition 3	-	-	-	-
Be well informed and have opportunities to learn	Ambition 4	503,418	120,796	-	624,214
Have opportunities to give time and skills	Ambition 5	-	-	-	-
<b>Income from other trading activities</b>					
Retail		105,089	-	-	105,089
Trading subsidiary	6	-	-	-	-
Other activities		113,780	32,457	-	146,237
Investment income	7	1,988	-	122	2,110
<b>Total incoming resources</b>		<b>1,421,497</b>	<b>639,355</b>	<b>122</b>	<b>2,060,974</b>
<b>Expenditure: Costs of raising funds</b>					
Investment Management Costs	8	2,542	-	-	2,542
Retail		494,119	-	-	494,119
Trading subsidiary	6	-	-	-	-
Other Activities		71,326	32,457	-	103,783
<b>Expenditure on charitable activities</b>	9				
<b>People in later life will:</b>					
Feel connected	Ambition 1	146,958	292,298	-	439,256
Be independent, active, in good physical and mental health	Ambition 2	223,944	194,070	-	418,014
Be engaged in issues that affect them and their communities	Ambition 3	790	-	-	790
Be well informed and have opportunities to learn	Ambition 4	687,202	124,342	-	811,544
Have opportunities to give time and skills	Ambition 5	-	-	-	-
<b>Total expenditure</b>		<b>1,626,881</b>	<b>643,167</b>	<b>-</b>	<b>2,270,048</b>
<b>Net income/expenditure before gains and losses on investments and transfer</b>		<b>(205,384)</b>	<b>(3,812)</b>	<b>122</b>	<b>(209,074)</b>
Net gains/(losses) on investments	18	46,443	-	-	46,443
Transfer	23	9,186	(9,186)	-	-
<b>Net movement in funds</b>		<b>(149,755)</b>	<b>(12,998)</b>	<b>122</b>	<b>(162,631)</b>
<b>Reconciliation of Funds</b>					
Total funds brought forward	23	952,388	29,234	286,811	1,268,433
<b>Total funds carried forward</b>	23,24	<b>802,633</b>	<b>16,236</b>	<b>286,933</b>	<b>1,105,802</b>

## Age Concern Cheshire operating as Age UK Cheshire

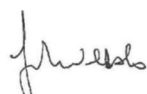
### Consolidated Balance Sheet as at 31 March 2022 Registered Company Number 4369758

	Note	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
<b>Fixed assets</b>					
Tangible assets	17	30,051	62,361	30,051	62,361
Investments	18	353,477	345,629	353,479	345,631
<b>Total Fixed Assets</b>		<b>383,528</b>	<b>407,990</b>	<b>383,530</b>	<b>407,992</b>
<b>Current Assets</b>					
Debtors	19	202,334	174,053	204,998	176,717
Cash at bank and in hand		561,628	822,165	561,628	822,165
<b>Total Current Assets</b>		<b>763,962</b>	<b>996,218</b>	<b>766,626</b>	<b>998,882</b>
<b>Liabilities</b>					
Creditors falling due within one year	20	(245,619)	(298,406)	(245,619)	(298,408)
<b>Net Current Assets</b>		<b>518,343</b>	<b>697,812</b>	<b>521,007</b>	<b>700,476</b>
<b>Total assets less current liabilities</b>		<b>901,871</b>	<b>1,105,802</b>	<b>904,537</b>	<b>1,108,468</b>
<b>Net Assets</b>	24	<b>901,871</b>	<b>1,105,802</b>	<b>904,537</b>	<b>1,108,468</b>
<b>The funds of the charity:</b>					
Unrestricted income funds		513,591	592,798	516,257	595,464
Designated funds		88,651	209,835	88,651	209,835
Permanent endowment funds		25,000	25,000	25,000	25,000
Expendable endowment funds		261,963	261,933	261,963	261,933
Restricted funds		12,666	16,236	12,666	16,236
<b>Total charity funds</b>	23	<b>901,871</b>	<b>1,105,802</b>	<b>904,537</b>	<b>1,108,468</b>

The trustees have prepared the group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes at pages 31 to 52 form part of these accounts

