AGE CONCERN WIGAN BOROUGH

England & Wales · Charity number 1103022

Details

Other names	AGE UK WIGAN BOROUGH
Status	Registered
Legal form	Charitable company
Company number	05004789
Registered	2004-04-02
Register	View on the Charity Commission register

Contact

Address	Groundwork CLM 74-80 Hallgate Wigan Lancashire WN1 1HP
Phone	01942241972
Email	enquiries@ageukwiganborough.org.uk
Website	www.ageuk.org.uk/wiganborough/

Activities

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 METROPOLITAN BOROUGH OF WIGAN (HEREINAFTER CALLED "THE AREA OF BENEFIT").

Activities: The organisation works with older people in the Borough of Wigan. We provide a range of services, support, advice and information to enable older people to enjoy an improved quality of life.We employ approximately 50 staff and work with around 70 volunteers and aim to have a presence across the borough.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Amateur Sport, Economic/community Development/employment
- **Who:** Elderly/old People

Geography

- **Area of benefit:** IN AND AROUND THE METROPOLITAN BOROUGH OF WIGAN.
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,036,517	£1,074,832	£937,357	58
2024-03-31	£917,766	£876,650	£975,674	25
2023-03-31	£672,641	£775,084	£934,558	25
2022-03-31	£641,284	£747,110	£1,037,001	27
2021-03-31	£749,155	£748,996	£1,142,827	23

Trustees

Name	Role	Appointed
Robert Armstrong	Chair	2022-05-12
Dula Alicehajic-Becic		2022-11-24
MATTHEW THOMAS HOTHERSALL		2006-07-20
Neil Turner		2023-07-20
Richard Williams		2022-05-12

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AGE CONCERN WIGAN BOROUGH

England & Wales - Charity number 1103022

Accounts

Wigan Borough Age UK
Let's change how we age

Annual Review 2024-2025

A Local Charity Supporting Local People







30th Anniversary Celebrations

Our charity turned 30 in March 2025, and we celebrated in May with a community event attended by local residents, partners, and the Mayor of Wigan Borough. The day included inspiring talks, performances, and a video message from Martin Lewis, recognising our work supporting people aged 50 and over. We also held mini celebrations at each of our activities with music and cake.

Since 1995, we've supported over 150,000 people - tackling loneliness, delivering vital services, and promoting independence. Thank you to everyone who's been part of our journey.





Our Friends and Family Test

99.3% of people responding said they would recommend our services to their family and friends.



Chair's Report

I would like to thank all of our staff, volunteers, partners and funders who have supported us over the past year and contributed to the ongoing success of Age UK Wigan Borough. I would also like to thank the Board of Trustees for their ongoing commitment to our charity.

This year saw Age UK Wigan Borough achieve a major milestone – 30 years of working within the Borough. During that time, we estimate we have supported over 150,000 people. You can read more about our 30th Anniversary Celebration in our Review.

I want to extend my thanks to Bryonie Shaw who retired as our Chief Executive Officer in August 2025. Bryonie has been a tremendous leader of our charity, helping to grow our services and ensure we remain focussed on the needs of our customers. We wish Bryonie our very best wishes in her retirement.

With Bryonie leaving we have, through a very competitive process, appointed David Germain, as our new Chief Executive Officer. David comes with a wealth of experience in the charity sector and we are confident that he will lead our charity in the next stages of its development. Welcome David to the team.

Over the past year we have increased the numbers of people we have been able to support across the Borough.

- Our Information and Advice team helped customers gain an additional £2.18 million in benefits.
- Through our Home Help and Handyman Service we support older people at home. Delivering services that customers want to help them live independently. You can read about how we have helped customers in our report.
- Our Bright Days activities continue to thrive with more people participating, and volunteering in, the activities we provide to residents in the Borough.
- This year marked the one-year anniversary of Steps to Success. This is a project in partnership with Groundwork to help individuals overcome barriers associated with loneliness and social isolation.

As we look to the future, we can build on a sound financial position, enabling us to sustain existing services. We will also look at opportunities to expand or create new services, where and when we are able to.

A major strength of our charity lies in teamwork - we are committed, along with our partners, to continue the excellent work started 30 years ago and support the residents of Wigan Borough.

Robert Armstrong - Chair of Trustees

Our Mission Statement

We improve the quality of life for local people aged 50 and over. We provide services to ensure people have the information they need to live their lives as they choose, can live safely in their own homes and combat loneliness and isolation. We make sure the voices of local people are heard and can influence improvements to local services.



During 2024-2025 we supported nearly 5300 people and their households aged 50 plus. This was an increase of 7% on the previous year.

What We Do

Support at Home

Our Support at Home services have continued growing to provide valuable help to older people in their homes. We have three full-time Handypersons who assist with small jobs, providing a high-quality and competitively priced service, and allowing people to live comfortably and safely in their homes.



> **"You have made us feel safe. A big thank you and your service is excellent. Could not be any better"**
>
> *Feedback from a Handyperson Customer*

Our Home Help team support people with everyday tasks to help them remain independent, provide companionship and reduce isolation across Wigan Borough. We have now expanded to a team of more than 30 Home Helpers.

> **"Cheryl has made such a big difference to my life. I now look forward to getting up in the morning"**
>
> *Feedback from a Home Help Customer*



Between April 2024 and March 2025, our Support at Home Service provided:

20,216

hours by our Home Help service to help with shopping, cleaning, and social support.

3,655

repairs and alterations to improve people's living conditions through our Handyperson service.

Information and Advice

Our Information and Advice service has continued to provide essential, free, and confidential support to help individuals with topics such as benefits, ensuring they receive the guidance and support they need to make informed decisions and maintain their independence.

Benefits

During 2024-2025 we helped **1584** people to gain an additional **£2.18 million** in unclaimed benefits.

> **"I accessed the service on behalf of my parents and the help and support was excellent very supportive, informative and caring the service has changed my parents lives. Thank you."**
>
> Feedback from an Information and Advice client's daughter.

Our Impact during 2024-2025

The statistics below are based on our clients who provided us with feedback

Support at Home

85.5% of our customers felt it was easier to manage around the home due to our Home Help Service.

70.2% of our customers felt safer at home due to our Handyperson Service.

99.2% would rate our Support at Home Service as excellent or very good.

Information and Advice

72% of our Information and Advice clients would not know where to go if our service was not available.



How our clients spent their benefit entitlement:

- **51% said they spent at least some of it on additional heating.**
- **43% said they spent at least some of it on practical help in the home.**
- **31% said they spent at least some of it on food.**
- **35% said they spent at least some of it on household repairs / decoration.**
- **18% said they spent at least some of it on household equipment.**

(Information taken from 131 questionnaires returned by people getting support through our I&A service. Figures add up to more than 100% as some people spent their money on more than one item)

99.1% would rate our Information and Advice Service as excellent or very good.

Bright Days Activities

48.5% of our members reported they are less lonely

60.4% of our members reported they are more positive

98% would rate our Bright Days activities service as excellent or very good.

Bright Days Activities

We provide a weekly programme with engaging activities across Wigan Borough. Our goal is to combat isolation, enhance well-being, and strengthen the Borough's community.

Between April 2024 and March 2025:

62 Number of new participants that joined our activities

Volunteers supporting activities increased from 9 to 14

We had a steady rise in attendance numbers, averaging around **700** per month by March 2025.



Ensuring the voices of people aged 50 and over are heard!

Our 'Have Your Say' group gives people aged 50+ a platform to share their views and influence services. Now with 61 active members, the group regularly takes part in surveys and consultations that help shape decisions locally and beyond.

We were delighted to host a joint event with Wigan and Leigh College. Level 3 Health and Social Care students chatted and learned from more senior residents. A highlight was a talk by Brian McDonald who had participated in the nuclear testing programme on Christmas Island.

> **"It's such a lovely group. The staff are so welcoming and friendly. Really look forward to attending the group."**
>
> *Feedback from a Bright Days member*

Steps to Success

Our free Steps to Success programme engages individuals aged 50 and over in local activities and hobbies, providing opportunities to forge new friendships and strengthen community ties. Our team works closely with individuals, supporting them over a six-week journey towards overcoming social isolation and loneliness.



> **"Has helped me get out and about. Something which I would of not done before. I now go out every week."**
>
> Feedback from a Steps to Success client

January 2025 marked the first anniversary of our Steps to Success service, delivered in partnership with Groundwork CLM. To commemorate this milestone, we hosted a celebratory event that brought together local professionals for an engaging afternoon of networking, insightful presentations, and interactive activities. The event highlighted the impact of the programme over the past year and created an opportunity for valuable stakeholders to connect.

Between April 2024 and April 2025:

83.9% felt more positive

71% are more active

87.1% felt more confident

Since receiving support from our Steps to Success Service.

Highlights and Achievements

- The new Steps to Success service is already delivering positive outcomes, with early evidence showing enhanced independence and improved well-being among participants.
- We successfully retained the Charity Quality Standard and achieved the Information and Advice Quality Standard, demonstrating our ongoing commitment to delivering high-quality, trusted services.
- March 2025 marked 30 years of Age UK Wigan Borough. Since our founding in 1995, we estimate that we have supported over 150,000 people across the Borough - tackling loneliness, delivering essential services, and helping individuals maintain independence in their own homes.

Sustainability



Over the past year, we've continued to grow our unrestricted income and donations, supported by generous contributions from local organisations, including Wigan Warriors and St Mary's Primary School.

We receive commission on referrals to Age Co, Age UK's trading arm, enabling us to support people seeking personal alarms, stairlifts, bathing solutions, incontinence products, home lifts and travel insurance.



We worked with local solicitors Butcher and Barlow to host an event to promote legacy giving and Power of Attorney.

Events

Throughout 2024-2025, we hosted and participated in a range of community events to raise awareness and strengthen connections. Highlights included our "Tea with My MP" event with Josh Simons MP, where people over 50 shared concerns around digital exclusion, travel, and financial pressures.





We take part in many events across the Borough, including the Unpaid Carers Roadshow, reaching out across Wigan Borough with partners in the Wigan Carers Network.

We celebrated the one-year anniversary of our Steps to Success service with a showcase event at St Peter's Pavilion, attended by local professionals and supported by NHS Charities Together.



Financial Matters

The charity remained in a sound financial position in the year ending 31 March 2025. Our total income of £1,036,517 represents an increase of £118,751 (13%) against the previous financial year's position.



Where our income came from in 2024 - 2025:

Donations and Legacies	£48,531
Local Authority Contracts	£137,467
Grants	£211,948
Handyperson Charges	£145,714
Home Help Charges	£436,588
Investment income	£37,395
Other	£18,874
Total Income	**£1,036,517**

How our money was spent in 2024 - 2025:

Charitable Activities	£932,248
Governance Costs	£127,653
Support Costs	£12,931
Total expenditure	**£1,074,832**





Staff, volunteers and trustees enjoyed our Paws for a Cause walk, covering 8 miles along the canal from Wigan to Leigh, raising £325.

£211,948 brought into Wigan Borough from external funding sources

Donations

In 2024-25, we were grateful to the following individuals who donated £50 or more to our organisation:

C Clarke
C Williams
E Magee
J Jones
K Marsh
Me Santus
Miss Foster
Mr & Mrs Crawford
Mr & Mrs Hardy
Mr & Mrs Mosley
Mr & Mrs Randall
Mr & Mrs Shaw
Mr & Mrs Woosey
Mr Birchall
Mr Devine
Mr Greenwood
Mr Hammond
Mr Hartley
Mr Heaton
Mr Heaton
Mr Hobbs
Mr Pearson
Mr Roden
Mr Worthington
Mrs Asker
Mrs Hurst
Mrs Jolley
Mrs Melville
Mrs Rowe
Mrs Singleton

We are extremely grateful that Katherine Fussell and Margery Shaw left us a legacy in their wills.



Pupils from St Marys CE Primary School in Ince each ran their age in minutes and were sponsored by friends and family, raising a magnificent £890.45

We are grateful for support from the following organisations:

- Age UK
- Citizens Advice Wigan Borough
- Headley Trust
- NHS Charities Together
- St Benedicts Church
- St Mary's CE Primary School
- The Eric Wright Charitable Trust
- The Rothesay Foundation
- Wigan Council
- Wigan Warriors

Staff and Volunteers

During 2024-2025, we maintained an average of 58 staff members and continued our commitment to professional development and wellbeing. Staff participated in a variety of training opportunities, including Diversity and Inclusion, to support a more inclusive and skilled workforce. We also continued to offer the Medicash health benefits programme and supported staff in accessing new initiatives such as the Blue Light Discount Scheme.

Our work was further strengthened by an average of 24 volunteers, who played a vital role across many areas—from supporting activities to being the first point of contact through our enquiries desk. We actively involved volunteers in creative projects, such as Kath F's "reporter for a day" feature, which captured client stories and showcased the impact of our work through a video that we used on social media and events. To recognise their contributions, we celebrated Volunteers' Week with thoughtful gifts, including seed packets, as they help us grow and chocolates, as a token of our appreciation.

> **"Age UK Wigan Borough is the best organisation I have worked for."**
> Staff Survey 2025



We meet colleagues from Age UK Salford whilst on a fund-raising bike ride.



Staff with shoeboxes provided by the Shoebox Fairies



Enjoying Wigan Pride



Training session for Managers with Everything Human Rights

> **"I am really proud to work here and I find my role fulfilling."**
> Staff Survey 2025

The following served as trustees during the period 2024-2025:

Robert Armstrong (Chair), Richard Williams (Vice Chair), Matthew Hothersall (Chair of Finance, Audit and Risk Committee), Đula Alićehajić-Bečić (Trustee), Bernadette Ashcroft (Trustee), Neil Turner (Trustee), John Donnellan & Joanne Bohan (Trustee).

Feedback and Photos



"I would like to thank Age UK for helping me to have a better life with contentment and able to sleep better at night without worry."

Feedback from an Information and Advice Client

"Cheryl has made such a big difference to my life. I now look forward to getting up in the morning."

Feedback from a Home Help Customer





"This service is excellent in every way. I will be 90 this month and although very active and have a very helpful family, I know I can call upon yourselves and be safe at home."

Feedback from a Handyperson Customer

"It's such a lovely group. The staff are so welcoming and friendly. Really look forward to attending group"

Feedback from a Bright Days Member





"Having a Support Worker to help and support for a few weeks makes such a difference to peoples' lives."

Feedback from a Steps to Success Client

Our Future

Key Priorities 2025-2026:

- Leverage our role as an anchor organisation to advocate for and influence services across Wigan Borough for people aged 50+. We aim to empower residents and groups to shape local services and plans.
- Secure sustainable income streams to support our existing services in a challenging funding environment while maintaining efficiency and value for money.
- Seek opportunities to expand and innovate our services to address local needs, align with our strategic goals, and close service gaps.
- Continually improve the quality of our services for people aged 50+, supporting our staff and volunteers through periods of change and transformation.
- Enhance our data collection and management processes to clearly demonstrate the positive impact our services have on local residents.
- Strengthen collaboration with other voluntary sector organisations in Wigan Borough, as well as Age UK groups in Greater Manchester and the national charity, to better address and highlight local needs.

Get Involved

Fundraise for us

Donate to us

Volunteer for us

Leave a Legacy

We rely on support to help people aged 50 and over across Wigan Borough. Any support, no matter how little, is greatly appreciated. If you would like to get involved please contact us.

Contact us - 01942 615880

www.ageukwiganborough.org.uk

Age UK Wigan Borough is a trading name of Age Concern Wigan Borough which is a registered charity (1103022) and a company limited by guarantee, registered in England and Wales (5004789). Registered Office: 78-80 Hallgate, Wigan WN1 1HP. Age UK Wigan Borough Enterprises Limited is a trading company and subsidiary of Age Concern Wigan Borough and limited company registered in England and Wales number 3315916.

Company registration number: 05004789

Charity registration number: 1103022

AGE CONCERN WIGAN BOROUGH

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2025

Horsfield & Smith
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

AGE CONCERN WIGAN BOROUGH

CONTENTS

Reference and Administrative Details	1
Trustees' Report	2 to 9
Statement of Trustees' Responsibilities	10
Independent Auditors' Report	11 to 14
Statement of Financial Activities	15 to 16
Balance Sheet	17
Notes to the Financial Statements	18 to 33

AGE CONCERN WIGAN BOROUGH

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Bryonie Shaw
Trustees	M T Hothersall FCA R Armstrong HNC Business Studies and BSc, Chairman R Williams BA Hons, French and Business Studies D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine B Ashcroft MSc Management and HNC Social care N Turner J Bohan J Donnellan
Company Secretary	Bryonie Shaw
Charity Registration Number	1103022
Company Registration Number	05004789
Registered Office	74-80 Hallgate Wigan WN1 1HP
Independent Examiner	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Solicitors:	Alker Ball Healds (Part of Farleys Solicitors) A1 Sovereign Business Park Kings Croft Court Wigan Lancashire WN1 3AP
Bankers	Barclays Bank 6 Market Place Wigan Lancashire WN1 1QS Santander Corporate and Commercial Banking Bridle Road Bootle Merseyside L30 3GB

AGE CONCERN WIGAN BOROUGH

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Aims and objectives

The principal activity of Age UK Wigan Borough is to encourage, promote and organise direct services appropriate to the needs of individual older people, or groups of older people in and around the Borough of Wigan.

Our 3-year Strategy 2023-26 sets out our aims and strategic objectives for the period. An annual business plan supports our agreed budget and details the organisational priorities and actions we take to meet our objectives, manage risk and seek opportunities to meet needs and demands in the area of benefit.

Age UK Wigan Borough's key organisational priorities for 2024-25 were:

- We will use our status as an anchor organisation to influence services across Wigan Borough for people 50 and over, support individuals and groups of residents to influence a wide variety of local services and plans.

  During the year our Have Your Say group of customers grew to 61 members, responding to consultations and requests for feedback on services locally, regionally and nationally. We have been using our social media to raise awareness about important topics and impacts to our customers, such as the Winter Fuel Allowance restrictions, recognising unpaid carers during Carers Week, and the terrible impact of loneliness and isolation. The CEO continued to be a member of the Wigan VCFSE Accord Group and supported the development of a Local Infrastructure Organisation for Wigan Borough. We continued to represent the voluntary sector in an Associate Governor role at Wigan, Wrightington and Leigh NHS Foundation Trust. We are a member of the Intervention working group: OHID and Ageing Better Project (SWAN PCN), led by the GMCA Ageing Hub.

- We will identify income streams to support our existing service in a difficult funding environment, ensuring we remain efficient and offer value for money.

  We completed a review of our contracts and achieved significant savings in our combined insurance and central costs. We have developed our referral process for Age Co products, whereby we received a commission for those taking up products or services. We frequently do talks and collaborate with other organisations to enhance our visibility and ways individuals can get involved. We have successfully hosted fund raising events and inform our customers about how they can donate to the charity.

- We will continue to seek opportunities to enhance and deliver new services to meet local needs and demands, supporting our strategic aims and service gaps.

We worked with Citizens Advice Wigan Borough in a successful bid to deliver welfare benefit advice. The contract for our Information and Advice Service will run for an initial 3 years, with the potential to extend for a further 2 years. We have been successful in attracting additional grants to run and set up new Bright Days activities. We would like to thank the Eric Wright Charitable Trust, who have consistently supported our charity, along with Garfield Weston who also provided funding for services. We were grateful to Wigan Warriors who donated £5,000 during the year. A successful bid to NHS Charities in February 2024, enabled us to set up a new service supporting people to re-connect with their interests and communities. We have worked closely with Age UK to access additional funding for those in poverty including the Rothesay Foundation funding for the More Money For You programme and Omaze income to support activities for those suffering from social isolation.

- We will aim to continually improve the quality of our services, supporting staff and volunteers through change and transformation. We will work towards obtaining further quality standards including Handyperson and Enquiries services.

  We achieved the Quality of Information and Signposting Standard for our General Enquiries service, provided in the main by a group of dedicated volunteers. We reviewed our Handypersons Service against the Foundations UK standards and plan to achieve this external standard during 2025-26. We completed a Quality of Advice audit of our Information and Advice service, confirming the high standard of advice we provide to customers needing welfare benefits support.

- We will improve our approach to data collection and management to demonstrate the impact our services make to local residents.

  We signed a new Network Partner Agreement with Age UK in January 2025 along with an agreed shared data set, enabling a standard collection of information to better identify the services we deliver and impacts we achieved individually and collectively as a network of Age UK partners. We completed an update of how we gather and record information for our I&A service on our CRM system, allowing us to better analysis how our service is achieving and we integrated our out of hours calls with the national charity to improve customer service. We launched a pilot exercise to review how we end the majority of our zero-hour contracts for the Home Help service, the pilot will report to Trustees later in 2025.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Age UK Wigan Borough has seen a further 8% increase in the number of people we supported during the year, this is following a 13% increase in the previous year. Our customers ranged from the most frail and vulnerable and those affected by poverty, to those who wanted to boost their health and well-being by getting involved in activities.