Signed



Name JOHN HOWARD WEBB, Chair of Trustees on behalf of the trustees

Approved by the trustees on 27<sup>th</sup> September 2022

**Statement of Cash Flows and Consolidated Statement of Cash Flows  
for year ending 31 March 2022**

	Note	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
<b>Cash used in operating activities</b>	25	<b>(255,885)</b>	<b>(135,745)</b>	<b>(255,885)</b>	<b>(135,745)</b>
<b>Cash flows from investing activities</b>					
Interest Income		473	2,110	473	2,110
Purchase of tangible fixed assets		(5,125)	(6,701)	(5,125)	(6,701)
<b>Cash provided by (used in) investing activities</b>		<b>(4,652)</b>	<b>(4,591)</b>	<b>(4,652)</b>	<b>(4,591)</b>
<b>Cash flows from financing activities</b>					
Repayment of borrowing		-	-	-	-
<b>Cash used in financing activities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Increase (decrease) in cash and cash equivalents in the year		<b>(260,537)</b>	<b>(140,336)</b>	<b>(260,537)</b>	<b>(140,336)</b>
Cash and cash equivalents as the beginning of the year		822,165	962,501	822,165	962,501
<b>Total cash and cash equivalents at the end of the year per balance sheet</b>		<b>561,628</b>	<b>822,165</b>	<b>561,628</b>	<b>822,165</b>

### Notes on the accounts ending 31<sup>st</sup> March 2022

#### 1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

##### (a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (Charities SORP FRS 102) and the Companies Act 2006.

Age Concern Cheshire operating as Age UK Cheshire meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The functional presentation currency is sterling (£)

##### (b) Preparation of the accounts on an ongoing basis

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the group to continue as a going concern. The trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

##### (c) Group financial statements

The financial statements consolidate the results of the charity and its wholly owned subsidiary Age Concern Trading in Cheshire Ltd on a line by line basis. A separate Statement of Financial Activities and Income and Expenditure Account for the Charity has not been presented as the trustees have taken advantage of the exemption afforded by section 408 of the Companies Act 2006.

##### (d) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income has been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executors to the Charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies are notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

### **(e) Donated services, facilities and goods**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the item by the charity is probable and that economic benefit can be measured reliably. On receipt, donated professional services and facilities result in the recognition of income and an expense.

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

As it is not practicable to estimate the value of donated goods with sufficient reliability, the income is included in the financial period in which the donated goods are sold.

### **(f) Interest Receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity. This is normally upon notification of the interest paid or payable by the Bank.

### **(g) Fund Accounting**

Funds held by the charity are:

**Unrestricted general funds** – these are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

**Designated funds** – these are funds set aside by the trustees out of unrestricted general funds for specific future purposes or projects.

**Restricted funds** – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor and when funds are raised for particular restricted purposes.

**Endowment funds** – These are funds of which a certain amount is a permanent endowment and as such is non-expendable. The balance and any interest accrued is expendable and will be treated as part of the general funds of the organisation.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

When a restricted project has come to an end, any excess of expenditure over income is supported by way of transfer from unrestricted funds.

### **(h) Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

### **(i) Allocation of support costs**

Support costs are those functions which assist the work of the charity but do not directly undertake charitable activities. These include back office costs, finance, human resources, payroll, governance and senior management costs. The basis on which these support costs have been allocated are set out in note 11

## Age Concern Cheshire operating as Age UK Cheshire

### **(j) Operating leases**

The charity classifies the lease of photocopiers as operating leases; the title to the equipment remains with the lessor and the equipment is usually replaced every 5 years. Rental charges are on a straight line basis over the term of the lease.

### **(k) Tangible fixed assets**

Fixed assets are shown at original cost or, if donated, at their value on the date of the gift, less accumulated depreciation. Depreciation is provided in equal annual instalments over their estimated useful lives at the following annual rates:

Motor Vehicles	20% straight line basis
Computer equipment, Plant and Machinery	33% straight line basis
Shop fittings and other assets	20% straight line basis
Tenants improvements	Straight line basis over the shorter of the remaining term of the lease or expected useful life

Items of a capital nature with a cost greater than or equal to £300 are capitalised.

Assets purchased with restricted funds are depreciated over the remaining funding term of the restricted fund on a straight line basis.

### **(l) Stocks**

Stock is included at the lower of cost or net realisable value after making due allowance for obsolete and slow moving items.

### **(m) Debtors**

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

### **(n) Cash at bank and in hand**

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

### **(o) Creditors and Provisions**

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

### **(p) Financial instruments**

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

### **(q) Redundancy and Severance Payments**

Redundancy payments are made in line with contractual obligations and amounted to £28,881 (2021: £25,735)

## **Age Concern Cheshire operating as Age UK Cheshire**

### **(r) Pension costs**

The charity operates a group personal and stakeholder pension scheme, both of which are defined contribution schemes. The contributions to the schemes are charged to the statement of financial activities as they become payable. The charity also set up a new pension scheme under its automatic enrolment compliance obligations which became effective on 1<sup>st</sup> July 2014. Employees joining these schemes contract directly with the insurance company. The charity makes a matching contribution of 5% (after successful completion of a probationary period) and acts as an agent in collecting and paying over employee pension contributions.

The pension costs charge represents contributions payable by the charity and its trading company to the funds and amounted to £47,889 (2021: £52,278). Contributions totalling £nil (2021: £nil) were due to the funds at the end of the year.

### **(s) Investments**

The Charity's quoted investments are valued at open market value.

The Charity's shareholding in the wholly owned subsidiary Age Concern Trading in Cheshire is included in the balance sheet at the cost of the share capital less any impairment.

## **2. Legal Status of the Charity**

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

## Age Concern Cheshire operating as Age UK Cheshire

### 3. Performance of the charity

The consolidated statement of financial activities includes the results of the charity's wholly owned subsidiary Age Concern trading in Cheshire Ltd.

The summary financial performance of the charity alone is

	2022 £	2021
Income	1,788,694	2,107,417
Gift aid from subsidiary company	-	-
	1,788,694	2,107,417
Expenditure on charitable activities	(1,992,625)	(2,270,048)
<b>Net income</b>	<b>(203,931)</b>	<b>(162,631)</b>
 Total funds brought forward	 1,108,468	 1,271,099
<b>Total funds carried forward</b>	<b>904,537</b>	<b>1,108,468</b>
<b>Represented by:</b>		
Unrestricted funds	516,257	595,464
Designated funds	88,651	209,835
Restricted funds	12,666	16,236
Permanent Endowment funds	25,000	25,000
Expendable Endowment funds	261,963	261,933
	<b>904,537</b>	<b>1,108,468</b>

### 4. Income from donations and legacies

Donations	Unrestricted £	Restricted £	2022 Total £	2021 Total £
Legacies	74,958	-	74,958	26,534
Donations and appeals	14,903	-	14,903	18,844
Government Grant (Covid Job Retention Scheme and retail)	33,139	-	33,139	379,735
<b>Total</b>	<b>123,000</b>	<b>-</b>	<b>123,000</b>	<b>425,113</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 5. Income from charitable activities

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
<b>Ambition 1 Feel Connected</b>				
Sharing Time	7,500	7,853	15,353	28,901
Ageing Better (Brightlife)	-	267,145	267,145	292,032
Day Services	73,217	-	73,217	63,332
Dementia Day Services	6,251	25,000	31,251	25,595
	<b>86,968</b>	<b>299,998</b>	<b>386,966</b>	<b>409,860</b>
<b>Ambition 2 Be Independent, active, in good physical and mental health</b>				
Falls Prevention	33,149	15,678	48,827	64,652
Men in Sheds	1,925	112,566	114,491	200,449
Independent Living	83,250	-	83,250	83,250
Household Support	70,600	-	70,600	-
	<b>188,924</b>	<b>128,244</b>	<b>317,168</b>	<b>348,351</b>
<b>Ambition 3 Be engaged in issues that affect them and their community</b>				
Campaigns and social action	-	-	-	-
<b>Ambition 4 Be well informed and have opportunities to learn</b>				
Wellbeing Coordinators	32,110	-	32,110	32,110
Dementia Support Services	50,700	-	50,700	50,542
Later Life Planning	-	-	-	8,633
Supporting You	100,000	-	100,000	100,000
Advocacy	317,020	-	317,020	289,804
Information and Advice	5,000	24,000	29,000	53,125
Wear Purple	-	-	-	-
Connect All	110	45,000	45,110	90,000
	<b>504,940</b>	<b>69,000</b>	<b>573,940</b>	<b>624,214</b>
<b>Ambition 5 Have opportunities to give time and skills</b>				
Volunteering	-	-	-	-
<b>Total</b>	<b>780,832</b>	<b>497,242</b>	<b>1,278,074</b>	<b>1,382,425</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 6. Net income from trading activity of subsidiary