During 2024-25 our support provided a lifeline and often customers told us our involvement made a dramatic difference to their quality of life, with 99.3% telling us they are satisfied with the services they received.

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, nearly 50% of people feel less lonely, over 60% of people are more positive, over 70% feel safer at home and over 85% find it easier to manage around the house.

Our Information and Advice (I&A) have worked hard to support those in struggling with poverty and in financial need. We saw a big impact and demand from residents negatively impacted as a result of the government's decision to withdraw the Winter Fuel Allowance, for those not in receipt of Pension Credit. Our Support at Home services also saw increases in demand, no doubt related to Wigan Borough having one of the largest growing older populations in Greater Manchester.

We have been successful in accessing external grant funding to increase capacity for our I&A Team. A total of £260,479 (grants,legacy,donations) of additional funding was secured into Wigan Borough from external sources during the year. Trustees are investing in a growth plan for the Home Help service with the aim of meeting the on-going and increasing demand we are experiencing.

Trustees were delighted to retain our Charity Quality Standard in the year, following an external audit process, which highlighted a number of areas of good practice, including how we recognise and value our volunteers.

Charged for services and products

Our Home Help service has continued to be in demand and we surpassed our (19,500) annual target, achieving the delivery of over 20,000 hours of support. We have maintained a stable staff team of around 35 team members seeing turnover rates reduce as we implement new approaches to update the service. Following the approval of a 3-year growth plan the team restructured in the year and a plan put in place to transition to fixed hour permanent contracts to our Home Help staff, creating greater employment stability.

Our Handyperson service has also seen increased demand and we completed over 3,600 jobs (an increase of over 33% on the previous year) for nearly 2,000 customers. We continue to see the age of our customer base increase for this service, 19% of customers were aged 85 and above, with 36% being 75 to 85 (a total of 55%, up 3% on the previous year).

The impact of the cost-of-living crises lingered throughout the year and against this backdrop, we saw demand steadily increase and we reviewed our charges to ensure we remain competitive, whilst meeting our whole service delivery costs.

Feedback from customers highlight they face a range of issues and challenges for which they would value additional support. Demands throughout the year have included requests for minor and major adaptations to people's homes and we have developed our referral process to Age Co. (owned by Age UK) to help meet these needs. We continue to look for opportunities to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently. We will continue to explore the possibilities of extending our services into the future.

Where customers have need of our charged services but have financial concerns, we are able to refer them to our free to use Information and Advice team. The team has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people. Our team are dedicated to going the extra mile and the feedback we receive confirms this, of those responding 99% of customers said the service was excellent or very good.

Information & Advice

We worked with Citizens Advice Wigan Borough to successfully complete a bid for the provision of welfare benefits, information and debt advice tendered by Wigan Council, starting 1.4.24 for 3 years (plus 2 additional years). However, the funding environment remains challenging as contract values have stagnated, whilst demand has increased. Against this backdrop we were able to attract funding from The Rothesay Foundation and the Headley Trust to enable us to help nearly 1,600 people, raising a total of £2.18 million additional income for local residents. An overwhelming 99% of people contacting the team said the service was excellent or very good.

The quality of our services are our priority and we were delighted to retain the Advice Quality Standard (AQS). The quality standard and assessment methods ensure that customers seeking advice receive accurate, complete and timely advice, and that they are able to obtain this advice from us as we are able to act independently and in their sole interests.

This free to use service also supports our general enquiries telephone number, staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries.

Bright Days & Steps to Success Programmes

Our programme is supported by both staff and volunteers and activities range in size from 15 to 50 people attending. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. Durning the year we entered into a new project, Music in Mind, with Manchester Camerata supporting those with dementia. We continued to provide some telephone and online activities for those residents who still find it difficult to get out.

The Bright Days Team support our Have Your Say group, which increased to 61 people who provide their views on a range of surveys and consultations for local, regional and national services. We have been asked to gather views on a number of Greater Manchester topics as well as those local to Wigan Borough to help improve and develop services to meet the needs of residents.

The Steps to Success programme launched in February 2024, it's a 2-year NHS Charities funded project that provides a tailored action plan with individuals for up to 6 weeks. We work with Groundwork CLM to deliver the project to adults of all ages, we focus support those aged 50 plus. Actions primarily focus on re-connecting people with their interests, groups and communities, with the aim of building confidence, tackling isolation and loneliness and improving both physical and mental health wellbeing.

Impact of the project has been extremely positive for those being supported and we have seen a self-reported reduction in those using NHS services for non-clinical contacts (42%). Of those involved in the project over 85% have told us being part of the project has significantly improved their outlook and for 70% they have become more active. We monitor if people maintained the changes in their behaviour and again we are seeing 78% (from 80% of the total cohort) report that they are continuing with the changes we supported (3 months after support finished).

Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is also registered with the Charity Commission.

Organisational structure

Age UK Wigan Borough is an anchor charity for people over fifty across our Borough, we provide opportunities for local residents to advocate and influence to ensure needs are respected and understood locally. Bryonie Shaw, The Chief Executive, is a member of the Wigan Borough Voluntary Sector Accord Group and represents the Voluntary Sector as a Governor at Wrightington, Wigan & Leigh Hospital Trust.

Age UK Wigan Borough has also entered into a Greater Manchester Age UK Collective. While each organisation remains locally governed, place-based, and independently commissioned, the Collective of Greater Manchester Age UK partners enables us to align more closely on shared priorities, strengthen our regional voice, and work more efficiently with system partners to improve outcomes for older people.

At the end of March 2025 we had an average of 58 staff members. We focussed on staff development by providing training for our staff from external organisations. Additionally, we prioritised staff welfare and support by investing in the health benefit programme Medicash which features an Employee Assistance Programme and extensive savings and cashback options for medical treatments.

We saw an increase to 33 volunteers in the year supporting our services, our 8 Trustees also provide their time freely. Some of our volunteers this year participated in fundraising and promotional events to let residents know about our services.

Recruitment and appointment of trustees

Trustees are recruited based on a skills based process, expertise and commitment to the charity's mission and values. A structured induction program ensures Trustees understand their legal and operational responsibilities.

Risk management

Trustees are responsible for the overseeing of the risks faced by the Charity, detailed considerations of risk are delegated to the CEO and Senior Management. Risks are identified, assessed and controls established throughout the year, in line with our agreed policy. A formal review of the charity's risk management processes is undertaken on an annual basis.

Relationship with related parties

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Financial review

In the year to 31 March 2025 the Charity reported a deficit of £38,315 from an income of £ 1,036,517. The deficit on unrestricted funds is made up primarily of designated funds which Trustees have agreed to use to support our unfunded core costs.

Policy on reserves

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31 March 2025 (2024 - £410,000).

Reserves and Financial Health

Trustees agreed to utilise proportion of reserves for a growth plan for the Home Help service, aware that transformation can negatively impact on the service and costs. Trustees also agreed to use reserves for Bright Days, should additional funding not be forthcoming in year. As we made a similar small surplus in the previous year, our overall reserves have remained the same.

Plans for future periods

The proposed budget for next year reflects our vision for Age UK Wigan Borough and aligns with our one-year business plan. This plan forms part of our broader three-year corporate strategy for 2023-2026, which outlines the long-term objectives of our charity. We have carefully considered the key themes and actions required for the coming year to support the achievement of these goals, as detailed in our priorities below.

We remain committed to building strong relationships with local decision-makers and fostering cross-sector partnerships to create opportunities that shape services for people aged 50 and over across Wigan Borough. At the heart of our organisation are our dedicated staff and volunteers, and we are devoted to maintaining a positive culture of health and well-being in the workplace-an ethos that underpins all our service delivery.

During 2024 we collaborated with the national Age UK network to implement the new Network Agreement and Strategy, Our Shared Future. This initiative will bring fresh approaches to service delivery, ensuring that the needs of older people remain at the core of everything we do. Age UK Wigan Borough will strive to:

- Be the first point of contact for older people.
- Deliver services that are both person-centred and meet the needs of older people.
- Tackle loneliness and isolation within our community.

Key priorities for 2025/26:

We have identified the following priorities for the year ahead:

1. Leverage our role as an anchor organisation to advocate for and influence services across Wigan Borough for people aged 50+. We aim to empower residents and groups to shape local services and plans.
2. Secure sustainable income streams to support our existing services in a challenging funding environment while maintaining efficiency and value for money.

3. Seek opportunities to expand and innovate our services to address local needs, align with our strategic goals, and close service gaps.
4. Continually improve the quality of our services for people aged 50+, supporting our staff and volunteers through periods of change and transformation.
5. Enhance our data collection and management processes to clearly demonstrate the positive impact our services have on local residents.
6. Strengthen collaboration with other voluntary sector organisations in Wigan Borough, as well as Age UK groups in Greater Manchester and the national charity, to better address and highlight local needs.

Trustees and officers

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

Trustees:	M T Hothersall FCA
	R Armstrong HNC Business Studies and BSc, Chairman
	R Williams BA Hons, French and Business Studies
	D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine
	B Ashcroft MSc Management and HNC Social care
	N Turner
	J Bohan (appointed 27 June 2024)
	J Donnellan (appointed 21 November 2024)

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The Charity relies on grants and public donations to enable it to provide funds for the projects currently being financed. Changes to these funding streams can affect the charity's cashflow and ability to continue to offer these services.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

Robert Armstrong

R Armstrong HNC Business Studies and BSc
Trustee

AGE CONCERN WIGAN BOROUGH

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age Concern Wigan Borough for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

Robert Armstrong

R Armstrong HNC Business Studies and BSc
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Opinion

We have audited the financial statements of Age Concern Wigan Borough (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Opinion on other matter 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 Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 10), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor responsibilities for the audit of the financial statements

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We considered the nature of the charity and its control environment and reviewed the documentation of the charity's policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory frameworks that the charity and subsidiary operate in and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included UK Companies Act, Charities Act, and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the ability to operate or to avoid a material penalty.

We ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- agreeing financial statement disclosures to supporting documentation;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

Peter G Nicol BEM BSc FCA (Senior Statutory Auditor)
For and on behalf of Horsfield & Smith, Statutory Auditor

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

2 October 2025

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	23,588	24,943	48,531
Charitable activities	6	316,565	178,564	495,129
Other trading activities	4	436,588	-	436,588
Investment income	5	29,354	8,041	37,395
Other income	7	18,874	-	18,874
Total income		824,969	211,548	1,036,517
Expenditure on:				
Charitable activities	8	(885,779)	(189,053)	(1,074,832)
Total expenditure		(885,779)	(189,053)	(1,074,832)
Net (expenditure)/income		(60,810)	22,495	(38,315)
Transfers between funds		10,287	(10,287)	-
Net movement in funds		(50,523)	12,208	(38,315)
Reconciliation of funds				
Total funds brought forward		965,944	9,728	975,672
Total funds carried forward	23	915,421	21,936	937,357

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	54,287	17,388	71,675
Charitable activities	6	301,838	136,942	438,780
Other trading activities	4	339,872	-	339,872
Investment income	5	25,933	6,596	32,529
Other income	7	34,093	817	34,910
Total income		756,023	161,743	917,766
Expenditure on:				
Charitable activities	8	(754,418)	(122,232)	(876,650)
Total expenditure		(754,418)	(122,232)	(876,650)
Net income		1,605	39,511	41,116
Transfers between funds		29,783	(29,783)	-
Net movement in funds		31,388	9,728	41,116
Reconciliation of funds				
Total funds brought forward		934,558	-	934,558
Total funds carried forward	23	965,946	9,728	975,674

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 23.

AGE CONCERN WIGAN BOROUGH

BALANCE SHEET
AS AT 31 MARCH 2025
(REGISTRATION NUMBER: 05004789)

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	16	9,338	12,607
Investments	17	2	2
		9,340	12,609
Current assets			
Debtors	18	168,415	199,256
Cash at bank and in hand	19	842,974	846,789
		1,011,389	1,046,045
Creditors: Amounts falling due within one year	20	(83,372)	(82,980)
Net current assets		928,017	963,065
Net assets		937,357	975,674
Funds of the charity:			
Restricted income funds			
Restricted funds		21,936	9,728
Unrestricted income funds			
Unrestricted funds		915,421	965,946
Total funds	23	937,357	975,674

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 15 to 33 were approved by the trustees, and authorised for issue on 2 October 2025 and signed on their behalf by:

Robert Armstrong

.....

R Armstrong HNC Business Studies and BSc
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
74-80 Hallgate
Wigan
WN1 1HP

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Age Concern Wigan Borough 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 notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Exemption from preparing group accounts

The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirement to prepare consolidated financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probably that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate, receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion. Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

Investment income

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

Support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs are split between central staff costs and central office costs and are split on a percentage basis per project.

Taxation

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

Tangible fixed assets

Tangible fixed assets are included at cost or valuation less depreciation and impairment

Depreciation and amortisation

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Asset class	Depreciation method and rate
Electrical equipment	20% on cost
Fixtures and fittings	12.5% on cost
Motor vehicles	33% on cost
Computer equipment	20 - 33% on cost

Impairment of fixed assets

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Fixed asset investments

Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid deposits.

Operating leases

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

Fund structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Pensions and other post retirement obligations

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Classification

Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Donations	1,035	24,943	25,978
Legacies	22,299	-	22,299
Gift aid	254	-	254
	23,588	24,943	48,531

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations	3,920	17,388	21,308
Legacies	50,000	-	50,000
Gift aid	367	-	367
	54,287	17,388	71,675

4 Income from other trading activities

	Unrestricted funds General £	Total 2025 £
Home Help	436,588	436,588
	436,588	436,588

	Unrestricted funds General £	Total 2024 £
Home Help	339,872	339,872
	339,872	339,872

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Interest receivable on bank deposits	29,354	8,041	37,395
	29,354	8,041	37,395

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Interest receivable on bank deposits	25,933	6,596	32,529
	25,933	6,596	32,529

6 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Local authority contracts	137,467	-	137,467
Handyperson scheme	145,714	-	145,714
Grants other	33,384	178,564	211,948
Total for 2025	316,565	178,564	495,129

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Local authority contracts	173,288	-	173,288
Handyperson scheme	89,050	-	89,050
Grants other	39,500	136,942	176,442
Total for 2024	301,838	136,942	438,780

Grant income is analysed as:

	2025	2024
	£	£
Bright days	6,153	16,250
Eric Wright	25,650	31,253
Warmer homes	33,384	39,500
Headley Trust	15,000	30,000
National Lottery Fund RC North West Region	-	16,669
Big Lottery	-	6,000
NHS Stockport	83,689	18,170
The Rothesay Foundation	36,096	18,600
Parkinsons	1,017	-
Garfield Weston	7,459	-
Manchester Camerata	3,500	-
	211,948	176,442

7 Other income

	Unrestricted funds General	Total 2025
	£	£
Other income	18,874	18,874

	Unrestricted funds General	Restricted funds	Total 2024
	£	£	£
Other income	34,093	817	34,910

Other income items over £1,000:

	2025	2024
	£	£
Partner payment Age UK	7,500	10,000
Age UK Cost of living response fund	-	12,540
Age UK Northwest regional meetings	2,500	5,000
Bright days income	-	4,206
VCFSE leadership group	5,000	-
Items under £1,000	3,874	3,164
	18,874	34,910

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £
Charitable activities	9	775,565	158,683	934,248
Allocated support costs	10	10,031	2,900	12,931
Governance costs	10	100,183	27,470	127,653
		885,779	189,053	1,074,832

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £
Charitable activities	9	651,688	92,401	744,089
Allocated support costs	10	13,832	3,279	17,111
Governance costs	10	88,898	26,552	115,450
		754,418	122,232	876,650

9 Direct costs of charitable activities

	2025 £	2024 £
Staff costs	738,198	563,660
Rent, rates and water	37,955	40,067
Insurance	4,935	5,652
Light and heat	-	51
Telephone	6,602	7,609
Postage and stationery	20,824	17,093
Sundries	40,897	36,402
Motor and travel	38,326	35,443
Computer costs	22,219	11,119
Repairs and maintenance	534	346
Advertising and promotion	3,711	4,244
Training and recruitment	5,420	3,390
Consultancy	775	937
Legal and professional fees	-	(1,573)
Un-claimable VAT	8,477	15,469
Depreciation	5,375	4,180
	934,248	744,089

10 Analysis of governance and support costs

Governance costs

	Allocated support costs £	Governance costs £	Total activities £
Wages	-	120,093	120,093
Auditors remuneration	-	7,560	7,560
Accountancy and legal fees	11,288	-	11,288
Bank charges and interest	1,643	-	1,643
Total for 2025	12,931	127,653	140,584

	Allocated support costs £	Governance costs £	Total activities £
Wages	-	115,255	115,255
Accountancy and legal fees	15,837	-	15,837
Bank charges and interest	1,274	-	1,274
Total for 2024	17,111	115,255	132,366

11 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
Audit fees	7,560	-
Depreciation of fixed assets	5,374	4,181
Property rental	18,666	17,111

12 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

13 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	799,622	636,588
Social security costs	37,703	25,762
Pension costs	20,966	16,565
	858,291	678,915

The average monthly number of employees during the year was as follows:

	2025 No	2024 No
Managerial	4	4
Charitable activities	54	48
	58	52

No employee received emoluments of more than £60,000 during the year.

14 Auditors' remuneration

	2025 £
Audit of the financial statements	7,560

15 Taxation

The charity is a registered charity and is therefore exempt from taxation.

16 Tangible fixed assets

	Electrical equipment £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Total £
Cost					
At 1 April 2024	8,887	16,729	12,750	59,468	97,834
Additions	-	218	-	1,887	2,105
At 31 March 2025	8,887	16,947	12,750	61,355	99,939
Depreciation					
At 1 April 2024	7,145	15,550	12,750	49,782	85,227
Charge for the year	123	184	-	5,067	5,374
At 31 March 2025	7,268	15,734	12,750	54,849	90,601
Net book value					
At 31 March 2025	1,619	1,213	-	6,506	9,338
At 31 March 2024	1,742	1,179	-	9,686	12,607

17 Fixed asset investments

Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
Cost		
At 1 April 2024	2	2
At 31 March 2025	2	2
Net book value		
At 31 March 2025	2	2
At 31 March 2024	2	2

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held		Principal activity
			2025	2024	
Subsidiary undertakings					
Age UK Wigan Borough Enterprises Limited	England	Ordinary	100%	100%	Non trading operation

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

18 Debtors

	2025	2024
	£	£
Trade debtors	44,270	44,384
Due from group undertakings	70,119	65,730
Prepayments and accrued income	53,807	88,125
Other debtors	219	1,017
	168,415	199,256

19 Cash and cash equivalents

	2025	2024
	£	£
Cash on hand	1,002	1,631
Cash at bank	841,972	845,158
	842,974	846,789

20 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	1,477	677
Other taxation and social security	6,285	1,304
Other creditors	4,982	10,183
Accruals	19,701	25,826
Deferred income	50,927	44,990
	83,372	82,980

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

21 Obligations under leases and hire purchase contracts

The payments for the financial year with regards to operating leases amounted to £32,243 (2024 - £29,805).

22 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £20,966 (2024 - £16,565).

Contributions totalling £4,982 (2024 - £8,369) were payable to the scheme at the end of the year and are included in creditors.

23 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	555,944	824,969	(885,779)	10,287	505,421
Designated	410,000	-	-	-	410,000
Total unrestricted funds	965,944	824,969	(885,779)	10,287	915,421
Bright Days	-	76,763	(117,572)	40,809	-
Information and advice	-	51,096	-	(51,096)	-
Steps to success	9,728	83,689	(71,481)	-	21,936
Total Restricted funds	9,728	211,548	(189,053)	(10,287)	21,936
Total funds	975,672	1,036,517	(1,074,832)	-	937,357

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	524,558	756,023	(754,418)	29,783	555,946
Designated	410,000	-	-	-	410,000
Total unrestricted funds	934,558	756,023	(754,418)	29,783	965,946
Bright Days	-	78,304	(113,790)	35,486	-
Information and advice	-	65,269	-	(65,269)	-
Steps to success	-	18,170	(8,442)	-	9,728
Total Restricted funds	-	161,743	(122,232)	(29,783)	9,728
Total funds	934,558	917,766	(876,650)	-	975,674

The specific purposes for which the funds are to be applied are as follows:

Restricted funds:

Bright Days - The Eric Wright Charitable Trust/Parkinson's Physical Activity Grant/Garfield Weston/Music in Mind - Manchester Camerata

Bright Days is a health and wellbeing programme, designed to improve lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's.