The charity has a wholly owned trading subsidiary, Age Concern Trading in Cheshire Limited, which ceased trading on 31<sup>st</sup> March 2018. A summary of its results is shown below. Audited accounts will be filed with the Registrar of Companies.

	2022 £	2021 £
Turnover	-	-
Administration expenses	-	-
Net profit	-	-
Amount gift aided to the charity	-	-
Retained in subsidiary	-	-
Current assets	2	2
Current liabilities	(2,668)	(2,668)
Total net assets	(2,666)	(2,666)
Aggregated share capital and reserves	(2,666)	(2,666)

### 7. Investment income

	2022 £	2021 £
Dividends received	371	1,667
Interest received	102	443
<b>Total</b>	<b>473</b>	<b>2,110</b>

### 8. Investment management charges

	2022 £	2021 £
Aviva Fund	2,806	2,542
<b>Total</b>	<b>2,806</b>	<b>2,542</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 9. Expenditure on charitable activities

	Unrestricted £	Restricted £	2022 Total £	2021 Total £
<b>Ambition 1 Feel Connected</b>				
Sharing Time	9,156	7,853	17,009	24,941
Ageing Better (Brightlife)	-	256,347	256,347	292,298
Day Services	55,199	-	55,199	79,578
Dementia Day Services	-	28,173	28,173	35,531
Home from Home	-	-	-	6,908
	<b>64,355</b>	<b>292,373</b>	<b>356,728</b>	<b>439,256</b>
<b>Ambition 2 Be Independent, active, in good physical and mental health</b>				
Falls Prevention	41,884	15,676	57,560	69,476
Men in Sheds	15,664	112,566	128,230	269,610
Independent Living	90,102	-	90,102	78,928
Household Support	54,859	-	54,859	-
	<b>202,509</b>	<b>128,242</b>	<b>330,751</b>	<b>418,014</b>
<b>Ambition 3 Be engaged in issues that affect them and their community</b>				
Campaigns and social action	-	-	-	790
<b>Ambition 4 Be well informed and have opportunities to learn</b>				
Wellbeing Coordinators	37,358	-	37,358	28,096
Dementia Support Services	25,110	-	25,110	52,499
Later Life Planning	-	-	-	34,148
Supporting You	84,705	-	84,705	91,785
Advocacy	441,896	-	441,896	427,481
Information and Advice	30,016	24,220	54,236	83,989
Wear Purple	-	1,359	1,359	2,998
Connect All	-	43,818	43,818	90,548
	<b>619,085</b>	<b>69,397</b>	<b>688,482</b>	<b>811,544</b>
<b>Ambition 5 Have opportunities to give time and skills</b>				
Volunteering	-	-	-	-
<b>Total</b>	<b>885,949</b>	<b>490,012</b>	<b>1,375,961</b>	<b>1,669,604</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 10. Summary analysis of expenditure and related income for charitable activities

This table shows the costs of the five main charitable ambitions and the sources of income directly to support those ambitions.

	Ambition 1 £	Ambition 2 £	Ambition 3 £	Ambition 4 £	Ambition 5 £	Total £
Costs (see note 9)	(356,728)	(330,751)	-	(688,482)	-	(1,375,961)
Income from fees and charges	16,324	2,086	-	110	-	18,520
Direct service level agreement or grant support	370,642	315,082	-	573,830	-	1,259,554
<b>Net cost funded from other income</b>	<b>30,238</b>	<b>(13,583)</b>	<b>-</b>	<b>(114,542)</b>	<b>-</b>	<b>(97,887)</b>

### 11. Analysis of direct charitable activity and support costs

The Charity initially identifies the costs of its support functions and apportions them between the charitable activities undertaken.

The following table details the types of expenditure for both direct charitable activities and support costs. It also details the basis of apportionment for support costs.

	Direct Charitable £	Support £	2022 Total £	2021 Total £	Basis of apportionment
Salaries	788,682	207,565	996,247	1,218,616	Allocated on time
Travel, training, recruitment	54,308	7,582	61,890	34,289	Allocated on time
Premises and associated costs	31,771	19,790	51,561	107,294	Pro rata to full time equivalents
Office costs	17,871	50,978	68,849	102,680	Pro rata to full time equivalents
Tutors, legal and professional	31,446	5,237	36,683	48,661	Allocated on time
Other direct activity costs	102,464	8,131	110,595	87,384	
Depreciation	4,654	15,138	19,792	30,492	Pro rata to full time equivalents
Irrecoverable VAT	14,601	11,887	26,488	36,353	Allocated to the activity to which they relate
Governance	-	3,856	3,856	3,835	Pro rata to full time equivalents
<b>Total</b>	<b>1,045,797</b>	<b>330,164</b>	<b>1,375,961</b>	<b>1,669,604</b>	

### 12. Net incoming resources

<b>This is stated after charging:</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Operating leases – equipment	-	-
Loss on sale of fixed assets	6,664	5,675
Depreciation	30,771	57,044
Property rental	127,672	184,652
Auditor's remuneration	4,900	4,900

### 13. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Salaries and wages	1,210,464	1,391,703
Social security costs	90,222	97,092
Pension costs	47,889	52,278
	<b>1,348,575</b>	<b>1,541,073</b>

No employee had employee benefits in excess of £60,000 (2021: nil). Pension costs are allocated to activities in line with the associated staffing costs incurred.

The charity trustees were not paid nor received any other benefit from employment with the charity or its subsidiary in the year (2021: £nil). No charity trustee was reimbursed travel expenses in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

The key management personnel of the parent charity comprise the trustees, the Chief Executive Officer, the Chief Operating Officer, the Chief Finance Officer, the Head of Human Resources & Volunteering, the Head of Commercial Business Development and the Head of Brightlife. The total employment benefits of the key management personnel of the Charity was £243,369 (2021: £230,791). As the key management personnel for the group are the same, the total employment benefits for the group are also £243,369 (2021: £230,791).

During the year redundancy costs amounted to £28,881 (2021: £25,735)

### 14. Staff Numbers

The average monthly head count was 72 staff (2020: 90 staff) and the average monthly number of full-time equivalent employees (including part time staff) during the year was as follows:

	2022 Number	2021 Number
Ambition 1 Feel Connected	10	13
Ambition 2 Independent, active, good physical and mental health	8	11
Ambition 3 Engaged in issues that affect them and their communities	-	-
Ambition 4 Well informed and have opportunities to learn	18	19
Ambition 5 Opportunities to give time and skills	-	-
Retail	13	14
Commercial	-	1
	<hr/> 50	<hr/> 58

### 15. Related Party Transactions

Age Concern Trading in Cheshire Limited ceased to trade on the 31 March 2018. The surplus of insurance commission less associated costs was previously gift aided to Age Concern Cheshire. In the year ended 31 March 2022 the amount gift aided was £0 (2021: £0).

### 16. Taxation

The company is a registered charity whose charitable activities are fully exempt from United Kingdom corporation and capital gains tax.