Information and Advice - Headley Trust/Age UK More Money For You/Rothesay Foundation

Community and organisational development to provide practical support services to older people throughout the Borough.

Steps to Success - NHS Charities Together

The Steps to Success project aims to reduce social isolation and/or loneliness for people within Wigan Borough and by improving mental and physical health, increased happiness and wellbeing through community connections helping to reduce the impact on health and social care services.

Unrestricted funds:

Home Help Service

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

Wigan Council - Funding as a result of work with the local authority has been utilised in respect of the following projects:

Information and Advice

Community and organisational development to provide practical support services to older people throughout the Borough, funded through a contract with Social Services Department and the Citizens Advice Bureau. As mentioned above funding has also been provided by The Headley Foundation, Age UK and The Rothesay Foundation plus the National Lottery Fund RC North West Region to fund a Specialist Advisor Role. Also through Age UK in partnership with Eon-Warm Homes the organisation has been able to provide benefit entitlement sessions and home energy checks.

Handyperson scheme

To provide home safety checks and complete small jobs around the home that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service also works along with Wigan Council and Leigh Building Services.

24 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General	Designated		
	£	£	£	£
Tangible fixed assets	9,338	-	-	9,338
Fixed asset investments	2	-	-	2
Current assets	579,453	410,000	21,936	1,011,389
Current liabilities	(83,372)	-	-	(83,372)
Total net assets	505,421	410,000	21,936	937,357

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	12,607	-	-	12,607
Fixed asset investments	2	-	-	2
Current assets	626,317	410,000	9,728	1,046,045
Current liabilities	(82,980)	-	-	(82,980)
Total net assets	555,946	410,000	9,728	975,674

The Trustees have designated £410,000 (2024 - £410,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

25 Related party transactions

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

26 Parent and ultimate parent undertaking

The ultimate controlling party is deemed to the the Trustees. There were 35 (2024: 35) members as at 31 March 2025, 30 of these were constitutional members with voting rights, the remaining 5 being associated members.

Company registration number: 05004789

Charity registration number: 1103022

AGE CONCERN WIGAN BOROUGH

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2025

Horsfield & Smith
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

AGE CONCERN WIGAN BOROUGH

CONTENTS

Reference and Administrative Details	1
Trustees' Report	2 to 9
Statement of Trustees' Responsibilities	10
Independent Auditors' Report	11 to 14
Statement of Financial Activities	15 to 16
Balance Sheet	17
Notes to the Financial Statements	18 to 33

AGE CONCERN WIGAN BOROUGH

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Bryonie Shaw
Trustees	M T Hothersall FCA R Armstrong HNC Business Studies and BSc, Chairman R Williams BA Hons, French and Business Studies D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine B Ashcroft MSc Management and HNC Social care N Turner J Bohan J Donnellan
Company Secretary	Bryonie Shaw
Charity Registration Number	1103022
Company Registration Number	05004789
Registered Office	74-80 Hallgate Wigan WN1 1HP
Independent Examiner	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Solicitors:	Alker Ball Healds (Part of Farleys Solicitors) A1 Sovereign Business Park Kings Croft Court Wigan Lancashire WN1 3AP
Bankers	Barclays Bank 6 Market Place Wigan Lancashire WN1 1QS Santander Corporate and Commercial Banking Bridle Road Bootle Merseyside L30 3GB

AGE CONCERN WIGAN BOROUGH

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Aims and objectives

The principal activity of Age UK Wigan Borough is to encourage, promote and organise direct services appropriate to the needs of individual older people, or groups of older people in and around the Borough of Wigan.

Our 3-year Strategy 2023-26 sets out our aims and strategic objectives for the period. An annual business plan supports our agreed budget and details the organisational priorities and actions we take to meet our objectives, manage risk and seek opportunities to meet needs and demands in the area of benefit.

Age UK Wigan Borough's key organisational priorities for 2024-25 were:

- We will use our status as an anchor organisation to influence services across Wigan Borough for people 50 and over, support individuals and groups of residents to influence a wide variety of local services and plans.

  During the year our Have Your Say group of customers grew to 61 members, responding to consultations and requests for feedback on services locally, regionally and nationally. We have been using our social media to raise awareness about important topics and impacts to our customers, such as the Winter Fuel Allowance restrictions, recognising unpaid carers during Carers Week, and the terrible impact of loneliness and isolation. The CEO continued to be a member of the Wigan VCFSE Accord Group and supported the development of a Local Infrastructure Organisation for Wigan Borough. We continued to represent the voluntary sector in an Associate Governor role at Wigan, Wrightington and Leigh NHS Foundation Trust. We are a member of the Intervention working group: OHID and Ageing Better Project (SWAN PCN), led by the GMCA Ageing Hub.

- We will identify income streams to support our existing service in a difficult funding environment, ensuring we remain efficient and offer value for money.

  We completed a review of our contracts and achieved significant savings in our combined insurance and central costs. We have developed our referral process for Age Co products, whereby we received a commission for those taking up products or services. We frequently do talks and collaborate with other organisations to enhance our visibility and ways individuals can get involved. We have successfully hosted fund raising events and inform our customers about how they can donate to the charity.

- We will continue to seek opportunities to enhance and deliver new services to meet local needs and demands, supporting our strategic aims and service gaps.

We worked with Citizens Advice Wigan Borough in a successful bid to deliver welfare benefit advice. The contract for our Information and Advice Service will run for an initial 3 years, with the potential to extend for a further 2 years. We have been successful in attracting additional grants to run and set up new Bright Days activities. We would like to thank the Eric Wright Charitable Trust, who have consistently supported our charity, along with Garfield Weston who also provided funding for services. We were grateful to Wigan Warriors who donated £5,000 during the year. A successful bid to NHS Charities in February 2024, enabled us to set up a new service supporting people to re-connect with their interests and communities. We have worked closely with Age UK to access additional funding for those in poverty including the Rothesay Foundation funding for the More Money For You programme and Omaze income to support activities for those suffering from social isolation.

- We will aim to continually improve the quality of our services, supporting staff and volunteers through change and transformation. We will work towards obtaining further quality standards including Handyperson and Enquiries services.

  We achieved the Quality of Information and Signposting Standard for our General Enquiries service, provided in the main by a group of dedicated volunteers. We reviewed our Handypersons Service against the Foundations UK standards and plan to achieve this external standard during 2025-26. We completed a Quality of Advice audit of our Information and Advice service, confirming the high standard of advice we provide to customers needing welfare benefits support.

- We will improve our approach to data collection and management to demonstrate the impact our services make to local residents.

  We signed a new Network Partner Agreement with Age UK in January 2025 along with an agreed shared data set, enabling a standard collection of information to better identify the services we deliver and impacts we achieved individually and collectively as a network of Age UK partners. We completed an update of how we gather and record information for our I&A service on our CRM system, allowing us to better analysis how our service is achieving and we integrated our out of hours calls with the national charity to improve customer service. We launched a pilot exercise to review how we end the majority of our zero-hour contracts for the Home Help service, the pilot will report to Trustees later in 2025.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Age UK Wigan Borough has seen a further 8% increase in the number of people we supported during the year, this is following a 13% increase in the previous year. Our customers ranged from the most frail and vulnerable and those affected by poverty, to those who wanted to boost their health and well-being by getting involved in activities.

During 2024-25 our support provided a lifeline and often customers told us our involvement made a dramatic difference to their quality of life, with 99.3% telling us they are satisfied with the services they received.

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, nearly 50% of people feel less lonely, over 60% of people are more positive, over 70% feel safer at home and over 85% find it easier to manage around the house.

Our Information and Advice (I&A) have worked hard to support those in struggling with poverty and in financial need. We saw a big impact and demand from residents negatively impacted as a result of the government's decision to withdraw the Winter Fuel Allowance, for those not in receipt of Pension Credit. Our Support at Home services also saw increases in demand, no doubt related to Wigan Borough having one of the largest growing older populations in Greater Manchester.

We have been successful in accessing external grant funding to increase capacity for our I&A Team. A total of £260,479 (grants,legacy,donations) of additional funding was secured into Wigan Borough from external sources during the year. Trustees are investing in a growth plan for the Home Help service with the aim of meeting the on-going and increasing demand we are experiencing.

Trustees were delighted to retain our Charity Quality Standard in the year, following an external audit process, which highlighted a number of areas of good practice, including how we recognise and value our volunteers.

Charged for services and products

Our Home Help service has continued to be in demand and we surpassed our (19,500) annual target, achieving the delivery of over 20,000 hours of support. We have maintained a stable staff team of around 35 team members seeing turnover rates reduce as we implement new approaches to update the service. Following the approval of a 3-year growth plan the team restructured in the year and a plan put in place to transition to fixed hour permanent contracts to our Home Help staff, creating greater employment stability.

Our Handyperson service has also seen increased demand and we completed over 3,600 jobs (an increase of over 33% on the previous year) for nearly 2,000 customers. We continue to see the age of our customer base increase for this service, 19% of customers were aged 85 and above, with 36% being 75 to 85 (a total of 55%, up 3% on the previous year).

The impact of the cost-of-living crises lingered throughout the year and against this backdrop, we saw demand steadily increase and we reviewed our charges to ensure we remain competitive, whilst meeting our whole service delivery costs.

Feedback from customers highlight they face a range of issues and challenges for which they would value additional support. Demands throughout the year have included requests for minor and major adaptations to people's homes and we have developed our referral process to Age Co. (owned by Age UK) to help meet these needs. We continue to look for opportunities to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently. We will continue to explore the possibilities of extending our services into the future.

Where customers have need of our charged services but have financial concerns, we are able to refer them to our free to use Information and Advice team. The team has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people. Our team are dedicated to going the extra mile and the feedback we receive confirms this, of those responding 99% of customers said the service was excellent or very good.

Information & Advice

We worked with Citizens Advice Wigan Borough to successfully complete a bid for the provision of welfare benefits, information and debt advice tendered by Wigan Council, starting 1.4.24 for 3 years (plus 2 additional years). However, the funding environment remains challenging as contract values have stagnated, whilst demand has increased. Against this backdrop we were able to attract funding from The Rothesay Foundation and the Headley Trust to enable us to help nearly 1,600 people, raising a total of £2.18 million additional income for local residents. An overwhelming 99% of people contacting the team said the service was excellent or very good.

The quality of our services are our priority and we were delighted to retain the Advice Quality Standard (AQS). The quality standard and assessment methods ensure that customers seeking advice receive accurate, complete and timely advice, and that they are able to obtain this advice from us as we are able to act independently and in their sole interests.

This free to use service also supports our general enquiries telephone number, staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries.

Bright Days & Steps to Success Programmes

Our programme is supported by both staff and volunteers and activities range in size from 15 to 50 people attending. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. Durning the year we entered into a new project, Music in Mind, with Manchester Camerata supporting those with dementia. We continued to provide some telephone and online activities for those residents who still find it difficult to get out.

The Bright Days Team support our Have Your Say group, which increased to 61 people who provide their views on a range of surveys and consultations for local, regional and national services. We have been asked to gather views on a number of Greater Manchester topics as well as those local to Wigan Borough to help improve and develop services to meet the needs of residents.

The Steps to Success programme launched in February 2024, it's a 2-year NHS Charities funded project that provides a tailored action plan with individuals for up to 6 weeks. We work with Groundwork CLM to deliver the project to adults of all ages, we focus support those aged 50 plus. Actions primarily focus on re-connecting people with their interests, groups and communities, with the aim of building confidence, tackling isolation and loneliness and improving both physical and mental health wellbeing.

Impact of the project has been extremely positive for those being supported and we have seen a self-reported reduction in those using NHS services for non-clinical contacts (42%). Of those involved in the project over 85% have told us being part of the project has significantly improved their outlook and for 70% they have become more active. We monitor if people maintained the changes in their behaviour and again we are seeing 78% (from 80% of the total cohort) report that they are continuing with the changes we supported (3 months after support finished).

Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is also registered with the Charity Commission.

Organisational structure

Age UK Wigan Borough is an anchor charity for people over fifty across our Borough, we provide opportunities for local residents to advocate and influence to ensure needs are respected and understood locally. Bryonie Shaw, The Chief Executive, is a member of the Wigan Borough Voluntary Sector Accord Group and represents the Voluntary Sector as a Governor at Wrightington, Wigan & Leigh Hospital Trust.

Age UK Wigan Borough has also entered into a Greater Manchester Age UK Collective. While each organisation remains locally governed, place-based, and independently commissioned, the Collective of Greater Manchester Age UK partners enables us to align more closely on shared priorities, strengthen our regional voice, and work more efficiently with system partners to improve outcomes for older people.

At the end of March 2025 we had an average of 58 staff members. We focussed on staff development by providing training for our staff from external organisations. Additionally, we prioritised staff welfare and support by investing in the health benefit programme Medicash which features an Employee Assistance Programme and extensive savings and cashback options for medical treatments.

We saw an increase to 33 volunteers in the year supporting our services, our 8 Trustees also provide their time freely. Some of our volunteers this year participated in fundraising and promotional events to let residents know about our services.

Recruitment and appointment of trustees

Trustees are recruited based on a skills based process, expertise and commitment to the charity's mission and values. A structured induction program ensures Trustees understand their legal and operational responsibilities.

Risk management

Trustees are responsible for the overseeing of the risks faced by the Charity, detailed considerations of risk are delegated to the CEO and Senior Management. Risks are identified, assessed and controls established throughout the year, in line with our agreed policy. A formal review of the charity's risk management processes is undertaken on an annual basis.

Relationship with related parties

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Financial review

In the year to 31 March 2025 the Charity reported a deficit of £38,315 from an income of £ 1,036,517. The deficit on unrestricted funds is made up primarily of designated funds which Trustees have agreed to use to support our unfunded core costs.

Policy on reserves

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31 March 2025 (2024 - £410,000).

Reserves and Financial Health

Trustees agreed to utilise proportion of reserves for a growth plan for the Home Help service, aware that transformation can negatively impact on the service and costs. Trustees also agreed to use reserves for Bright Days, should additional funding not be forthcoming in year. As we made a similar small surplus in the previous year, our overall reserves have remained the same.

Plans for future periods

The proposed budget for next year reflects our vision for Age UK Wigan Borough and aligns with our one-year business plan. This plan forms part of our broader three-year corporate strategy for 2023-2026, which outlines the long-term objectives of our charity. We have carefully considered the key themes and actions required for the coming year to support the achievement of these goals, as detailed in our priorities below.

We remain committed to building strong relationships with local decision-makers and fostering cross-sector partnerships to create opportunities that shape services for people aged 50 and over across Wigan Borough. At the heart of our organisation are our dedicated staff and volunteers, and we are devoted to maintaining a positive culture of health and well-being in the workplace-an ethos that underpins all our service delivery.

During 2024 we collaborated with the national Age UK network to implement the new Network Agreement and Strategy, Our Shared Future. This initiative will bring fresh approaches to service delivery, ensuring that the needs of older people remain at the core of everything we do. Age UK Wigan Borough will strive to:

- Be the first point of contact for older people.
- Deliver services that are both person-centred and meet the needs of older people.
- Tackle loneliness and isolation within our community.

Key priorities for 2025/26:

We have identified the following priorities for the year ahead:

1. Leverage our role as an anchor organisation to advocate for and influence services across Wigan Borough for people aged 50+. We aim to empower residents and groups to shape local services and plans.
2. Secure sustainable income streams to support our existing services in a challenging funding environment while maintaining efficiency and value for money.

3. Seek opportunities to expand and innovate our services to address local needs, align with our strategic goals, and close service gaps.
4. Continually improve the quality of our services for people aged 50+, supporting our staff and volunteers through periods of change and transformation.
5. Enhance our data collection and management processes to clearly demonstrate the positive impact our services have on local residents.
6. Strengthen collaboration with other voluntary sector organisations in Wigan Borough, as well as Age UK groups in Greater Manchester and the national charity, to better address and highlight local needs.

Trustees and officers

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

Trustees:	M T Hothersall FCA
	R Armstrong HNC Business Studies and BSc, Chairman
	R Williams BA Hons, French and Business Studies
	D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine
	B Ashcroft MSc Management and HNC Social care
	N Turner
	J Bohan (appointed 27 June 2024)
	J Donnellan (appointed 21 November 2024)

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The Charity relies on grants and public donations to enable it to provide funds for the projects currently being financed. Changes to these funding streams can affect the charity's cashflow and ability to continue to offer these services.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

Robert Armstrong

R Armstrong HNC Business Studies and BSc
Trustee

AGE CONCERN WIGAN BOROUGH

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age Concern Wigan Borough for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 2 October 2025 and signed on its behalf by:

Robert Armstrong

R Armstrong HNC Business Studies and BSc
Trustee

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Opinion

We have audited the financial statements of Age Concern Wigan Borough (the 'charity') for the year ended 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, 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 United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Opinion on other matter 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 Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 10), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor responsibilities for the audit of the financial statements

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

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We considered the nature of the charity and its control environment and reviewed the documentation of the charity's policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory frameworks that the charity and subsidiary operate in and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included UK Companies Act, Charities Act, and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the ability to operate or to avoid a material penalty.

We ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- agreeing financial statement disclosures to supporting documentation;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

Peter G Nicol BEM BSc FCA (Senior Statutory Auditor)
For and on behalf of Horsfield & Smith, Statutory Auditor

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

2 October 2025

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	23,588	24,943	48,531
Charitable activities	6	316,565	178,564	495,129
Other trading activities	4	436,588	-	436,588
Investment income	5	29,354	8,041	37,395
Other income	7	18,874	-	18,874
Total income		824,969	211,548	1,036,517
Expenditure on:				
Charitable activities	8	(885,779)	(189,053)	(1,074,832)
Total expenditure		(885,779)	(189,053)	(1,074,832)
Net (expenditure)/income		(60,810)	22,495	(38,315)
Transfers between funds		10,287	(10,287)	-
Net movement in funds		(50,523)	12,208	(38,315)
Reconciliation of funds				
Total funds brought forward		965,944	9,728	975,672
Total funds carried forward	23	915,421	21,936	937,357

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	54,287	17,388	71,675
Charitable activities	6	301,838	136,942	438,780
Other trading activities	4	339,872	-	339,872
Investment income	5	25,933	6,596	32,529
Other income	7	34,093	817	34,910
Total income		756,023	161,743	917,766
Expenditure on:				
Charitable activities	8	(754,418)	(122,232)	(876,650)
Total expenditure		(754,418)	(122,232)	(876,650)
Net income		1,605	39,511	41,116
Transfers between funds		29,783	(29,783)	-
Net movement in funds		31,388	9,728	41,116
Reconciliation of funds				
Total funds brought forward		934,558	-	934,558
Total funds carried forward	23	965,946	9,728	975,674

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 23.

AGE CONCERN WIGAN BOROUGH

BALANCE SHEET
AS AT 31 MARCH 2025
(REGISTRATION NUMBER: 05004789)

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	16	9,338	12,607
Investments	17	2	2
		9,340	12,609
Current assets			
Debtors	18	168,415	199,256
Cash at bank and in hand	19	842,974	846,789
		1,011,389	1,046,045
Creditors: Amounts falling due within one year	20	(83,372)	(82,980)
Net current assets		928,017	963,065
Net assets		937,357	975,674
Funds of the charity:			
Restricted income funds			
Restricted funds		21,936	9,728
Unrestricted income funds			
Unrestricted funds		915,421	965,946
Total funds	23	937,357	975,674

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 15 to 33 were approved by the trustees, and authorised for issue on 2 October 2025 and signed on their behalf by:

Robert Armstrong

.....

R Armstrong HNC Business Studies and BSc
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
74-80 Hallgate
Wigan
WN1 1HP

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Age Concern Wigan Borough 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 notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Exemption from preparing group accounts

The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirement to prepare consolidated financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probably that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate, receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion. Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

Investment income

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

Support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs are split between central staff costs and central office costs and are split on a percentage basis per project.

Taxation

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

Tangible fixed assets

Tangible fixed assets are included at cost or valuation less depreciation and impairment

Depreciation and amortisation

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Asset class	Depreciation method and rate
Electrical equipment	20% on cost
Fixtures and fittings	12.5% on cost
Motor vehicles	33% on cost
Computer equipment	20 - 33% on cost

Impairment of fixed assets

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Fixed asset investments

Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid deposits.

Operating leases

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

Fund structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Pensions and other post retirement obligations

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Classification

Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Donations	1,035	24,943	25,978
Legacies	22,299	-	22,299
Gift aid	254	-	254
	23,588	24,943	48,531

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations	3,920	17,388	21,308
Legacies	50,000	-	50,000
Gift aid	367	-	367
	54,287	17,388	71,675

4 Income from other trading activities

	Unrestricted funds General £	Total 2025 £
Home Help	436,588	436,588
	436,588	436,588

	Unrestricted funds General £	Total 2024 £
Home Help	339,872	339,872
	339,872	339,872

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Interest receivable on bank deposits	29,354	8,041	37,395
	29,354	8,041	37,395

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Interest receivable on bank deposits	25,933	6,596	32,529
	25,933	6,596	32,529

6 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £
Local authority contracts	137,467	-	137,467
Handyperson scheme	145,714	-	145,714
Grants other	33,384	178,564	211,948
Total for 2025	316,565	178,564	495,129

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Local authority contracts	173,288	-	173,288
Handyperson scheme	89,050	-	89,050
Grants other	39,500	136,942	176,442
Total for 2024	301,838	136,942	438,780

Grant income is analysed as:

	2025	2024
	£	£
Bright days	6,153	16,250
Eric Wright	25,650	31,253
Warmer homes	33,384	39,500
Headley Trust	15,000	30,000
National Lottery Fund RC North West Region	-	16,669
Big Lottery	-	6,000
NHS Stockport	83,689	18,170
The Rothesay Foundation	36,096	18,600
Parkinsons	1,017	-
Garfield Weston	7,459	-
Manchester Camerata	3,500	-
	211,948	176,442

7 Other income

	Unrestricted funds General	Total 2025
	£	£
Other income	18,874	18,874

	Unrestricted funds General	Restricted funds	Total 2024
	£	£	£
Other income	34,093	817	34,910

Other income items over £1,000:

	2025	2024
	£	£
Partner payment Age UK	7,500	10,000
Age UK Cost of living response fund	-	12,540
Age UK Northwest regional meetings	2,500	5,000
Bright days income	-	4,206
VCFSE leadership group	5,000	-
Items under £1,000	3,874	3,164
	18,874	34,910

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £
Charitable activities	9	775,565	158,683	934,248
Allocated support costs	10	10,031	2,900	12,931
Governance costs	10	100,183	27,470	127,653
		885,779	189,053	1,074,832

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £
Charitable activities	9	651,688	92,401	744,089
Allocated support costs	10	13,832	3,279	17,111
Governance costs	10	88,898	26,552	115,450
		754,418	122,232	876,650

9 Direct costs of charitable activities

	2025 £	2024 £
Staff costs	738,198	563,660
Rent, rates and water	37,955	40,067
Insurance	4,935	5,652
Light and heat	-	51
Telephone	6,602	7,609
Postage and stationery	20,824	17,093
Sundries	40,897	36,402
Motor and travel	38,326	35,443
Computer costs	22,219	11,119
Repairs and maintenance	534	346
Advertising and promotion	3,711	4,244
Training and recruitment	5,420	3,390
Consultancy	775	937
Legal and professional fees	-	(1,573)
Un-claimable VAT	8,477	15,469
Depreciation	5,375	4,180
	934,248	744,089

10 Analysis of governance and support costs

Governance costs

	Allocated support costs £	Governance costs £	Total activities £
Wages	-	120,093	120,093
Auditors remuneration	-	7,560	7,560
Accountancy and legal fees	11,288	-	11,288
Bank charges and interest	1,643	-	1,643
Total for 2025	12,931	127,653	140,584

	Allocated support costs £	Governance costs £	Total activities £
Wages	-	115,255	115,255
Accountancy and legal fees	15,837	-	15,837
Bank charges and interest	1,274	-	1,274
Total for 2024	17,111	115,255	132,366

11 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
Audit fees	7,560	-
Depreciation of fixed assets	5,374	4,181
Property rental	18,666	17,111

12 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

13 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	799,622	636,588
Social security costs	37,703	25,762
Pension costs	20,966	16,565
	858,291	678,915

The average monthly number of employees during the year was as follows:

	2025 No	2024 No
Managerial	4	4
Charitable activities	54	48
	58	52

No employee received emoluments of more than £60,000 during the year.

14 Auditors' remuneration

	2025 £
Audit of the financial statements	7,560

15 Taxation

The charity is a registered charity and is therefore exempt from taxation.

16 Tangible fixed assets

	Electrical equipment £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Total £
Cost					
At 1 April 2024	8,887	16,729	12,750	59,468	97,834
Additions	-	218	-	1,887	2,105
At 31 March 2025	8,887	16,947	12,750	61,355	99,939
Depreciation					
At 1 April 2024	7,145	15,550	12,750	49,782	85,227
Charge for the year	123	184	-	5,067	5,374
At 31 March 2025	7,268	15,734	12,750	54,849	90,601
Net book value					
At 31 March 2025	1,619	1,213	-	6,506	9,338
At 31 March 2024	1,742	1,179	-	9,686	12,607

17 Fixed asset investments

Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
Cost		
At 1 April 2024	2	2
At 31 March 2025	2	2
Net book value		
At 31 March 2025	2	2
At 31 March 2024	2	2

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held		Principal activity
			2025	2024	
Subsidiary undertakings					
Age UK Wigan Borough Enterprises Limited	England	Ordinary	100%	100%	Non trading operation

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

18 Debtors

	2025	2024
	£	£
Trade debtors	44,270	44,384
Due from group undertakings	70,119	65,730
Prepayments and accrued income	53,807	88,125
Other debtors	219	1,017
	168,415	199,256

19 Cash and cash equivalents

	2025	2024
	£	£
Cash on hand	1,002	1,631
Cash at bank	841,972	845,158
	842,974	846,789

20 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	1,477	677
Other taxation and social security	6,285	1,304
Other creditors	4,982	10,183
Accruals	19,701	25,826
Deferred income	50,927	44,990
	83,372	82,980

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

21 Obligations under leases and hire purchase contracts

The payments for the financial year with regards to operating leases amounted to £32,243 (2024 - £29,805).

22 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £20,966 (2024 - £16,565).

Contributions totalling £4,982 (2024 - £8,369) were payable to the scheme at the end of the year and are included in creditors.

23 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General	555,944	824,969	(885,779)	10,287	505,421
Designated	410,000	-	-	-	410,000
Total unrestricted funds	965,944	824,969	(885,779)	10,287	915,421
Bright Days	-	76,763	(117,572)	40,809	-
Information and advice	-	51,096	-	(51,096)	-
Steps to success	9,728	83,689	(71,481)	-	21,936
Total Restricted funds	9,728	211,548	(189,053)	(10,287)	21,936
Total funds	975,672	1,036,517	(1,074,832)	-	937,357

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	524,558	756,023	(754,418)	29,783	555,946
Designated	410,000	-	-	-	410,000
Total unrestricted funds	934,558	756,023	(754,418)	29,783	965,946
Bright Days	-	78,304	(113,790)	35,486	-
Information and advice	-	65,269	-	(65,269)	-
Steps to success	-	18,170	(8,442)	-	9,728
Total Restricted funds	-	161,743	(122,232)	(29,783)	9,728
Total funds	934,558	917,766	(876,650)	-	975,674

The specific purposes for which the funds are to be applied are as follows:

Restricted funds:

Bright Days - The Eric Wright Charitable Trust/Parkinson's Physical Activity Grant/Garfield Weston/Music in Mind - Manchester Camerata

Bright Days is a health and wellbeing programme, designed to improve lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's.

Information and Advice - Headley Trust/Age UK More Money For You/Rothesay Foundation

Community and organisational development to provide practical support services to older people throughout the Borough.

Steps to Success - NHS Charities Together

The Steps to Success project aims to reduce social isolation and/or loneliness for people within Wigan Borough and by improving mental and physical health, increased happiness and wellbeing through community connections helping to reduce the impact on health and social care services.

Unrestricted funds:

Home Help Service

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

Wigan Council - Funding as a result of work with the local authority has been utilised in respect of the following projects:

Information and Advice

Community and organisational development to provide practical support services to older people throughout the Borough, funded through a contract with Social Services Department and the Citizens Advice Bureau. As mentioned above funding has also been provided by The Headley Foundation, Age UK and The Rothesay Foundation plus the National Lottery Fund RC North West Region to fund a Specialist Advisor Role. Also through Age UK in partnership with Eon-Warm Homes the organisation has been able to provide benefit entitlement sessions and home energy checks.

Handyperson scheme

To provide home safety checks and complete small jobs around the home that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service also works along with Wigan Council and Leigh Building Services.

24 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2025
	General	Designated		
	£	£	£	£
Tangible fixed assets	9,338	-	-	9,338
Fixed asset investments	2	-	-	2
Current assets	579,453	410,000	21,936	1,011,389
Current liabilities	(83,372)	-	-	(83,372)
Total net assets	505,421	410,000	21,936	937,357

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	12,607	-	-	12,607
Fixed asset investments	2	-	-	2
Current assets	626,317	410,000	9,728	1,046,045
Current liabilities	(82,980)	-	-	(82,980)
Total net assets	555,946	410,000	9,728	975,674

The Trustees have designated £410,000 (2024 - £410,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

25 Related party transactions

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

26 Parent and ultimate parent undertaking

The ultimate controlling party is deemed to the the Trustees. There were 35 (2024: 35) members as at 31 March 2025, 30 of these were constitutional members with voting rights, the remaining 5 being associated members.

AGE CONCERN WIGAN BOROUGH

England & Wales - Charity number 1103022

Accounts

Company registration number: 05004789

Charity registration number: 1103022

AGE CONCERN WIGAN BOROUGH

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

31 MARCH 2024

Horsfield & Smith
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

AGE CONCERN WIGAN BOROUGH

CONTENTS

Reference and Administrative Details	1
Trustees' Report	2 to 12
Statement of Trustees' Responsibilities	13
Independent Examiner's Report	14 to 15
Statement of Financial Activities	16 to 17
Balance Sheet	18 to 19
Notes to the Financial Statements	20 to 39

AGE CONCERN WIGAN BOROUGH

REFERENCE AND ADMINISTRATIVE DETAILS

Chief Executive Officer	Bryonie Shaw
Trustees	M T Hothersall FCA R Armstrong, Chairman R Williams BA Hons, French and Business Studies D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine B Ashcroft MSc Management and HNC Social care N Turner
Company Secretary	Bryonie Shaw
Charity Registration Number	1103022
Company Registration Number	05004789
Registered Office	74-80 Hallgate Wigan WN1 1HP
Independent Examiner	Horsfield & Smith Tower House 269 Walmersley Road Bury Lancashire BL9 6NX
Solicitors:	Alker Ball Healds A1 Sovereign Business Park Kings Croft Court Wigan Lancashire WN1 3AP
Bankers	Barclays Bank 6 Market Place Wigan Lancashire WN1 1QS Santander Corporate and Commercial Banking Bridle Road Bootle Merseyside L30 3GB

AGE CONCERN WIGAN BOROUGH

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2024.

Objectives and activities

Objects and aims

Our Mission, Principles and Approach

The Board of Trustees completed a review of the Mission and Strategic Objectives during the year and a new 3-year Strategic Plan was launched in April 2023, outlining:

Our Mission:

We improve the quality of life for local people aged 50 and over. We provide services to ensure people have tire information they need to live their lives as they choose, can live safely in their own homes and end loneliness and isolation. We make sure the voices of local people are heard and can influence improvement to local services.

Our Strategic Objectives:

1. Deliver services across the Borough to ensure we reach as many lonely and isolated people as possible and make a significant impact on their lives.
2. Co-ordinate information to empower local people, supporting them to get their voices heard to influence local services.
3. We will work with other stakeholder organisations, locally and nationally, to improve and increase services for people 50 and over.
4. We are a great place to work, our staff and volunteers are our greatest assets, we value the work they do.
5. We will develop a robust annual business plan, providing actions to support our strategic objectives, achieve value for money (VFM) and identify sustainable funding sources to benefit people 50 and over now and in the future.

Our Approach; What's important to us:

Putting our customers first; Improving and increasing access for all to our services, meeting needs through the co-production of services, and responding to customer expectations and aspirations.

Being trusted; As an anchor organisation, we deliver high-quality services with a commitment to equality of access and opportunity, promoting a range of inclusive services and meeting the diversity of all customers,

Making a difference; Collaborating with others to achieve the best outcomes for our customers, inspiring innovation and creativity in the delivery of services.

Being sustainable; Making a positive impact locally in neighbourhoods, the economy and environment, ensuring our quality services are reasonably priced.

Being resilient; Being proactive, anticipating and adapting to events that might adversely impact our operations and services, making the right decisions when change is needed.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

We are proud of our achievements and progress throughout the year achieving our stated priorities of valuing staff and volunteers, securing additional funding, receiving high satisfaction levels and entering into positive partnerships to deliver much needed high-quality services. The voices of people 50 and over were heard loud and clear across a range of local, regional and national consultations from our Have Your Say Group, helping to influence policy decision makers.

This year, Age UK Wigan Borough supported nearly 5,000 people and their households aged 50 plus and increase of 13% on the previous year. Our customers ranged from the most frail and vulnerable, to those who wanted to boost their health and well-being by getting involved in activities. During 2023-24 our support provided a lifeline and often customers told us our involvement made a dramatic difference to their quality of life, with 98.9% saying they are satisfied.

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, 45% of people feel less lonely, 52% of people are more positive, 73% feel safer at home and 73% find it easier to manage around the house.

We have found it challenging to meet demand for our Information and Advice (I&A), largely due to the on-going impact of the cost-of-living crises. Our Home Help service also saw an increase in demand, no doubt related tone of the largest growing older populations in Greater Manchester.

We have been successful in accessing external grant funding to increase capacity for our I&A Team. A total of £265,492 of additional funding was secured into Wigan Borough from external sources during the year. Trustees are investing in a growth plan for the Home Help service with the aim of meeting the on-going and increasing demand we are experiencing.

We retained our Charity Quality Standard in the year, following an external audit process which highlighted a number of areas of good practice, including how we recognise and value our volunteers.

Age UK Wigan Borough Activities

Charged for services and products

We have continued to see a steady increase in referrals to our Home Help service and we have maintained a stable staff team of around 35 home helpers, delivering an additional 1,000 hours of support compared to the previous year. A new 3-year growth plan was approved by Trustees and as a result we updated the office team to introduce the new role of Assistant Team Leader who undertake quality checks and continuity of service for customers.

Our Handyperson service has also seen increased demand during the year and we completed over 2,700 jobs for over 2,000 customers. We continue to see the age of our customer base increase slightly, 52% of customers were aged 75 or above and this mainly due to the growing older population in the Borough.

The impact of the cost-of-living crises lingered throughout the year and against this backdrop, we saw demand steadily increase and we reviewed our charges to ensure we remain competitive, whilst meeting our whole service delivery costs.

Feedback from customers, highlights they face a range of issues and challenges for which they would value additional support. Demands throughout the year have included requests for minor and major adaptations to people's homes and we have developed our referral process to Age Co. (owned by Age UK) to help meet these needs. We continue to look for opportunities to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently. We will continue to explore the possibilities of extending our services into the future.

Where customers have need of our charged services but have financial concerns, we are able to refer them to our Information and Advice team. The team has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people. Our team are dedicated to going the extra mile and the feedback we receive confirms this, of those responding 99% of customers said the service was excellent or very good.

Information & Advice

We worked with Citizens Advice Wigan Borough to successfully completed a bid for the provision of welfare benefits, information and debt advice tendered by Wigan Council, starting 1.4.24 for 3 years. However, the funding environment remains challenging as contract values have stagnated, whilst demand has increased. Against this backdrop we were able to attract funding from The Rothesay Foundation and the Headley Trust to enable us to help nearly 1,700 people, raising a total of £2.82 million additional income for local residents, an increase of 35% on the previous year. An overwhelming 100% of people contacting the team said the service was excellent or very good.

The quality of our services are our priority and we were delighted to retain the Advice Quality Standard (AQS). The quality standard and assessment methods ensure that customers seeking advice receive accurate, complete and timely advice, and that they are able to obtain this advice from us as we are able to act independently and in their sole interests.

This service also supports our general enquiries telephone number, staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries. We introduced a new Customer Service Supervisor role to support recruitment and training of our volunteers, to assist people calling us for help and support.

Bright Days Programme

Our programme is supported by both staff and volunteers and groups range in size from 15 to 50. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. 164 new people joined our activities during the year and we introduced four new activities and increased our volunteer pool.

The Bright Days Team support our Have Your Say group, which increased to 51 people who provide their views on a range of surveys and consultations for local, regional and national services. We have been asked to gather views on a number of Greater Manchester topics as well as those local to Wigan Borough to help improve and develop services to meet the needs of residents.

Our successful activities programme included men and women's walking football, delivered in partnership with the Wigan Council Be Well team and we expanded our programme in the year to include Sing that Song, Dance and Chat along with the usual favourites including the Ukulele and Jammers groups.

We continued to provide some telephone and online activities for those residents who still find it difficult to get out. We saw our numbers of attendances steadily increase in the year to average between 750 and 800 per month by March 2024.

Age UK Wigan Borough is an anchor charity for people over fifty across our Borough, we provide opportunities for local residents to advocate and influence to ensure needs are respected and understood locally. Bryonie Shaw, The Chief Executive, is a member of the Wigan Borough Voluntary Sector Leadership Group and represents the Voluntary Sector as a Governor at Wrightington, Wigan & Leigh Hospital Trust.

Age UK Wigan Borough's key organisational priorities for 2022-23 were:

• Embed our status as an anchor organisation across Wigan Borough, through the provision of great quality services to individuals and in the community, supporting shared priorities that meet the needs of people 50 and over.

During the year we facilitated a partnership approach with Public Health and Adult Social Care to achieve NHS Charities funding for a new support service. We were invited to be part of the new Care Consortium Steering Group to support fostering multi-agency collaborative working across the Voluntary Sector, Health & Social Care in Wigan Borough. The CEO joined the newly formed Voluntary, Charitable, Faith & Social Enterprise leadership team for Wigan Borough and we continued to represent the voluntary sector in an Associate Governor role at Wigan, Wrightington and Leigh NHS Foundation Trust.

• We will implement our new Fundraising Strategy, sourcing sustainable approaches to fund and grow our activities and identify opportunities to bid for local contract delivery. We will actively seek out opportunities to become involved in national and/or pilot funding initiatives

We increased the amount of unrestricted donations and fundraising activities in the year, undertaking activities such as working with local solicitors to hold information sessions on making a will, leaving a legacy and how to apply for a local power of attorney. We also developed closer working links with Age Co, where we receive commission for successful referrals to the services offered.

• Influence statutory and voluntary sector plans and services by ensuring the voices of people aged 50 and over are heard when identifying gaps in service, or improvements required for existing services and access.

Our Have Your Say group increased the membership to over 50 people in the year. They responded to a total of 15 surveys and questionnaires along with attending in-person local events, to highlight the views of people over 50 in the area.

• Co-produce new services with people 50 and over to meet identified gaps in provision, with a focus on services supporting digital upskilling, those affected by bereavement and dementia, we will strengthen links to health through the new ICS structure.

We were successful in obtaining NHS Charities Funding to launch our Steps to Success Service, working with customers to shape the service offer. We also joined the Intervention working group: OHID and Ageing Better Project (SWAN PCN), led by the GMCA Ageing Hub.

• Grow our Support at Home service, increasing our offer across the Borough to meet the needs of people aged 50 and over who require support to live successful and independent lives at home. Our support will help customers to avoid unnecessary hospital admissions and support those leaving hospital.

We increased our Home Help service, providing an additional 1,000 hours of support during the year. Trustees signed-off a 3-year Growth Plan for the service, with the aim of providing 26,000 hours of support by 2027.

• Strengthen our approach to volunteers, this may be though activities provided by Bright Days or being involved in our wider fundraising plans, ensuring we support the charity's sustainability plans.

Trustees agreed to a new Customer Service role, improving our offer of support and training to our enquiry's volunteers. We had 34 volunteers in the period an increase of 12 from the previous year. The range of activities our volunteers were involved in also increased including attending fundraising and promotional events to tell residents about our services.

Financial review

The trustees report a net surplus for the charity of £41,116 (2023: deficit of £102,443) arising from both unrestricted and restricted funds, and has a healthy net assets figure of £975,674, mainly comprising cash at bank.

Income

Total income for 2024 was £917,766 (2023 - £672,641) representing an increase of 36%.

The Board of Trustees have agreed to support the Bright Days programme through unrestricted funds which amounted to £41,486.

Expenditure

Whilst the charity has seen an increase in income overall, there has also been an increase of £101,566 in expenditure, charity expenditure increased from £775,084 in 2023 to £876,650 in 2024.

Policy on reserves

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31 March 2024 (2023 - £410,000).