## Age Concern Cheshire operating as Age UK Cheshire

### 17. Tangible fixed assets

GROUP	Office Equip £	Computer Equip £	Shop Fittings £	Motor Vehicle £	Tenants Impnts £	Lease Premises £	Plant and Machinery £	Total £
<b>Cost:</b>								
At 1 April 2021	30,750	48,391	16,943	83,831	190,310	3,000	38,785	412,010
Additions	-	425	1,509	-	2,429	-	762	5,125
Disposals	(14,644)	(17,835)	(652)	(28,286)	(6,161)	-	(33,723)	(101,301)
31 March 2022	16,106	30,981	17,800	55,545	186,578	3,000	5,824	315,834
<b>Depreciation:</b>								
At 1 April 2021	29,131	41,245	13,709	66,993	167,741	3,000	27,830	349,649
Charge for the year	1,105	4,714	1,781	4,083	14,938	-	4,150	30,771
Disposals	(14,644)	(17,835)	(652)	(28,286)	(5,717)	-	(27,503)	(94,637)
31 March 2022	15,592	28,124	14,838	42,790	176,962	3,000	4,477	285,783
<b>Net book value at 31/03/22</b>	<b>514</b>	<b>2,857</b>	<b>2,962</b>	<b>12,755</b>	<b>9,616</b>	<b>-</b>	<b>1,347</b>	<b>30,051</b>
<b>Net book value at 31/03/21</b>	<b>1,619</b>	<b>7,146</b>	<b>3,234</b>	<b>16,838</b>	<b>22,569</b>	<b>-</b>	<b>10,955</b>	<b>62,361</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 18. Investments

Group	2022 £	2021 £
Market value at 1 April 2021	345,631	299,188
Additions at cost	-	-
Realised/Unrealised gain in year	7,848	46,443
<b>Market Value as at 31 March 2022</b>	<b>353,479</b>	<b>345,631</b>
Listed on UK Stock Exchange	346,477	338,629
National Savings Income Bond	7,000	7,000
<b>As above</b>	<b>353,477</b>	<b>345,629</b>
Investment in subsidiary company (see note 6)	2	2
<b>Charity</b>	<b>353,479</b>	<b>345,631</b>

### 19. Debtors

	Group 2022 £	2021 £	Charity 2022 £	2021 £
Trade debtors	99,527	84,404	99,527	84,404
Other debtors	5,423	5,639	5,423	5,639
Prepayments and accrued income	97,384	84,010	97,384	84,010
Amount due from subsidiary	-	-	2,664	2,664
	<b>202,334</b>	<b>174,053</b>	<b>204,998</b>	<b>176,717</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 20. Creditors: amounts falling due within one year

	Group 2022 £	2021 £	Charity 2022 £	2021 £
Trade creditors	96,820	60,105	96,820	60,105
Short term compensated absences	22,736	27,310	22,736	27,310
Other creditors and accruals	43,115	69,835	43,115	69,835
Deferred income	62,801	116,849	62,801	116,849
Taxation and social security costs	20,147	24,307	20,147	24,307
	<b>245,619</b>	<b>298,406</b>	<b>245,619</b>	<b>298,406</b>

### 21. Deferred Income

	2022 £	2021 £
Balance at 1 April 2021	116,849	135,080
Fees received	328,162	472,871
Released to Statement of Financial Activities	(382,210)	(491,102)
<b>Balance at 31 March 2022</b>	<b>62,801</b>	<b>116,849</b>

Income is deferred on the basis that the entitlement is dependent of the achievement of future project outcomes.

Included in the deferred income is Men in Sheds income of £31,696 (2021: £89,260); winter pressures income of £19,000 (2021: £0) and Ageing Better (Brightlife) of £12,105 (2021: £25,086)

### 22. Financial commitments

At 31 March 2022 the charity had future minimum lease payments under non-cancellable operating leases which expire as follows:

Group and Charity	Land and buildings 2022 £	Other 2022 £	Land and buildings 2021 £	Other 2021 £
Less the one year	53,844	-	45,983	-
Between two and five years	127,500	-	78,344	-
Over five years	145,583	-	123,167	-
	<b>326,927</b>	<b>-</b>	<b>247,494</b>	<b>-</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 23. Movement of funds