Plans for future periods

Age UK Wigan Borough has developed a 3-year corporate plan, identifying the longer-term objectives for our Charity. We have considered the underlying themes and actions for the coming year that are required to support the achievement of our long-term goals and these are detailed in our key priorities below.

We will continue to build relationships with local decision makers and cross sector partnership to identify additional opportunities to shape the wider provision for people 50 and over in Wigan Borough. Our committed staff and volunteers are at the heart of our organisation and having a positive culture of health and well-being in the workplace underlines all our service delivery.

Key Priorities 2024-25:

· We will use our status as an anchor organisation to influence services across Wigan Borough for people 50 and over, support individuals and groups of residents to influence a wide variety of local services and plans.

· We will identify income streams to support our existing service in a difficult funding environment, ensuring we remain efficient and offer value for money.

· We will continue to seek opportunities to enhance and deliver new services to meet local needs and demands, supporting our strategic aims and service gaps.

· We will aim to continually improve the quality of our services, supporting staff and volunteers through change and transformation. We will work towards obtaining further quality standards including Handyperson and Enquiries services.

· We will improve our approach to data collection and management to demonstrate the impact our services make to local residents.

Trustees and officers

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

Trustees:	B W Shepherd (resigned 28 March 2024)
	M T Hothersall FCA
	Lady J L Smith Bsc (resigned 23 November 2023)
	R Armstrong, Chairman
	R Williams BA Hons, French and Business Studies
	D Alicehajic-Becic Masterof Pharmacy, Diploma in Geriatric Medicine
	B Ashcroft MSc Management and HNC Social care
	N Turner (appointed 20 July 2023)

Structure, governance and management

Nature of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is also registered with the Charity Commission.

Recruitment and appointment of trustees

The charity has a stable and well qualified board of trustees and directors, capable of exercising appropriate authority over the affairs of the organisation.

Induction and training of trustees

New trustees and directors are inducted according to a defined policy. This includes an opportunity to meet staff and acquaint themselves with services. Extensive written guidance is also provided to help trustees and directors understand their legal obligations under charity and company law, the Charity Commission guidance on public benefit, content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. There are regular opportunities for the board to consider external developments including extended board sessions and events.

Organisational structure

The organisation became an incorporated body on 20th October 2004 when it became a charitable company limited by guarantee. The board of directors meets regularly throughout the year to administer the affairs of the charity.
A chief officer is appointed by the directors to manage the day to day operation of the charity. The strategic direction and priorities for the organisation are determined by the directors, and subject to regular review. All policies and procedures are approved by them. The chief officer represents the organisation within the Age UK Network in the North West. The directors are also involved in the Council of Governors at Wrightington, Wigan and Leigh NHS Trust.

Relationships with related parties

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Major risks and management of those risks

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in foreign currency exchange rates and interest rates. The charity uses foreign exchange forward contracts and interest rate swap contracts to hedge these exposures.
Interest bearing assets and liabilities are held at fixed rate to ensure certainty of cash flows.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.
The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.
Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

The annual report was approved by the trustees of the charity on 26.9.24 and signed on its behalf by:

Robert Armstrong

R Armstrong
Trustee

AGE CONCERN WIGAN BOROUGH

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Age Concern Wigan Borough for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 26.9.24 and signed on its behalf by:

.....

R Armstrong
Trustee

AGE CONCERN WIGAN BOROUGH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN WIGAN BOROUGH ('THE COMPANY')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

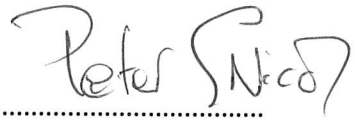
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Age Concern Wigan Borough as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

AGE CONCERN WIGAN BOROUGH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN WIGAN BOROUGH ('THE COMPANY')



.....

Peter G Nicol BSc FCA
ICAEW

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

Date: 26/9/24

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	54,287	17,388	71,675
Charitable activities	6	301,838	136,942	438,780
Other trading activities	4	339,872	-	339,872
Investment income	5	25,933	6,596	32,529
Other income	7	34,093	817	34,910
Total income		756,023	161,743	917,766
Expenditure on:				
Charitable activities	8	(665,520)	(95,680)	(761,200)
Governance costs	10	(88,898)	(26,552)	(115,450)
Total expenditure		(754,418)	(122,232)	(876,650)
Net income		1,605	39,511	41,116
Transfers between funds		29,783	(29,783)	-
Net movement in funds		31,388	9,728	41,116
Reconciliation of funds				
Total funds brought forward		934,558	-	934,558
Total funds carried forward	22	965,946	9,728	975,674

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024
(INCLUDING INCOME AND EXPENDITURE ACCOUNT AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	6,554	-	6,554
Charitable activities	6	260,805	61,797	322,602
Other trading activities	4	294,069	-	294,069
Investment income	5	10,370	-	10,370
Other income	7	20,666	18,380	39,046
Total income		592,464	80,177	672,641
Expenditure on:				
Charitable activities	8	(692,894)	(82,190)	(775,084)
Total expenditure		(692,894)	(82,190)	(775,084)
Net expenditure		(100,430)	(2,013)	(102,443)
Transfers between funds		(2,013)	2,013	-
Net movement in funds		(102,443)	-	(102,443)
Reconciliation of funds				
Total funds brought forward		1,037,001	-	1,037,001
Total funds carried forward	22	934,558	-	934,558

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 22.

AGE CONCERN WIGAN BOROUGH

BALANCE SHEET
AS AT 31 MARCH 2024
(REGISTRATION NUMBER: 05004789)

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	15	12,607	8,360
Investments	16	2	2
		12,609	8,362
Current assets			
Debtors	17	199,256	122,951
Cash at bank and in hand	18	846,789	899,256
		1,046,045	1,022,207
Creditors: Amounts falling due within one year	19	(82,980)	(96,011)
Net current assets		963,065	926,196
Net assets		975,674	934,558
Funds of the charity:			
Restricted income funds			
Restricted funds		9,728	-
Unrestricted income funds			
Unrestricted funds		965,946	934,558
Total funds	22	975,674	934,558

For the financial year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

AGE CONCERN WIGAN BOROUGH

BALANCE SHEET
AS AT 31 MARCH 2024
(REGISTRATION NUMBER: 05004789)

The financial statements on pages 16 to 39 were approved by the trustees, and authorised for issue on 26.9.24 and signed on their behalf by:

Robert Armstrong

R Armstrong
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
74-80 Hallgate
Wigan
WN1 1HP

Authorised for issue date 26/9/24

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation

Age Concern Wigan Borough 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 notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Exemption from preparing group accounts

The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirement to prepare consolidated financial statements.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probably that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate, receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion. Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

Investment income

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.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

Support costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs are split between central staff costs and central office costs and are split on a percentage basis per project.

Taxation

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

Tangible fixed assets

Tangible fixed assets are included at cost or valuation less depreciation and impairment

Depreciation and amortisation

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Asset class	Depreciation method and rate
Electrical equipment	20% on cost
Fixtures and fittings	12.5% on cost
Motor vehicles	33% on cost
Computer equipment	20 - 33% on cost

Impairment of fixed assets

At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Fixed asset investments

Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid deposits.

Fund structure

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Operating leases

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

Pensions and other post retirement obligations

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Classification

Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Donations	3,920	17,388	21,308
Legacies	50,000	-	50,000
Gift aid	367	-	367
	54,287	17,388	71,675

	Unrestricted funds General £	Total 2023 £
Donations	6,504	6,504
Gift aid	50	50
	6,554	6,554

4 Income from other trading activities

	Unrestricted funds General £	Total 2024 £
Home Help	339,872	339,872
	339,872	339,872

	Unrestricted funds General £	Total 2023 £
Home Help	294,069	294,069
	294,069	294,069

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Interest receivable on bank deposits	25,933	6,596	32,529
	25,933	6,596	32,529

	Unrestricted funds General £	Total 2023 £
Interest receivable on bank deposits	10,370	10,370
	10,370	10,370

6 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Local authority contracts	173,288	-	173,288
Service level contracts	89,050	-	89,050
Grants other	39,500	136,942	176,442
Total for 2024	301,838	136,942	438,780

	Unrestricted funds General £	Restricted funds £	Total 2023 £
Local authority contracts	151,785	-	151,785
Service level contracts	70,000	-	70,000
Grants other	39,020	61,797	100,817
Total for 2023	260,805	61,797	322,602

Grant income is analysed as:

	2024 £	2023 £
Bright days	16,250	5,000
Walking football	-	7,500
Eric Wright	31,253	22,347
Warmer homes	39,500	39,020
Headley Trust	30,000	15,000
National Lottery Fund RC North West Region	16,669	10,320
Skelton Charity	-	1,630
Big Lottery	6,000	-
NHS Stockport	18,170	-
The Rothesay Foundation	18,600	-
	176,442	100,817

7 Other income

	Unrestricted funds General £	Restricted funds £	Total 2024 £
Other income	34,093	817	34,910

	Unrestricted funds General £	Restricted funds £	Total 2023 £
Other income	20,666	18,380	39,046

Other income items over £1,000:

	2024 £	2023 £
Rent - Age UK	-	2,250
Partner payment Age UK	10,000	10,000
Bright Days income	4,206	9,333
Groundwork CLM/Tesco Foundation (Cook with me project)	-	1,000
Age UK Cost of Living Response Fund	12,540	10,000
Wigan Council Cost of Living Response Fund	-	1,000
Age UK Northwest Regional Meetings	5,000	-
Items under £1,000	3,164	5,463
	34,910	39,046

8 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2024 £
Charitable activities	9	651,688	92,401	744,089
Allocated support costs	10	13,832	3,279	17,111
Governance costs	10	88,898	26,552	115,450
		754,418	122,232	876,650

	Note	Unrestricted funds General £	Restricted funds £	Total 2023 £
Charitable activities	9	639,644	76,009	715,653
Allocated support costs	10	14,745	2,046	16,791
Governance costs	10	38,505	4,135	42,640
		692,894	82,190	775,084

9 Direct costs of charitable activities

	2024 £	2023 £
Staff costs	563,660	515,278
Rent, rates and water	40,067	44,430
Insurance	5,652	5,378
Light and heat	51	4,493
Telephone	7,609	11,174
Postage and stationery	17,093	17,415
Sundries	36,402	38,056
Motor and travel	35,443	29,731
Computer costs	11,119	9,248
Repairs and maintenance	346	3,256
Volunteer expenses	4,244	4,438
Training and recruitment	3,390	2,553
Consultancy	937	5,766
Legal and professional fees	(1,573)	4,522

	2024	2023
	£	£
Un-claimable VAT	15,469	15,056
Depreciation	4,180	4,859
	744,089	715,653

10 Analysis of governance and support costs

Governance costs

	Allocated support costs	Governance costs	Total activities
	£	£	£
Wages	-	115,255	115,255
Other governance costs	-	195	195
Auditors remuneration	15,837	-	15,837
Bank charges and interest	1,274	-	1,274
Total for 2024	17,111	115,450	132,561

	Allocated support costs	Governance costs	Total activities
	£	£	£
Wages	-	42,640	42,640
Accountancy and legal fees	15,623	-	15,623
Bank charges and interest	1,168	-	1,168
Total for 2023	16,791	42,640	59,431

11 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2024	2023
	£	£
Depreciation of fixed assets	4,181	4,859
Property rental	17,111	18,606

12 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

13 Staff costs

The aggregate payroll costs were as follows:

	2024	2023
	£	£
Staff costs during the year were:		
Wages and salaries	636,588	527,593
Social security costs	25,762	17,285
Pension costs	16,565	13,040
	678,915	557,918

The average monthly number of employees during the year was as follows:

	2024	2023
	No	No
Managerial	4	4
Charitable activities	48	49
	52	53

No employee received emoluments of more than £60,000 during the year.

14 Taxation

The charity is a registered charity and is therefore exempt from taxation.

15 Tangible fixed assets

	Electrical equipment £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Total £
Cost					
At 1 April 2023	8,887	16,074	12,750	51,695	89,406
Additions	-	655	-	7,773	8,428
At 31 March 2024	8,887	16,729	12,750	59,468	97,834
Depreciation					
At 1 April 2023	7,022	15,422	12,750	45,852	81,046
Charge for the year	123	128	-	3,930	4,181
At 31 March 2024	7,145	15,550	12,750	49,782	85,227
Net book value					
At 31 March 2024	1,742	1,179	-	9,686	12,607
At 31 March 2023	1,865	652	-	5,843	8,360

16 Fixed asset investments

Shares in group undertakings and participating interests

	Subsidiary undertakings £	Total £
Cost		
At 1 April 2023	2	2
At 31 March 2024	2	2
Net book value		
At 31 March 2024	2	2
At 31 March 2023	2	2

Details of undertakings

Details of the investments in which the charity holds 20% or more of the nominal value of any class of share capital are as follows:

Undertaking	Country of incorporation	Holding	Proportion of voting rights and shares held 2024	2023	Principal activity
Subsidiary undertakings					
Age UK Wigan Borough Enterprises Limited	England	Ordinary	100%	100%	Non trading operation

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

17 Debtors

	2024	2023
	£	£
Trade debtors	44,384	25,725
Due from group undertakings	65,730	38,182
Prepayments and accrued income	88,125	58,464
Other debtors	1,017	580
	199,256	122,951

18 Cash and cash equivalents

	2024	2023
	£	£
Cash on hand	1,631	-
Cash at bank	845,158	899,256
	846,789	899,256

19 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	677	6,623
Other taxation and social security	1,304	10,925
Other creditors	10,183	3,299
Accruals	25,826	52,227
Deferred income	44,990	22,937
	82,980	96,011

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

20 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Other		
Within one year	-	5,742

The payments for the financial year with regards to operating leases amounted to £29,805(2023 - £26,462).

21 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £16,565 (2023 - £13,040).

Contributions totalling £8,369 (2023 - £3,174) were payable to the scheme at the end of the year and are included in creditors.

22 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General	524,558	756,023	(754,418)	29,783	555,946
Designated	410,000	-	-	-	410,000
Total unrestricted funds	934,558	756,023	(754,418)	29,783	965,946
Bright Days	-	40,234	(113,790)	73,556	-
Eric Wright Charitable Trust	-	32,070	-	(32,070)	-
Headley Trust	-	30,000	-	(30,000)	-
National Lottery Fund RC North West Region	-	16,669	-	(16,669)	-
Big Lottery	-	6,000	-	(6,000)	-
NHS Stockport	-	18,170	(8,442)	-	9,728
The Rothesay Foundation	-	18,600	-	(18,600)	-
Total Restricted funds	-	161,743	(122,232)	(29,783)	9,728

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Total funds	934,558	917,766	(876,650)	-	975,674

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General	627,001	592,464	(692,894)	(2,013)	524,558
Designated	410,000	-	-	-	410,000
Total unrestricted funds	1,037,001	592,464	(692,894)	(2,013)	934,558
Bright Days	-	18,380	(76,442)	58,062	-
Walking football	-	12,500	(5,748)	(6,752)	-
Eric Wright Charitable Trust	-	22,347	-	(22,347)	-
Headley Trust	-	15,000	-	(15,000)	-
National Lottery Fund RC North West Region	-	10,320	-	(10,320)	-
Skelton Charity	-	1,630	-	(1,630)	-
Total Restricted funds	-	80,177	(82,190)	2,013	-
Total funds	1,037,001	672,641	(775,084)	-	934,558

The specific purposes for which the funds are to be applied are as follows:

Restricted funds:

The Eric Wright Charitable Trust /Age UK Cost of Living Response Fund/Utley Foundation/Home Instead/Wigan Council/Skipton Building Society – Bright Days

Bright Days is a health and wellbeing programme, designed to improve lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's.

Age UK Cost of Living Response Fund/Rothesay Foundation/Headley Foundation - Information and Advice

Community and organisational development to provide practical support services to older people throughout the Borough.

NHS Charities Together – Steps to Success

The Steps to Success project aims to reduce social isolation and/or loneliness for people within Wigan Borough and by improving mental and physical health, increased happiness and wellbeing through community connections helping to reduce the impact on health and social care services.

Unrestricted funds:

Home Help Service

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

Wigan Council - Funding as a result of work with the local authority has been utilised in respect of the following projects:

Information and Advice

Community and organisational development to provide practical support services to older people throughout the Borough, funded through a contract with Social Services Department and the Citizens Advice Bureau. As mentioned above funding has also been provided by The Headley Foundation, Age UK and The Rothesay Foundation plus the National Lottery Fund RC North West Region to fund a Specialist Advisor Role. Also through Age UK in partnership with Eon-Warm Homes the organisation has been able to provide benefit entitlement sessions and home energy checks.

Handyperson scheme

23 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 March 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	12,607	-	-	12,607
Fixed asset investments	2	-	-	2
Current assets	626,317	410,000	9,728	1,046,045
Current liabilities	(82,980)	-	-	(82,980)
Total net assets	555,946	410,000	9,728	975,674

	Unrestricted funds		Total funds at 31 March 2023
	General	Designated	
	£	£	£
Tangible fixed assets	8,360	-	8,360
Fixed asset investments	2	-	2
Current assets	612,207	410,000	1,022,207
Current liabilities	(96,011)	-	(96,011)
Total net assets	524,558	410,000	934,558

The Trustees have designated £410,000 (2023 - £410,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

24 Related party transactions

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

25 Parent and ultimate parent undertaking

The ultimate controlling party is deemed to the the Trustees. There were 35 (2023: 34) members as at 31 March 2024, 30 of these were constitutional members with voting rights, the remaining 5 being associated members.

AGE CONCERN WIGAN BOROUGH

England & Wales - Charity number 1103022

Accounts

REGISTERED COMPANY NUMBER: 05004789 (England and Wales)
REGISTERED CHARITY NUMBER: 1103022

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

FOR

AGE CONCERN WIGAN BOROUGH
(A COMPANY LIMITED BY GUARANTEE)

Fairhurst
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

AGE CONCERN WIGAN BOROUGH

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2023

	Page
Report of the Trustees	1 to 7
Independent Examiner's Report	8
Statement of Financial Activities	9
Statement of Financial Position	10
Notes to the Financial Statements	11 to 23
Detailed Statement of Financial Activities	24 to 25

AGE CONCERN WIGAN BOROUGH

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES
Objectives and aims
Our Mission, Principles and Approach

The Board of Trustees completed a review of the Mission and Strategic Objectives during the year and a new 3-year Strategic Plan was launched in April 2023, outlining:

Our Mission:

We improve the quality of life for local people aged 50 and over. We provide services to ensure people have the information they need to live their lives as they choose,
can live safely in their own homes and end loneliness and isolation. We make sure the voices of local people are heard and can influence improvement to local services.

Our Strategic Objectives:

1. Deliver services across the Borough to ensure we reach as many lonely and isolated people as possible and make a significant impact on their lives.
2. Co-ordinate information to empower local people, supporting them to get their voices heard to influence local services.
3. We will work with other stakeholder organisations, locally and nationally, to improve and increase services for people 50 and over.
4. We are a great place to work, our staff and volunteers are our greatest assets, we value the work they do.
5. We will develop a robust annual business plan, providing actions to support of strategic objectives, achieve value for money (VFM) and identify sustainable funding sources to benefit people 50 and over now and in the future.

Our Approach; What's important to us:

Putting our customers first; Improving and increasing access for all to our services, meeting needs through the co-production of services, and responding to customer expectations and aspirations.

Being trusted; As an anchor organisation, we deliver high-quality services with a commitment to equality of access and opportunity, promoting a range of inclusive services and meeting the diversity of all customers.

Making a difference; Collaborating with others to achieve the best outcomes for our customers, inspiring innovation and creativity in the delivery of services.

Being sustainable; Making a positive impact locally in neighbourhoods, the economy and environment, ensuring our quality services are reasonably priced.

Being resilient; Being proactive, anticipating and adapting to events that might adversely impact our operations and services, making the right decisions when change is needed.

ACHIEVEMENT AND PERFORMANCE

Review of business

General Trading Environment

The biggest change for us in the year was moving our offices in June 2022. After nearly 18 years of occupation, we said farewell to Pennyhurst Mill and moved to shared premises with Groundwork at Hallgate, central Wigan. The move has resulted in several advantages, not least in terms of cost savings. The new offices are close to the centre of Wigan and have enabled us to develop a closer working relationship with Groundwork CLM. As part of the move, we completed an improvement project for our IT infrastructure and we upgraded our IT equipment for our teams, enabling more efficient working practices and supporting an improved customer service offer. Our new accommodation also provides a workshop and storage area for our Handyperson service. Moving to a new office is supporting our environmental commitments and is more accessible to public transport links.

Our senior team remained constant through the year and a new role of Fundraising and Publicity was introduced June 2022. We appointed a new Bright Days Team Leader in 2022 and a new Information and Advice Senior Advisor joined us early 2023.

The impact of COVID clearly diminished during the year, although some effects are longer lasting for those older members of our population. We've experienced more complex customer needs in relation to loneliness and isolation, due in part as a consequence of lockdown, where people's mobility and confidence were negatively impacted.
The cost-of-living crisis dominated during the summer of 2022 and by the end of the year we experienced a 45% increase in demand for our I&A services, from the previous year. Successful grant applications resulted in us adding 2 new roles to the team, allowing us to support the increased customer contact, as well as supporting customer appeals for negative benefit decisions. The team achieved an astonishing £2.16 million of additional income for the residents of Wigan Borough during the year.

Despite the cost-of-living crisis, we continued to see a steady increase in demand for our paid for Support at Home services of Handyperson and Home Help. We introduced a new role of Senior Home Help to support us to manage the increase in customers.

The Lottery funding for our Bright Days Project unfortunately came to an end in April 2022, the Trustees committed to continue funding the project until alternative income could be sourced. Bright Days is a priority service offer to the residents of Wigan Borough, activities are aimed at reducing loneliness and isolation, as well as supporting increased mobility as a continuing challenge in a post Covid environment. The team have worked hard to identify and access grant funding to make sure the service continues to provide these much-needed activities and social events and we saw over 800 attendances a month by the end of March 2023. The service received funding to support the setting up of 'warm' spaces during the colder months and we intend to reinstate these in the coming year.

Supporting our Staff and Volunteers

We had an average of 52 staff members and 22 volunteers supporting us throughout the year. Our staff and volunteers undertake mandatory training on our e-learning platform each year, following the lifting of pandemic restrictions we re-introduced in-person training for safeguarding. The well-being of our staff and volunteers is very important to us and we completed our second all staff survey during the year, gathering feedback on a range of areas concerning staff. Our staff consultative group meet quarterly to discuss and review relevant items and information including draft policies and raise any issues of concern.

As a result of staff feedback the Charity reviewed it's pay and benefit package during the year and agreed an improved offer for all staff that included a generous pay award, increased leave allowance and a more comprehensive employee assist programme.

Volunteers who supported us throughout the year, were primarily involved in supporting the delivery of the Bright Days programme and answering our general enquiries telephone number. We continue to see a reduction in volunteer hours for our general enquiries, compared to the pre-pandemic years, but we are seeing more interest from people wanting to provide volunteer support us in other areas, including fundraising and promotional activities.

Quality Assurance and Impact

We hold the Advice Quality Standard, which provides customers and stakeholders with assurance that we have met certain criteria that demonstrate a commitment to quality. We also received the extension to our Age UK Charity Quality Standard (CQS) which recognises the high standard of our performance as an organisation. The Standard is externally assessed every 3 years and awarded to members of the Age UK network that have demonstrated they are well governed and managed; have a clear direction and strategy; and are committed to ensuring the well-being and safety of older people, their staff and volunteers.

99.6% of our customers said they would recommend us to their family and friends and 74% of people seeking support from our Information and Advice Service, said they wouldn't know where else to go to get the support they needed. We delivered services to a total of 4,353 individual older people in the year, an increase of 38% from the previous year. An additional total of £2.16 million benefit entitlement was secured in the year for local residents, an increase of 33% on the previous year and we provided benefit advice to 1,588 local older people, 45% more than in 2021/22.

We completed 17,471 hours of home help visits to help with shopping, cleaning and other support, our handypersons service received 2,670 referrals and we carried out 2,595 repairs and alterations to improve people's living conditions helping them remain independent at home. We made 890 referrals or signposts to different organisations and/or services across Wigan Borough and to national providers.

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, 21% of people feel less lonely, 39% of people are more positive, 32% feel safer at home and 41% find it easier to manage around the house.

Age UK Wigan Borough Activities

We have found it challenging to meet demand for both our Information and Advice (I&A) service and Home Help service. We have been successful in accessing external grant funding to increase capacity for our I&A Team. Trustees are investing in the growth of the Home Help service with the aim of meeting the on-going and increasing demand we are experiencing. The service has grown by 67% since 2019 and we are managing a current waiting list of requests for the service.

During 2022 we saw attendances at our Bright Days Project increase by 50%, to over 800 attendances in March 2023. This project continues to grow the activities we offer, with the aim of reducing loneliness and isolation and help tackle inactivity.

Charged for services and products

We have continued to see a steady increase in referrals to our home help service, we have grown our staff to a team of 35 home helpers. We restructured the office team as a result of staff vacancies, we now have a full-time Team Leader and have introduced a Senior Home Help role to undertake quality checks and continuity of service for customers.

Our handyperson service has also seen increased demand during the year. Private owner-occupiers make up 75% of our customer group, council or housing association tenants are around 20%. We have seen the age of our customer base increase slightly, over 50% of customers were aged 75 and this mainly due to the growing older population in the Borough.

During 2022-23 and against the backdrop of the cost-of-living crisis, we saw demand steadily increase and have undertaken a review of our charges to ensure we are competitive, whilst meeting our whole service delivery costs. Feedback from customers, highlights they face a range of issues and challenges for which they would value additional support. Demand includes, but not exclusively, gardening, decorating and support to cook independently and they struggle to find anyone who offers these services. We have an opportunity to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently and we will continue to explore the possibilities of extending our services into the future.

Where customers have need of our charged services, but have financial concerns we are able to refer them to our Information and Advice team. The team has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people, our team are dedicated to going the extra mile and the feedback we receive confirms, of those responding 99.4% of customers said the service was excellent or very good.

Information & Advice

Our Information & Advice Service is delivered as a sub-contract with Citizens Advice Wigan Borough (CAWB) and commissioned by Wigan Council. Partnership working is often at the centre of how we deliver services and working collaboratively with CAWB has proved to be a successful approach to delivering much needed benefit advice, our service secured over £2.16 million of unclaimed benefits during the year to older households across the Borough. We have been able to compliment the service by attracting additional funding from the Warm Homes Funding provided by Age UK totalling £50,250.

This service also supports our general enquiries telephone number, staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries. We train our volunteers to assist people calling us for help and they also signpost to our internal services or external voluntary and statutory services in Wigan or at a national level. The majority of our volunteers are older people and well versed in understanding the needs of our customers, often being able to relate to specific issues due to their own lived experiences.

Overall, the I&A team supported 1,588 people, we re-introduced support for customers on benefit appeals and tribunals during the year, thanks to securing additional grant funding for this much-needed service.

Bright Days Programme

Despite the onset of the Omicron variant of COVID, at the end of 2021 and into early 2022, we saw numbers of attendances to our Bright Days programme picking up again from the Spring of 2022. During the year attendances doubled and by March 2023 we were getting over 800 attendances to activities in the month.

Our programme is supported by both staff and volunteers and groups range in size from 15 to 50. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. The Silver Choir were unable to perform their usual Christmas concert in December 2022, as our choirmaster unfortunately broke her leg however, the Choir have since performed a Summer concert to make up for the disappointment. Our successful activities programme included men and women's walking football, delivered in partnership with the Wigan Council Be Well team and we expanded our programme in the year to include carpet bowls and further new activities are planned.

We continued to provide some telephone and online activities for those residents who still find it difficult to get out. We also launched our Have You Say group, where participants help complete surveys, attend consultations or focus groups to highlight the needs and views of those over 50 living in Wigan Borough. We continue to recruit to the group and provide opportunities for participants to use their influence for the better. Six people joined the group initially to provide feedback to improve services and the environment for those aged over 50. The group has grown to over 30 members and they have responded to a number of surveys and questionnaires, either as a group or individuals during the year and their input has influenced local service provision.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2023

FINANCIAL REVIEW

Financial position

The trustees report a net deficit for the charity of £102,443 (2022: deficit of £105,826) arising from both unrestricted and restricted funds, and has a healthy net assets figure of £934,558, mainly comprising cash at bank.

Income

Total income for 2023 was £672,641 (2022 - £641,284) representing an increase of 2%.

The Board of Trustees have agreed to support the Bright Days programme through unrestricted funds which amounted to £58,062.

Expenditure

Whilst the charity has seen an increase in income overall, there has also been an increase of £27,974 in expenditure. There was a planned deficit to support growth and updating of infrastructure e.g. IT equipment and Handypersons tools. Also due to the planned move of premises, costs were incurred but overall central office costs will be reduced in the future. Ignoring the estimated dilapidation provision for the moment, which is £40,000, charity expenditure increased from £747,110 in 2022 to £775,084 in 2023.

Reserves policy

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31 March 2023 (2022 - £410,000).

FUTURE PLANS

Age UK Wigan Borough has developed a 3-year corporate plan, identifying the longer-term objectives for our Charity. We have considered the underlying themes and actions for the coming year that are required to support the achievement of our long-term goals and these are detailed in our key priorities below.
We will continue to build relationships with local decision makers and cross sector partnership to identify additional opportunities to shape the wider provision for people 50 and over in Wigan Borough. Our committed staff and volunteers are at the heart of our organisation and having a positive culture of health and well-being in the workplace underlines all our service delivery.

Key Priorities 2023-24:

Embed our status as an anchor organisation across Wigan Borough, through the provision of great quality services to individuals and in the community, supporting shared priorities that meet the needs of people 50 and over.
We will implement our new Fundraising Strategy, sourcing sustainable approaches to fund and grow our activities and identify opportunities to bid for local contract delivery. We will actively seek out opportunities to become involved in national and/or pilot funding initiatives.

Influence statutory and voluntary sector plans and services by ensuring the voices of people aged 50 and over are heard when identifying gaps in service, or improvements required for existing services and access.
Co-produce new services with people 50 and over to meet identified gaps in provision, with a focus on services supporting digital upskilling, those affected by bereavement and dementia, we will strengthen links to health through the new ICS structure.

Grow our Support at Home service, increasing our offer across the Borough to meet the needs of people aged 50 and over who require support to live successful and independent lives at home. Our support will help customers to avoid unnecessary hospital admissions and support those leaving hospital.

Strengthen our approach to volunteers, this may be though activities provided by Bright Days or being involved in our wider fundraising plans, ensuring we support the charity's sustainability plans.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The charity is also registered with the Charity Commission.

Recruitment and appointment of new trustees
The charity has a stable and well qualified board of trustees and directors, capable of exercising appropriate authority over the affairs of the organisation.

Organisational structure
The organisation became an incorporated body on 20th October 2004 when it became a charitable company limited by guarantee. The board of directors meets regularly throughout the year to administer the affairs of the charity.
A chief officer is appointed by the directors to manage the day to day operation of the charity. The strategic direction and priorities for the organisation are determined by the directors, and subject to regular review. All policies and procedures are approved by them. The chief officer represents the organisation within the Age UK Network in the North West. The directors are also involved in the Council of Governors at Wrightington, Wigan and Leigh NHS Trust.

Induction and training of new trustees and directors
New trustees and directors are inducted according to a defined policy. This includes an opportunity to meet staff and acquaint themselves with services. Extensive written guidance is also provided to help trustees and directors understand their legal obligations under charity and company law, the Charity Commission guidance on public benefit, content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. There are regular opportunities for the board to consider external developments including extended board sessions and events.

Related parties
The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
05004789 (England and Wales)

Registered Charity number
1103022

Registered office
74-80 Hallgate
Wigan
Lancashire
WN1 1HP

Trustees
B W Shepherd
Dr B D Whittell (resigned 12/5/2022)
MT Hothersall
J W Maloney (resigned 24/11/2022)
Lady J L Smith Bsc
Chairman - R Armstrong (appointed 12/5/2022)
R Williams (appointed 12/5/2022)
D Alicehajic-Becia (appointed 24/11/2022)
B Ashcroft (appointed 24/11/2022)
Ms J Radcliffe (appointed 10/8/2022) (resigned 4/10/2022)

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner
John B S Fairhurst BA (Hons) FCA
Fairhurst
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

Solicitors
Alker Ball Healds
A1 Sovereign Business Park
Kings Croft Court
Wigan
Lancashire
WN1 3AP

Bankers
Barclays Bank PLC
6 Market Place
Wigan, Lancashire
WN1 1QS

Santander Corporate & Commercial Banking
Bridle Road
Bootle
Merseyside
L30 3GB

Chief Executive Officer
Day to day management of the charity is delegated to Bryonie Shaw.

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

Approved by order of the board of trustees on 19.10.23 and signed on its behalf by:

Robert Armstrong

Chairman - R Armstrong - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AGE CONCERN WIGAN BOROUGH

Independent examiner's report to the trustees of Age Concern Wigan Borough ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

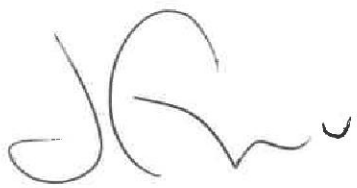
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



John B S Fairhurst BA (Hons) FCA
The Institute of Chartered Accountants in England and Wales

Fairhurst
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

Date: 19/10/23

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	6,554	-	6,554	3,900
Charitable activities	6				
Local authority contracts		151,785	-	151,785	127,858
Service level contracts		70,000	-	70,000	80,540
Grants other		39,020	61,797	100,817	118,047
Other trading activities	4	294,069	-	294,069	252,411
Investment income	5	10,370	-	10,370	948
Other income	7	20,666	18,380	39,046	57,580
Total		592,464	80,177	672,641	641,284
EXPENDITURE ON					
Charitable activities	8				
Charitable activities		639,644	76,009	715,653	697,261
Governance costs		53,250	6,181	59,431	49,849
Total		692,894	82,190	775,084	747,110
NET INCOME/(EXPENDITURE)		(100,430)	(2,013)	(102,443)	(105,826)
Transfers between funds	20	(2,013)	2,013	-	-
Net movement in funds		(102,443)	-	(102,443)	(105,826)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,037,001	-	1,037,001	1,142,827
TOTAL FUNDS CARRIED FORWARD		934,558	-	934,558	1,037,001

The notes form part of these financial statements

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL POSITION
31 March 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	14	8,360	3,294
Investments	15	2	2
		8,362	3,296
CURRENT ASSETS			
Debtors	16	122,951	142,956
Cash at bank and in hand		899,256	959,647
		1,022,207	1,102,603
CREDITORS			
Amounts falling due within one year	17	(96,011)	(68,898)
NET CURRENT ASSETS		926,196	1,033,705
TOTAL ASSETS LESS CURRENT LIABILITIES		934,558	1,037,001
NET ASSETS		934,558	1,037,001
FUNDS	20		
Unrestricted funds		934,558	1,037,001
TOTAL FUNDS		934,558	1,037,001

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 19.10.23 and were signed on its behalf by:

MHothersall

MT Hothersall - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

Age Concern Wigan Borough is a private company, limited by guarantee, registered in England and Wales. The company's registered office can be found in the Trustee's Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Financial reporting standard 102 - reduced disclosure exemptions
The charitable company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Preparation of consolidated financial statements
The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate. receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion.
Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

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.

continued...

2. ACCOUNTING POLICIES - continued

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

Allocation and apportionment of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs have been allocated by reference to the head count by employee within the specific activity.

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

Tangible fixed assets
Tangible fixed assets are included at cost or valuation less depreciation and impairment.

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Electrical equipment	- 20% on cost
Fixtures & fittings	- 12.5% on cost
Motor vehicles	- 33% on cost
Computer equipment	- 20 - 33% on cost

Impairment of assets
At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

continued...

2. ACCOUNTING POLICIES - continued

Financial instruments
Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

Investments
Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid deposits.

Legal status of the Charity
The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	6,504	3,900
Gift aid	50	-
	6,554	3,900

4. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Home Help	294,069	252,411

5. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	10,370	948

continued...

6. INCOME FROM CHARITABLE ACTIVITIES

	Local authority contracts	Service level contracts	Grants other	2023 Total activities	2022 Total activities
	£	£	£	£	£
Local authority contracts	151,785	-	-	151,785	127,858
Service level contracts	-	70,000	-	70,000	80,540
Grant income	-	-	100,817	100,817	118,047
	151,785	70,000	100,817	322,602	326,445

Grant income is analysed as:

	2023	2022
	£	£
Evan Cornish Foundation	5,000	32,107
Eric Wright Charitable Trust	22,347	17,500
AgeUK/Eon Warm Homes	39,020	11,284
Walking football	7,500	5,000
Advocacy	-	35,261
Soil Association	-	16,895
National Lottery Fund RC North West Region	10,320	-
Headley Trust	15,000	-
Skelton Charity	1,630	-
	100,817	118,047

7. OTHER INCOME

	2023	2022
	£	£
Other income	39,046	57,580

	2023	2022
	£	£
Utility contributions	512	1,089
Duchy of Lancaster	-	1,000
Health fairs	-	1,035
DHSC Self Isolation and GM Pathfinder	-	10,000
Self Isolation support	-	5,000
Headley Trust	-	2,483
Eric Wright Charitable Trust	-	10,000
Rent - Age UK	2,250	9,000
Partner payment Age UK	10,000	10,000
Bright Days income	9,333	-
Groundwork CLM/Tesco Foundation (Cook with me project)	1,000	-
Age UK Cost of Living Response Fund	10,000	-
Wigan Council Cost of Living Response Fund	1,000	
Items under £1,000	4,951	7,973
	39,046	57,580

continued...

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Charitable activities	715,653	-	715,653
Governance costs	-	59,431	59,431
	715,653	59,431	775,084

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	515,278	446,703
Rent, rates and water	44,430	85,101
Insurance	5,378	7,286
Light and heat	4,493	19,931
Telephone	11,174	10,013
Postage, stationery and advertising	17,415	20,760
Sundries	38,056	30,248
Motor and travel	29,731	21,829
Computer costs	9,248	8,670
Repairs and maintenance	3,256	2,721
Volunteer expenses	4,438	610
Training and recruitment	2,553	2,049
Consultancy	5,766	20,624
Legal and professional fees	4,522	788
Un-claimable VAT	15,056	16,241
Depreciation	4,859	3,687
	715,653	697,261

10. SUPPORT COSTS

	Governance costs
	£
Governance costs	59,431

Governance costs include the costs of compliance with constitutional and statutory requirements, external accountancy and legal costs.

continued...

10. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	2023 Governance costs	2022 Total activities
	£	£
Wages	42,640	32,421
Pensions	-	1,341
Auditors' remuneration	-	4,650
Accountancy and legal fees	15,623	10,506
Bank charges and interest	1,168	931
	59,431	49,849

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Auditors remuneration	-	4,650
Depreciation - owned assets	4,859	3,687
Property rental	18,606	40,000

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

13. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	527,593	456,670
Social security costs	17,285	12,443
Other pension costs	13,040	11,352
	557,918	480,465

The average monthly number of employees during the year was as follows:

	2023	2022
Managerial	4	3
Charitable activities	49	28
	53	31

No employees received emoluments in excess of £60,000.

continued...

14. TANGIBLE FIXED ASSETS

	Electrical equipment £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1 April 2022	7,327	15,497	12,750	43,907	79,481
Additions	1,560	577	-	7,788	9,925
At 31 March 2023	8,887	16,074	12,750	51,695	89,406
DEPRECIATION					
At 1 April 2022	6,945	15,093	12,750	41,399	76,187
Charge for year	77	329	-	4,453	4,859
At 31 March 2023	7,022	15,422	12,750	45,852	81,046
NET BOOK VALUE					
At 31 March 2023	1,865	652	-	5,843	8,360
At 31 March 2022	382	404	-	2,508	3,294

15. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
COST LESS IMPAIRMENT	
At 1 April 2022 and 31 March 2023	2
NET BOOK VALUE	
At 31 March 2023	2
At 31 March 2022	2

There were no investment assets outside the UK.

The company's investment at the Statement of Financial Position in the share capital of subsidiary companies include the following:

Subsidiary	Principal activity	%	Direct/Indirect
Age UK Wigan Borough Enterprises Limited	Non trading operation	100	Direct

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

continued...

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	25,725	30,781
Amounts owed by group undertakings	38,182	80,314
Other debtors	580	-
Prepayments and accrued income	58,464	31,861
	122,951	142,956

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	6,623	3,021
Social security and other taxes	10,925	8,608
Other creditors	3,299	2,725
Deferred income	22,937	4,500
Accrued expenses	52,227	50,044
	96,011	68,898

Accrued and deferred income is comprised of several funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

18. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	5,742	5,296
Between one and five years	-	5,742
	5,742	11,038

The payments for the financial year with regards to operating leases amounted to £26,462 (2022 - £48,812).