	Balance at 1 April 2021	Incoming resources	Expended resources	Transfers	Balance at 31 March 2022
<b>Unrestricted funds</b>					
General funds	595,464	1,291,422	(1,464,509)	93,880	516,257
Designated funds					
Comfort funds	1,777	-	(1,574)		203
IT, communications and digital	5,331	-	(425)		4,906
Organisational development	12,446	-	-	(12,446)	-
Lease negotiations	3,800	-	(3,550)	(250)	-
Dementia day service	8,403	-	(8,403)	-	-
Ellesmere Port Men in Sheds rent	7,717	-	(7,717)	-	-
Governance review	2,000	-	(1,250)	2,250	3,000
Data – Power BI / Charity log	25,000	-	(6,200)	(8,800)	10,000
Retail shops refurbishment	18,000	-	(1,509)	-	16,491
Trustee recruitment	3,000	-	-	2,000	5,000
Advocacy service deficit	50,000	-	(5,667)	(44,333)	-
Staff wellbeing	10,000	-	(1,809)	(4,191)	4,000
Castle Garden	-	-	-	15,000	15,000
NBV assets	62,361	-	-	(32,310)	30,051
	<b>805,299</b>	<b>1,291,422</b>	<b>(1,502,613)</b>	<b>10,800</b>	<b>604,908</b>
<b>Restricted funds</b>					
Vauxhall gifts fund	2,167	-	(220)	-	1,947
Men in Sheds	-	112,566	(112,566)	-	-
Ageing Better (Brightlife)	-	267,145	(256,347)	(10,798)	-
Wear Purple	7,469	-	(1,359)	-	6,110
Information and Advice	-	24,000	(24,000)	-	-
Connect All	-	45,000	(43,818)	-	1,182
Dementia day services	-	25,000	(21,573)	-	3,427
Falls Prevention (WCCCG)	-	15,678	(15,676)	(2)	-
Sharing Time	-	7,853	(7,853)	-	-
Voluntary income	6,600	-	(6,600)	-	-
	<b>16,236</b>	<b>497,242</b>	<b>(490,012)</b>	<b>(10,800)</b>	<b>12,666</b>
<b>Endowment funds</b>					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	261,933	30	-	-	261,963
	<b>286,933</b>	<b>30</b>	<b>-</b>	<b>-</b>	<b>286,963</b>
<b>Total Charity funds</b>	<b>1,108,468</b>	<b>1,788,694</b>	<b>(1,992,625)</b>	<b>-</b>	<b>904,537</b>
Non charitable trading fund	(2,666)	-	-	-	(2,666)
<b>Total group funds</b>	<b>1,105,802</b>	<b>1,788,694</b>	<b>(1,992,625)</b>	<b>-</b>	<b>901,871</b>

Name of fund	Description, nature and purposed of fund
<b>General fund</b>	The 'free' reserves after allowing for all designated funds
<b>Designated funds</b>	
Comfort funds	Three accounts for day care activities and one for Ellesmere Port men in sheds.
IT, communications and digital	An ongoing designation to continue our review of our IT infrastructure. In particular this is to build on our IT training requirements, the ongoing implementation of Office 365, and a rolling computer equipment replacement programme.
Governance Review	A commitment with solicitors to complete a review of our Memorandum and Articles of Association
Data – Power BI and Charity Log	Continuation of the designation for training and consultancy to develop interfaces between our Charity log, Xero, and charity retail systems using Power BI
Retail Shops refurbishment	Our shops are old and dated, in need of a refit and brand update to ensure maximum impact and income potential. This designation will support this.
Trustee Recruitment	This designated fund will support the recruitment process in terms of resources and advertising as several trustees come to the end of their term of office in October 2021
Castle Garden	A new designation to allow for garden at our Castle Community centre to be made safe and secure allowing the centre to be developed as a day services hub
NBV assets	A designation for the net book value of the organisation's assets.
<b>Restricted funds</b>	
Vauxhall gifts fund	A fund to provide emergency aid to older people in need.
Wear Purple	A small fund to deliver Arts Projects across Cheshire West and Chester
Connect All	Restricted funding for digital inclusion in Western Cheshire. Funding due to end March 2023
Dementia Day Services	Balance of restricted fund received to support the delivery of dementia day services

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Comparative information in respect of the preceding period is as follows:

	Balance at 1 April 2020	Incoming resources	Expended resources	Transfers	Balance at 31 March 2021
<b>Unrestricted funds</b>					
General funds	443,843	1,467,940	(1,445,639)	136,789	602,933
Designated funds					
Comfort funds	1,777	-	-		1,777
IT, communications and digital	10,194	-	(4,863)		5,331
Organisational development	12,446	-	-		12,446
Building Repairs	9,650	-	(9,650)		-
Budget deficit 2019/20	343,602	-	(163,769)	(179,833)	-
Lease negotiations	3,800	-	-		3,800
Dementia day service	8,403	-	-		8,403
Winsford super shed	2,960	-	2,960		-
Ellesmere Port Men in Sheds rent	-	-	-	7,717	7,717
Governance review	-	-	-	2,000	2,000
Data – Power BI / Charity log	-	-	-	25,000	25,000
Retail shops refurbishment	-	-	-	18,000	18,000
Trustee recruitment	-	-	-	3,000	3,000
Advocacy service deficit	-	-	-	50,000	50,000
Staff wellbeing	-	-	-	10,000	10,000
NBV assets	118,379	-	-	(57,156)	62,361
	<b>955,054</b>	<b>1,467,940</b>	<b>(1,626,881)</b>	<b>16,655</b>	<b>812,768</b>
<b>Restricted funds</b>					
Vauxhall gifts fund	2,167	-	-	-	2,167
Men in Sheds	-	194,070	(194,070)	-	-
Ageing Better (Brightlife)	-	292,032	(292,298)	266	-
Wear Purple	10,467	-	(2,998)	(7,469)	-
Brightlife Winsford super shed	10,000	-	-	(10,000)	-
Information and Advice	-	30,796	(30,796)	-	-
Connect All	-	90,000	(90,548)	548	-
Age UK Covid support	-	32,457	(32,457)	-	-
Voluntary income	6,600	-	-	-	6,600
	<b>29,234</b>	<b>639,335</b>	<b>(643,167)</b>	<b>(16,655)</b>	<b>8,767</b>
<b>Endowment funds</b>					
Permanent endowment	25,000	-	-	-	25,000
Expendable endowment	261,811	122	-	-	261,933
	<b>286,811</b>	<b>122</b>	<b>-</b>	<b>-</b>	<b>286,933</b>
<b>Total Charity funds</b>	<b>1,271,099</b>	<b>2,107,417</b>	<b>(2,270,048)</b>	<b>-</b>	<b>1,108,468</b>
Non charitable trading fund	(2,666)	-	-	-	(2,666)
<b>Total group funds</b>	<b>1,268,433</b>	<b>2,107,417</b>	<b>(2,270,048)</b>	<b>-</b>	<b>1,105,802</b>

## Age Concern Cheshire operating as Age UK Cheshire

### 24. Analysis of group net assets between funds

<b>Fund balances at 31 March 2022 are represented by</b>	<b>General fund</b>	<b>Designated funds</b>	<b>Endowment funds</b>	<b>Restricted funds</b>	<b>Total funds</b>
Tangible fixed assets	353,477	30,051	-	-	383,528
Cash at Bank and in Hand	305,597	203	286,963	(31,135)	561,628
Other net current assets/(liabilities)	(145,483)	58,397	-	43,801	(43,285)
<b>Total</b>	<b>513,591</b>	<b>88,651</b>	<b>286,963</b>	<b>12,666</b>	<b>901,871</b>

### 25. Reconciliation of net movement in funds to net cash flow from operating activities

	<b>Group 2022 £</b>	<b>2021 £</b>	<b>Charity 2022 £</b>	<b>2021 £</b>
Net movement in funds	(203,931)	(162,172)	(203,931)	(162,172)
Add back losses/ (deduct gains) on investments	(7,848)	(46,443)	(7,848)	(46,443)
Add back depreciation charge	30,771	57,044	30,771	57,044
Add back loss on disposal of assets	6,664	5,675	6,664	5,675
Deduct interest income shown in investing activities	(473)	(2,110)	(473)	(2,110)
Decrease (increase) in debtors	(28,281)	162,172	(28,281)	162,172
Increase (decrease) in creditors	(52,787)	(149,452)	(52,787)	(149,452)
<b>Net cash used in operating activities</b>	<b>(255,885)</b>	<b>(135,744)</b>	<b>(255,885)</b>	<b>(135,744)</b>

### 26. Ultimate Parent Undertaking

The ultimate parent undertaking is Age Concern Cheshire a charitable company incorporated in the UK.

Details of the purpose and activities of the parent undertaking are disclosed in the Report of the Trustees.

The public can obtain a copy of the consolidated financial statements from the charity's website [www.ageukcheshire.org.uk](http://www.ageukcheshire.org.uk).