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Fixed assets	8,360	-	8,360	3,294
Investments	2	-	2	2
Current assets	1,022,207	-	1,022,207	1,102,603
Current liabilities	(96,011)	-	(96,011)	(68,898)
	934,558	-	934,558	1,037,001

The Trustees have designated £410,000 (2022 - £410,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

continued...

20. MOVEMENT IN FUNDS

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	627,001	(100,430)	(2,013)	524,558
Designated	410,000	-	-	410,000
	1,037,001	(100,430)	(2,013)	934,558
Restricted funds				
Bright Days	-	(58,062)	58,062	-
Walking football	-	6,752	(6,752)	-
Eric Wright Charitable Trust	-	22,347	(22,347)	-
Headley Trust	-	15,000	(15,000)	-
National Lottery Fund RC North West Region	-	10,320	(10,320)	-
Skelton Charity	-	1,630	(1,630)	-
	-	(2,013)	2,013	-
TOTAL FUNDS	1,037,001	(102,443)	-	934,558

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	592,464	(692,894)	(100,430)
Restricted funds			
Bright Days	18,380	(76,442)	(58,062)
Walking football	12,500	(5,748)	6,752
Eric Wright Charitable Trust	22,347	-	22,347
Headley Trust	15,000	-	15,000
National Lottery Fund RC North West Region	10,320	-	10,320
Skelton Charity	1,630	-	1,630
	80,177	(82,190)	(2,013)
TOTAL FUNDS	672,641	(775,084)	(102,443)

continued...

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	671,738	(61,392)	16,655	627,001
Designated	450,000	-	(40,000)	410,000
	1,121,738	(61,392)	(23,345)	1,037,001
Restricted funds				
Advocacy	12,649	(13,591)	942	-
Bright Days	-	(30,122)	30,122	-
Housing and Care options	8,440	-	(8,440)	-
Walking football	-	(52)	52	-
Soil Association	-	(669)	669	-
	21,089	(44,434)	23,345	-
TOTAL FUNDS	1,142,827	(105,826)	-	1,037,001

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	541,116	(602,508)	(61,392)
Restricted funds			
Advocacy	35,261	(48,852)	(13,591)
Bright Days	41,836	(71,958)	(30,122)
Walking football	5,090	(5,142)	(52)
Soil Association	17,981	(18,650)	(669)
	100,168	(144,602)	(44,434)
TOTAL FUNDS	641,284	(747,110)	(105,826)

continued...

20. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	671,738	(161,822)	14,642	524,558
Designated	450,000	-	(40,000)	410,000
	1,121,738	(161,822)	(25,358)	934,558
Restricted funds				
Advocacy	12,649	(13,591)	942	-
Bright Days	-	(88,184)	88,184	-
Housing and Care options	8,440	-	(8,440)	-
Walking football	-	6,700	(6,700)	-
Soil Association	-	(669)	669	-
Eric Wright Charitable Trust	-	22,347	(22,347)	-
Headley Trust	-	15,000	(15,000)	-
National Lottery Fund RC North West Region	-	10,320	(10,320)	-
Skelton Charity	-	1,630	(1,630)	-
	21,089	(46,447)	25,358	-
TOTAL FUNDS	1,142,827	(208,269)	-	934,558

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,133,580	(1,295,402)	(161,822)
Restricted funds			
Advocacy	35,261	(48,852)	(13,591)
Bright Days	60,216	(148,400)	(88,184)
Walking football	17,590	(10,890)	6,700
Soil Association	17,981	(18,650)	(669)
Eric Wright Charitable Trust	22,347	-	22,347
Headley Trust	15,000	-	15,000
National Lottery Fund RC North West Region	10,320	-	10,320
Skelton Charity	1,630	-	1,630
	180,345	(226,792)	(46,447)
TOTAL FUNDS	1,313,925	(1,522,194)	(208,269)

continued...

20. MOVEMENT IN FUNDS - continued

Restricted funds:

Age UK/Eon - Warm Homes

To provide benefit entitlement sessions and home energy checks as an addition to the advice and information service.

Age UK/Sport England - Women's Walking Football

To enable the hire of facilities and to provide coaching, equipment and kits for a programme of walking football for the over 50's.

The Eric Wright Charitable Trust/Evans Cornish Foundation/Age UK Cost of Living Response Fund/Utley Foundation - Power of Music funding - Bright Days

Bright Days is a health and wellbeing programme, designed to improve the lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's.

The Eric Wright Charitable Trust

Also provided funds for increased publicity.

Unrestricted funds:

Home Help Service

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit. Some additional funding was provided by a Tesco Community Grant in conjunction with Groundwork for a Cook with me project.

Wigan Council

Funding as a result of work with the local authority has been utilised in respect of the following projects:

Information and Advice
Community and organisational development to provide practical support services to older people throughout the Borough, funded through a contract with the Social Services Department and the Citizens Advice Bureau. Funding has also been provided by the Headley Foundation and The Cost of Living Response funding provided by Age UK also The National Lottery Fund RC North West Region to fund a Specialist Advisor Role.

Handyperson scheme
To provide home safety checks and complete small jobs around the house that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service also works with Wigan Council and Leigh Building Services. Some additional funding was provided by The Skelton Charity for essential tools.

Although there has been some reduced losses due to moving premises, consequently there have been costs associated with the move.

continued...

21. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution scheme in respect of staff member's. The scheme is managed by independent fund managers and it's assets/liabilities are held separately from that of the charity. The pension charge represents the amounts paid by the charity and amounted to £13,040 (2022 - £11,352). There were amounts outstanding at the year end of £3,174 (2022 - £2,725).

22. RELATED PARTY DISCLOSURES

The charitable company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

23. ULTIMATE CONTROLLING PARTY

The ultimate controlling party is deemed to be the Trustees. There were 34 (2022: 118) members as at 31 March 2023, 29 of these were constitutional members with voting rights, the remaining 5 being associated members.

AGE CONCERN WIGAN BOROUGH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2023

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,504	3,900
Gift aid	50	-
	6,554	3,900
Other trading activities		
Home Help	294,069	252,411
Investment income		
Deposit account interest	10,370	948
Charitable activities		
Local authority contracts	151,785	127,858
Service level contracts	70,000	80,540
Grant income	100,817	118,047
	322,602	326,445
Other income		
Other income	39,046	57,580
Total incoming resources	672,641	641,284
EXPENDITURE		
Charitable activities		
Wages	484,953	424,249
Social security	17,285	12,443
Pensions	13,040	10,011
Rent, rates and water	44,430	85,101
Insurance	5,378	7,286
Light and heat	4,493	19,931
Telephone	11,174	10,013
Postage, stationery and advertising	17,415	20,760
Sundries	38,056	30,248
Motor and travel	29,731	21,829
Computer costs	9,248	8,670
Repairs and maintenance	3,256	2,721
Volunteer expenses	4,438	610
Training and recruitment	2,553	2,049
Consultancy	5,766	20,624
Legal and professional fees	4,522	788
Un-claimable VAT	15,056	16,241
Electrical equipment depreciation	77	53
Fixtures and fittings depreciation	329	305
Computer equipment depreciation	4,453	3,329
	715,653	697,261

AGE CONCERN WIGAN BOROUGH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2023

	2023	2022
	£	£
Support costs		
Governance costs		
Wages	42,640	32,421
Pensions	-	1,341
Auditors' remuneration	-	4,650
Accountancy and legal fees	15,623	10,506
Bank charges and interest	1,168	931
	59,431	49,849
Total resources expended	775,084	747,110
Net expenditure	(102,443)	(105,826)

AGE CONCERN WIGAN BOROUGH

England & Wales - Charity number 1103022

Accounts

REGISTERED COMPANY NUMBER: 05004789 (England and Wales)
REGISTERED CHARITY NUMBER: 1103022

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

FOR

AGE CONCERN WIGAN BOROUGH
(A COMPANY LIMITED BY GUARANTEE)

Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

AGE CONCERN WIGAN BOROUGH

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2022

	Page
Report of the Trustees	1 to 8
Report of the Independent Auditors	9 to 12
Statement of Financial Activities	13
Statement of Financial Position	14
Statement of Cash Flows	15
Notes to the Statement of Cash Flows	16
Notes to the Financial Statements	17 to 29
Detailed Statement of Financial Activities	30 to 31

AGE CONCERN WIGAN BOROUGH

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Charity's objectives and aims are to improve the welfare of the elderly in the Wigan District by providing a range of services that meets their specific needs.

The Charities Act 2011 requires charities to report on how their aims meet the public benefit test contained in the Act.

The Trustees have considered this guidance.

There are two key principles of public benefit.

Principle 1: There must be an identifiable benefit or benefits.

Principle 2: Benefit must be to the public, or section of the public.

The Memorandum of Association of Age Concern Wigan Borough identifies the objectives as;

'To promote the relief of elderly persons in any manner which now or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Wigan'.

CHIEF OFFICER'S REPORT

Structure, Governance and Management
The Board directs the policies and general management of the Charity's activities and meet a minimum of six times per year. The Finance Audit and Risk Committee is a sub-committee of the Board and reviews the management accounts and key performance indicators (KPIs), bringing any significant matters of performance, including unplanned/planned overspend to the attention of the Board of Trustees. The Board delegate responsibility for the delivery of policy and general management to The Chief Executive Officer (CEO) Bryonie Shaw.

Our Mission, Principles and Approach
Age UK Wigan Borough provides high quality services designed to offer support to older people across the Borough. In doing this we help older people live their lives as they would choose.

- We believe that discrimination is demeaning to the individual older person and challenges our vision of a fairer and socially responsible society;
- We recognise that older people are all different with their own needs and choices;
- We will endeavour to treat people fairly;
- We will listen to older people when they tell us about their experiences of our organisation.

As an organisation, we are:
- Proactive;
- Outcome focussed;
- Price sensitive, ensuring that we deliver value for money, controlling our operating costs and identifying our unit costs;
- Have a 'can do' approach;
- Have rigorous governance procedures;
- Put quality and service user experience at the centre of what we do;
- Sustain a partnership approach to working with the statutory sector.

General Trading Environment
The COVID-19 pandemic continued to provide challenges to the work of Age UK Wigan Borough throughout the year as we saw restrictions imposed to manage the impact of the virus. John McArdle, our Chief Officer of 15 years left the organisation in July 2021 and the Board of Trustees put interim arrangements in place until September 2021, when Bryonie Shaw was appointed as our new Chief Executive Officer.

Throughout the trading year, our services needed to be agile and responsive to the immediate and direct needs of older people. This primarily focussed on continuing to support older people at home through our Support at Home service, providing both home help and handyperson services. Our customers hugely welcomed the re-opening of our face-to-face Bright Days social inclusion activities programme from July 2021 and the number of attendees grew quickly towards pre-pandemic levels by the end of the trading year. We continued to provide essential Information and Advice services via the telephone, supporting those residents most in need of financial help and support.

We closed our Advocacy service in October 2021, due to The National Lottery Fund RC North West Region grant coming to an end and we were unable to source alternative funding streams. As a result, one staff member was made redundant and another took up an administrative role with the Information and Advice team.

Throughout 2021-22, we experienced a steady increase in demand for our services across the board. We were delighted to be awarded a further contract from Wigan Council in November 2021, to provide the much-needed handyperson services across the Borough.

Our home help and handyperson services experienced the largest impact of the pandemic and regretfully we needed to apply to HMRC for the Furlough Job retention scheme during 2020 for staff within these projects. This also impacted on our ability to generate unrestricted income via these charged for services. After two months, Age UK Wigan Borough Limited was in a position to resume home based services within safe government guidelines, many older people temporarily disengaged from these services pending vaccination and a more optimistic outlook. However, from the Autumn of 2021 we started to see the demand increase and have been able to grow the service accordingly during the year.

Supporting our Staff and Volunteers

We had an average of 47 staff members and 26 volunteers supporting us throughout the year. Our staff and volunteers undertake mandatory training each year and through the pandemic the majority of this was completed via e-learning. The well-being of our staff and volunteers is very important to us and we completed an all staff survey in August 2021, gathering feedback on a range of areas concerning staff. As a result of feedback received, we set up a staff consultation group that meets quarterly and also incorporated concerns over pay and benefits into our 2022-23 business and budget planning processes.

The Charity has a comprehensive staff handbook and volunteer policy, we have an employee assist programme, occupational health service and a reward programme for staff and volunteers to access. Trustees award one additional leave date for the whole staff team each year.

Volunteers who supported us throughout the year, were primarily involved answering our general enquiries telephone number. We have seen a significant reduction in volunteer hours, compared to the pre-pandemic years. We undertook an exercise in the last quarter of the year contacting all those registered volunteers to check what areas they were interested in. We know volunteers are key to supporting and delivering some of our services and we wanted to see if they would like to return offering support, information and guidance.

To continue to develop volunteer roles, offer more flexibility and offer opportunities to improve our profile we have identified the recruitment and retention of volunteers as a key project going forward.

Quality Assurance and Impact

The organisation was successfully re-assessed against the Age UK IAQP (Information and Advice Quality Programme) in 2020, which we retain for three years. This, along with other quality standards previously achieved with Investors in People (IIP), indicates our on-going commitment to providing consistently high-quality services across our organisation.

During the year 98% per cent of respondents to our quality surveys said they would recommend our services to friends and family. We supported 3,158 individual older people with a range of services, secured a total of £1,618,907 benefit entitlement in the year for local residents and provided advice to 1,094 local older people, despite the restrictions placed upon us due to COVID-19 regulations.

We brought an additional £135,376 into Wigan Borough from external funding sources. We completed 9,541 visits to help with shopping, cleaning and other support by our home help service and our handyperson service received 1,654 referrals received and we carried out 1,281 repairs and alterations to improve people's living conditions and helping them remain independent at home. We made 428 referrals or signposts to 95 different organisations and/or services across Wigan Borough or to national providers.

We ask our customers for feedback on the impact we have made in their lives. This confirms, as a result of contacting Age UK Wigan Borough and receiving one of our services, 31% of people feel less lonely, 43% of people are more positive, 34% feel safer at home and 54% find it easier to manage around the house.

Age UK Wigan Borough Activities

Charged for services and products

Despite the impact of COVID-19 restrictions, we have continued to see an increase in referrals to our home help service. We were also successful in our bid to deliver the handyperson service on behalf of Wigan Council and entered a 2-year contract in November 2021 (with option to extend by a further 1 year plus 1 year).

As a result, we reviewed both of these services and developed a new business plan, bringing the back-office functions together into an over-arching Support at Home Service. A new structure was developed and Trustees agreed developing this service is a priority enabling the use reserves to support the changes identified and develop the income opportunities the new approach presented. During 2021-22 we saw demand steadily increase and have undertaken a review of our charging to ensure we are competitive, whilst meeting our whole service delivery costs.

Feedback from our customers, highlights they face a range of issues and challenges for which they would value additional support. This includes but not exclusively gardening, decorating and support to cook independently. Along with the handyperson service, this offers an opportunity to develop and grow our charged for activities, generating valuable income for the organisation as well as delivering vital support to enable local older people to remain at home and live independently.

Where customers have need of our charged services, but have financial concerns we are able to refer them to our Information and Advice service. The service has been successful in supporting customers to access additional benefits they are entitled to, providing the ability to pay for much needed services, helping them remain independent at home. We are proud our home help and handyperson services provide a much-needed resource to local older people, our team are dedicated to going the extra mile and the feedback we receive confirms 97.5% of our customers would recommend the handyperson service to family and friends and 95% said they would use the service again.

Information & Advice

Our Information & Advice Service is delivered as a sub-contract with Citizens Advice Wigan Borough (CAWB) and commissioned by Wigan Council. Partnership working is often at the centre of how we deliver services and working collaboratively with CAWB has proved to be a successful approach to delivering much needed benefit advice, our service secured over £1.6 million of benefits during the year to older households across the Borough. We have been able to compliment the service by attracting additional funding from the Warm Homes Funding provided by Age UK totalling £11,284.

This service also supports our general enquiries telephone number, wholly staffed by volunteers. Our volunteers provide invaluable support to our Charity and older people across Wigan Borough, who call us with a wide range of queries. We train our volunteers to assist people calling us for help and they also signpost to our internal services or external voluntary and statutory services in Wigan or at a national level. The majority of our volunteers are older people and well versed in understanding the needs of our customers, often being able to relate to specific issues due to their own lived experiences.

Sadly, our Advocacy Service closed in 2021, due to the expiry of The National Lottery grant, which had supported Age UK Wigan Borough Advocacy Service from June 2016 to October 2021. Overall, the project supported 898 people, 55% of support was for financial matters such as benefit appeals, debt crises etc. and 35% was in the areas of health, social care and housing. We aim to re-introduce support for customers on benefit appeals and tribunals in the future, as this was a much-needed service, the re-introduction will be dependent on successful grant applications.

Bright Days Programme

At the beginning of the year we were predominately providing a remote activities programme. This included telephone and Zoom quizzes, bingo activities and the team also kept in contact via telephone with those struggling with isolation.

From July 2021, we let prior customers and older residents know we were opening our face to face programme again and after a cautious start we started seeing people coming back in numbers. By Autumn we were running at about 80% of the pre-pandemic levels, but with the onset of the Omicron variant of COVID, we saw numbers drop again over the Winter and only these only started picking up again in the Spring of 2022.

Our programme is supported by both staff and volunteers and groups range in size from 15 to 50. Our most popular group is the Silver Choir, where we regularly see 40-50 members join our choirmaster, from the Wigan music service, singing a wide variety of musical styles. The Silver Choir performed two Christmas concerts in December 2021 in Wigan and Leigh. Our successful activities programme included men and women's walking football, funded by Age UK, the FA and Sport England. In partnership with the Wigan Council Be Well team we delivered several successful sessions, providing training and equipment to support groups to continue once the funding ends.

We continued to provide some telephone and online activities for those residents who still find it difficult to get out and we have plans to expand our programme in the coming year. As this was our last year of The National Lottery Fund RC North West Region grant supporting our Bright Days programme, we will be aiming to source alternative funding streams enabling us to continue with this much supported and needed service.

Priorities for the immediate future

Trustees made the decision to start the process to vacate our office in Pennyhurst Mill and provided notice to our landlord in December 2021 of our intention to move during 2022. The decision was made following a review of our actual costs for the full repairing lease, which was agreed was unsustainable for the longer term. Age UK vacated the re-cycled furniture service they provided from the warehouse in Pennyhurst Mill at the end March 2022, leaving us to bear the full amount of the lease. Alternative more affordable office accommodation was sought and we agreed to share an office with Groundwork CLM in Wigan and arrangements were put in place to move in June 2022.

Trustees developed and approved our new business plan for 2022-23 to cement excellent provision of services and growth through developing a new longer term organisational plan and sustainable approach to funding. The plan includes:

- Diversify our income stream with focus on developing and new fundraising & Publicity strategy, supported by a new dedicated role.
- Explore developing the Support at Home service as a Social Enterprise business to source additional business planning support and funding with the aim of community wealth building
- Strengthen our approach to volunteers, clearing identifying the roles available and our priority to engage in direct support provision for older residents in the borough. This may be though activities provided by Bright Days or being involved in our wider fundraising plans ensuring we attract greater funding to support the charities sustainability plans.
- Strengthen approach to value for money actively managing our overheads:
- Review our on-going central costs, following our office move to reduce underlying financial commitments.
- Review how we procure services including HR/Financial Management/IT etc.
- Develop a new IT strategy to ensure we provide the right tools and flexibility, where appropriate for our staff teams.
- Undertake a pay and benefit review, so we are able to attract the right skills and people into the charity.

Trustees recognised the need to refresh our reserves approach, enabling an approach to develop new growth opportunities alongside the use of reserves to support the management and mitigation of our identified risks. A review of our risk policy is underway ensuring a strong approach to good governance and risk management throughout the organisation.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2022

STRATEGIC REPORT

Financial position

The trustees report a net (loss)/surplus for the charity of (£105,826) (2021: surplus of £159) arising from both unrestricted and restricted funds, and has a healthy net assets figure of £1,037,001, mainly comprising cash at bank.

Income

Total income for 2022 was £641,284 (2021 - £749,155) representing a decrease of 14.4%. The main reasons for the reduction are the ending of some grant funding for Advocacy and Housing and Care options, also no one off grants support from Age UK, received during the Pandemic.

Bright Days fund was supported by the Lottery Fund for the year under review, however this left a shortfall which the Trustees have agreed to support through unrestricted funds. This amounted to £30,122.

As always, Trustees and Senior Officers continue to seek new sources of income given the changes in funding over the recent years, however this still remains a very competitive market.

Trustees and Senior Officers continue to seek new sources of income given the changes in Council funding over the recent years.

Expenditure

Whilst the charity has seen a reduction in income overall, there has also been a reduction of £41,886 in expenditure. Ignoring the estimated dilapidations provision for the moment, which is £40,000, charity expenditure reduced from £748,996 in 2021 to £747,110 in 2022.
This is linked to wages and overhead costs for funding streams that have ceased.

Reserves policy

The organisation holds sufficient reserves to be able to manage reduced income streams, as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff costs. The value of the designated funds within unrestricted funds stand at £410,000 as at 31st March 2022 (2021 - £450,000).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

It is registered as a Charity with the Charity Commission.

Recruitment and appointment of new trustees

The charity has a stable and well qualified board of trustees and directors, capable of exercising appropriate authority over the affairs of the organisation.

Organisational structure

The organisation became an incorporated body on 20th October 2004 when it became a charitable company limited by guarantee. A board of directors meets regularly throughout the year to administer the affairs of the charity.
A chief officer is appointed by the directors to manage the day to day operation of the charity.

The strategic direction and priorities for the organisation are determined by the directors, and subject to regular review. All policies and procedures are approved by the directors. The chief officer represents the organisation within the Age UK Network in the North West. Directors are also involved in the Council of Governors at Wrightington, Wigan and Leigh NHS Trust.

Induction and training of new trustees and directors

New trustees and directors are inducted according to a defined policy. This includes an opportunity to meet staff and acquaint themselves with services. Extensive written guidance is also provided to help trustees and directors understand their legal obligations under charity and company law, the Charity Commission guidance on public benefit, content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. There are regular opportunities for the board to consider external developments including extended board sessions and events.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees confirm that they have reviewed the major risks to which the charity is exposed and have established systems to mitigate these risks. These include:

- A duty on the Chief Officer to consider the nature and level of risk associated with new or continuing activities
- Approved policies and procedures for the organisation
- Support for training and development programmes to meet identified needs and mitigate risk
- Planning to understand and mitigate financial organisation risks associated with all activities
- Provision within the budget for risks associated with the premises
- Maintaining adequate insurance cover for all organisational activities

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05004789 (England and Wales)

Registered Charity number

1103022

Registered office

74-80 Hallgate
Wigan
Lancashire
WN1 1HP

Trustees

Chairman - B W Shepherd
Vice Chair - Dr B D Whittell (resigned 12/5/2022)
Treasurer - M T Hothersall
J W Maloney
Lady J L Smith Bsc
R W Nash (resigned 31/3/2022)
R Armstrong (appointed 12/5/2022)
R Williams (appointed 12/5/2022)

Company Secretary

J W Maloney

Senior Statutory Auditor

John B S Fairhurst BA(Hons) FCA

Auditors

Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Solicitors
Alker Ball Healds
A1 Sovereign Business Park
Kings Croft Court
Wigan
Lancashire
WN1 3AP

Bankers
Barclays Bank PLC
6 Market Place
Wigan, Lancashire
WN1 1QS

Santander Corporate & Commercial Banking
Bridle Road
Bootle
Merseyside
L30 3GB

Subsidiary company
Age UK Wigan Borough Enterprises Limited - Company Number: 03315916

Chief Officer
Day to day management of the charity was delegated to Bryonie Shaw from the Autumn of 2021 and prior to that date by Sarah Shannon and Bernadette Ashcroft.

TRUSTEES' RESPONSIBILITY STATEMENT

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

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

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AGE CONCERN WIGAN BOROUGH

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2022

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ....22/09/2022.... and signed on the board's behalf by:

J W Maloney

.....

J W Maloney - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Opinion

We have audited the financial statements of Age Concern Wigan Borough (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

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

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

Our responsibilities for the audit of the financial statements

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

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

- we identified the laws and regulations applicable to the company through discussions with trustees and other management, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on it's operations. Key laws and regulations that we identified included the UK Companies Act, Charities Act, tax legislation, employment legislation and Health and Safety regulations.

- we enquired of the trustees and reviewed correspondence with HMRC for evidence of non-compliance with laws and regulations. We also reviewed controls the trustees have in place to ensure compliance.
- we assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

- we reviewed financial statements disclosures and tested to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- we enquired of the trustees about actual and potential litigation and claims.

Due to inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing fraud or non-compliance with laws and regulations and cannot be expected to detect all fraud and non-compliance with laws and regulations.

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

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Use of our report

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

John B S Fairhurst BA(Hons) FCA (Senior Statutory Auditor)
for and on behalf of Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB



Date: 22/9/22

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	3,900	-	3,900	42,502
Charitable activities	6				
Local authority contracts		127,858	-	127,858	101,769
Service level contracts		80,540	-	80,540	83,950
Grants other		28,784	89,263	118,047	228,876
Other trading activities	4	252,411	-	252,411	152,044
Investment income	5	948	-	948	2,498
Other income	7	46,675	10,905	57,580	137,516
Total		541,116	100,168	641,284	749,155
EXPENDITURE ON					
Charitable activities	8				
Charitable activities		564,894	132,367	697,261	711,906
Governance costs		37,614	12,235	49,849	37,090
Total		602,508	144,602	747,110	748,996
NET INCOME/(EXPENDITURE)		(61,392)	(44,434)	(105,826)	159
Transfers between funds	21	(23,345)	23,345	-	-
Net movement in funds		(84,737)	(21,089)	(105,826)	159
RECONCILIATION OF FUNDS					
Total funds brought forward		1,121,738	21,089	1,142,827	1,142,668
TOTAL FUNDS CARRIED FORWARD		1,037,001	-	1,037,001	1,142,827

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

AGE CONCERN WIGAN BOROUGH

STATEMENT OF FINANCIAL POSITION
31 March 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	15	3,294	6,279
Investments	16	2	2
		3,296	6,281
CURRENT ASSETS			
Debtors	17	142,956	134,556
Cash at bank and in hand		959,647	1,064,843
		1,102,603	1,199,399
CREDITORS			
Amounts falling due within one year	18	(68,898)	(62,853)
NET CURRENT ASSETS		1,033,705	1,136,546
TOTAL ASSETS LESS CURRENT LIABILITIES		1,037,001	1,142,827
NET ASSETS		1,037,001	1,142,827
FUNDS	21		
Unrestricted funds		1,037,001	1,121,738
Restricted funds		-	21,089
TOTAL FUNDS		1,037,001	1,142,827

The financial statements were approved by the Board of Trustees and authorised for issue on 22/9/22 and were signed on its behalf by:

B W Shepherd - Trustee

The notes form part of these financial statements

AGE CONCERN WIGAN BOROUGH

STATEMENT OF CASH FLOWS
for the Year Ended 31 March 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	(112,631)	(4,132)
Interest paid		(931)	(1,113)
Net cash used in operating activities		(113,562)	(5,245)
Cash flows from investing activities			
Purchase of tangible fixed assets		(702)	(1,740)
Interest received		948	2,498
Net cash provided by investing activities		246	758
Cash flows from financing activities			
Intercompany loan decrease		8,120	(94,518)
Net cash provided by/(used in) financing activities		8,120	(94,518)
Change in cash and cash equivalents in the reporting period		(105,196)	(99,005)
Cash and cash equivalents at the beginning of the reporting period		1,064,843	1,163,848
Cash and cash equivalents at the end of the reporting period		959,647	1,064,843

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
for the Year Ended 31 March 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(105,826)	159
Adjustments for:		
Depreciation charges	3,687	3,783
Interest received	(948)	(2,498)
Interest paid	931	1,113
Increase in debtors	(16,520)	(7,131)
Increase in creditors	6,045	442
Net cash used in operations	(112,631)	(4,132)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/21 £	Cash flow £	At 31/3/22 £
Net cash			
Cash at bank and in hand	1,064,843	(105,196)	959,647
	1,064,843	(105,196)	959,647
Total	1,064,843	(105,196)	959,647

The notes form part of these financial statements

1. STATUTORY INFORMATION

Age Concern Wigan Borough is a private company, limited by guarantee, registered in England and Wales. The company's registered office can be found on page 3 of the Trustees Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Preparation of consolidated financial statements
The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

Income
All income is recognised in the Statement of Financial Activities once the charity charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate. receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion.
Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

continued...

2. ACCOUNTING POLICIES - continued

Allocation and apportionment of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs have been allocated by reference to the head count by employee within the specific activity.

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

Tangible fixed assets
Tangible fixed assets are included at cost or valuation less depreciation and impairment.

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Short leasehold	- over the remaining term of the lease
Electrical equipment	- 20% on cost
Fixtures & fittings	- 12.5% on cost
Motor vehicles	- 33% on cost
Computer equipment	- 20 - 33% on cost

Impairment of assets
At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The company holds only basic financial instruments, as defined under Section 11 of FRS 102.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

continued...

2. ACCOUNTING POLICIES - continued

Financial instruments
Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due, those payable after one year should be measured at amortised cost, using the effective interest rate method.

Investments
Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid deposits.

Legal status of the Charity
The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	3,900	41,773
Gift aid	-	729
	3,900	42,502

4. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Home Help	252,411	152,044

5. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	948	2,498

continued...

6. INCOME FROM CHARITABLE ACTIVITIES

	Local authority contracts	Service level contracts	Grants other	2022 Total activities	2021 Total activities
	£	£	£	£	£
Local authority contracts	127,858	-	-	127,858	101,769
Service level contracts	-	80,540	-	80,540	83,950
Grant income	-	-	118,047	118,047	228,876
	127,858	80,540	118,047	326,445	414,595

Grant income is analysed as:

	2022	2021
	£	£
Bright days	32,107	32,107
HCO Hospital	-	29,782
Eric Wright	17,500	-
Housing and care options	-	57,176
Warmer homes	11,284	-
Walking football	5,000	-
Age UK Emergency Appeal	-	24,086
CAF Resilience Fund	-	13,311
Soil Association	16,895	7,256
Advocacy	35,261	65,158
	118,047	228,876

7. OTHER INCOME

	2022	2021
	£	£
Other income	57,580	137,516

Major items above £1,000:

	2022	2021
	£	£
Utility contributions	1,089	1,679
Duchy of Lancaster	1,000	-
Health fairs	1,035	-
DHSC Self Isolation and GM Pathfinder	10,000	-
Self Isolation support	5,000	-
Hedley grant	2,483	-
Eric Wright	10,000	
Pennyhurst Mill rents - Age UK	9,000	9,000
Partner payments	10,000	15,000
Items under £1,000	7,973	5,054
Sustainability grants	-	13,526
Age UK Emergency grant appeal	-	65,258
Government income (Furlough)	-	27,999
	57,580	137,516

continued...

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Charitable activities	697,261	-	697,261
Governance costs	-	49,849	49,849
	697,261	49,849	747,110

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Staff costs	446,703	523,235
Rent, rates and water	85,101	42,484
Insurance	7,286	6,949
Light and heat	19,931	11,956
Telephone	10,013	7,674
Postage, stationery and advertising	20,760	18,515
Sundries	30,248	17,587
Motor and travel	21,829	19,735
Computer costs	8,670	7,792
Repairs and maintenance	2,721	3,326
Volunteer expenses	610	3,921
Training and recruitment	2,049	3,806
Consultancy	20,624	11,812
Legal and professional fees	788	2,229
Grants paid	-	661
Un-claimable VAT	16,241	10,527
Depreciation	3,687	3,783
	697,261	695,992

10. SUPPORT COSTS

	Governance costs
	£
Governance costs	49,849

Governance costs include the costs of compliance with constitutional and statutory requirements, external audit and legal costs.

continued...

10. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	2022 Governance costs	2021 Total activities
	£	£
Wages	32,421	34,991
Pensions	1,341	2,099
Auditors' remuneration	4,650	4,500
Accountancy and legal fees	10,506	10,301
Bank charges and interest	931	1,113
	49,849	53,004

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Auditors remuneration	4,650	4,500
Depreciation - owned assets	3,687	3,783
Property rental	40,000	40,000

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021.

13. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	456,670	524,923
Social security costs	12,443	20,731
Other pension costs	11,352	14,671
	480,465	560,325

The average monthly number of employees during the year was as follows:

	2022	2021
Managerial	3	3
Charitable activities	28	20
	31	23

No employees received emoluments in excess of £60,000.

continued...

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	41,502	1,000	42,502
Charitable activities			
Local authority contracts	101,769	-	101,769
Service level contracts	83,950	-	83,950
Grants other	44,653	184,223	228,876
Other trading activities	152,044	-	152,044
Investment income	2,498	-	2,498
Other income	133,205	4,311	137,516
Total	559,621	189,534	749,155
EXPENDITURE ON			
Charitable activities			
Charitable activities	499,025	212,881	711,906
Governance costs	21,189	15,901	37,090
Total	520,214	228,782	748,996
NET INCOME/(EXPENDITURE)	39,407	(39,248)	159
Transfers between funds	(18,036)	18,036	-
Net movement in funds	21,371	(21,212)	159
RECONCILIATION OF FUNDS			
Total funds brought forward	1,100,367	42,301	1,142,668
TOTAL FUNDS CARRIED FORWARD	1,121,738	21,089	1,142,827

continued...

15. TANGIBLE FIXED ASSETS

	Short leasehold £	Electrical equipment £	Fixtures and fittings £
COST			
At 1 April 2021	96,782	7,327	15,497
Additions	-	-	-
Disposals	(96,782)	-	-
At 31 March 2022	-	7,327	15,497
DEPRECIATION			
At 1 April 2021	96,782	6,892	14,788
Charge for year	-	53	305
Eliminated on disposal	(96,782)	-	-
At 31 March 2022	-	6,945	15,093
NET BOOK VALUE			
At 31 March 2022	-	382	404
At 31 March 2021	-	435	709

	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 April 2021	12,750	43,205	175,561
Additions	-	702	702
Disposals	-	-	(96,782)
At 31 March 2022	12,750	43,907	79,481
DEPRECIATION			
At 1 April 2021	12,750	38,070	169,282
Charge for year	-	3,329	3,687
Eliminated on disposal	-	-	(96,782)
At 31 March 2022	12,750	41,399	76,187
NET BOOK VALUE			
At 31 March 2022	-	2,508	3,294
At 31 March 2021	-	5,135	6,279

continued...

16. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
COST LESS IMPAIRMENT	
At 1 April 2021 and 31 March 2022	2
NET BOOK VALUE	
At 31 March 2022	2
At 31 March 2021	2

There were no investment assets outside the UK.

The company's investment at the Statement of Financial Position in the share capital of subsidiary companies include the following:

Subsidiary	Principal activity	%	Direct/Indirect
Age UK Wigan Borough Enterprises Limited	Non trading operation	100	Direct

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	30,781	18,845
Amounts owed by group undertakings	80,314	88,434
Prepayments and accrued income	31,861	27,277
	142,956	134,556

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	3,021	663
Social security and other taxes	8,608	3,204
Other creditors	2,725	5,689
Deferred income	4,500	44,962
Accrued expenses	50,044	8,335
	68,898	62,853

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

continued

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	5,296	44,578
Between one and five years	5,742	170,500
	11,038	215,078

The payments for the financial year with regards to operating leases amounted to £48,812 (2021 - £47,533).

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	3,294	-	3,294	6,279
Investments	2	-	2	2
Current assets	1,102,603	-	1,102,603	1,199,399
Current liabilities	(68,898)	-	(68,898)	(62,853)
	1,037,001	-	1,037,001	1,142,827

The Trustees have designated £410,000 (2020 - £590,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

21. MOVEMENT IN FUNDS

	At 1/4/21	Net movement in funds	Transfers between funds	At 31/3/22
	£	£	£	£
Unrestricted funds				
General fund	671,738	(61,392)	16,655	627,001
Designated	450,000	-	(40,000)	410,000
	1,121,738	(61,392)	(23,345)	1,037,001
Restricted funds				
Advocacy	12,649	(13,591)	942	-
Bright Days	-	(30,122)	30,122	-
Housing and Care options	8,440	-	(8,440)	-
Walking football	-	(52)	52	-
Soil Association	-	(669)	669	-
	21,089	(44,434)	23,345	-
TOTAL FUNDS	1,142,827	(105,826)	-	1,037,001

continued...

21. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	541,116	(602,508)	(61,392)
Restricted funds			
Advocacy	35,261	(48,852)	(13,591)
Bright Days	41,836	(71,958)	(30,122)
Walking football	5,090	(5,142)	(52)
Soil Association	17,981	(18,650)	(669)
	100,168	(144,602)	(44,434)
TOTAL FUNDS	641,284	(747,110)	(105,826)

Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	510,367	39,407	121,964	671,738
Designated	590,000	-	(140,000)	450,000
	1,100,367	39,407	(18,036)	1,121,738
Restricted funds				
Advocacy	17,793	(5,144)	-	12,649
Bright Days	8,093	(20,020)	11,927	-
HCO Hospital	-	(6,109)	6,109	-
Housing and Care options	16,415	(7,975)	-	8,440
	42,301	(39,248)	18,036	21,089
TOTAL FUNDS	1,142,668	159	-	1,142,827

continued...

21. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	559,621	(520,214)	39,407
Restricted funds			
Advocacy	65,158	(70,302)	(5,144)
Bright Days	37,418	(57,438)	(20,020)
HCO Hospital	29,782	(35,891)	(6,109)
Housing and Care options	57,176	(65,151)	(7,975)
	189,534	(228,782)	(39,248)
TOTAL FUNDS	749,155	(748,996)	159

Restricted funds:

National Lottery Fund RC North West Region/Advocacy
Advocacy service aims to empower older people to express their needs and choices. The advocate provides support to ensure the older person's voice is heard when facing life changing or difficult decisions.

National Lottery Fund North West Region/Bright Days
Bright Days is a health and wellbeing programme, designed to improve the lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's. All donations for this service were provided by The Eric Wright Trust and the Hedley Foundation.

Wigan Council - Advice for Older People
The Housing & Care Options Service provides free, impartial information and advice for anyone over 50, helping people to think about what housing and care options are available and helps them plan and make informed choices and decisions over future or current housing needs.

Soil Association/The Charity Service/Medicare - FaCT (Food Action Together)
These funds help promote healthy diets, exercise and also to help with growing vegetables and plants amongst the over 50's in Wigan Borough thus leading to an improved healthy life style and promoting better foods choices and a more healthy outlook on life.

Age UK/Eon - Warm Homes
To provide benefit entitlement sessions and home energy checks, as an addition to the advice and information service.

Age UK/Sport England - Men's Walking Football Programme
To enable the hire of facilities and to provide coaching, equipment and kits for a programme of walking football for men aged 50 and over.

Unrestricted funds:

Wigan Council
Funding as a result of work with the local authority has been utilised in respect of the following projects:

Advice and Information
Community and organizational development to provide practical support services to older people throughout the Borough, funded through a contract with the Social Services Department and the CAB.

21. MOVEMENT IN FUNDS - continued

Handyperson scheme
To provide home safety checks and complete small jobs around the house that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service works with Wigan Council and Leigh Building Services.

Home Help Service
The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

DHSC/Wigan Council (GM Pathfinder) - Self Isolation throughout the pandemic
Additional support to Wigan Borough residents throughout the Covid pandemic and in particular to those who have been self-isolating - this was given in the form of regular telephone contact, on-line activities and newsletters, all helping with the health and well-being of these vulnerable people.

22. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution scheme in respect of staff member's. The scheme is managed by independent fund managers and it's assets/liabilities are held separately from that of the charity. The pension charge represents the amounts paid by the charity and amounted to £11,352 (2021 - £14,671). There were amounts outstanding at the year end of £2,725 (2021 - £5,689).

23. RELATED PARTY DISCLOSURES

The following transactions took place with the trading subsidiary during the year:

i) Cost transfers of (£640) (2021 - £653).
ii) The transfer of Home Help income of £172,520 (2021 - £93,865).
iii) Bank repayments of £180,000 (2021 - £Nil).

At the year end £80,314 (2021 - £88,434) was due to the Charity.

24. ULTIMATE CONTROLLING PARTY

The ultimate controlling party is deemed to be the Trustees. There were 118 (2021: 116) members as at 31 March 2022, 42 of these were constitutional members with voting rights, the remaining 76 being associated members.

AGE CONCERN WIGAN BOROUGH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,900	41,773
Gift aid	-	729
	3,900	42,502
Other trading activities		
Home Help	252,411	152,044
Investment income		
Deposit account interest	948	2,498
Charitable activities		
Local authority contracts	127,858	101,769
Service level contracts	80,540	83,950
Grant income	118,047	228,876
	326,445	414,595
Other income		
Other income	57,580	137,516
Total incoming resources	641,284	749,155
EXPENDITURE		
Charitable activities		
Wages	424,249	489,932
Social security	12,443	20,731
Pensions	10,011	12,572
Rent, rates and water	85,101	42,484
Insurance	7,286	6,949
Light and heat	19,931	11,956
Telephone	10,013	7,674
Postage, stationery and advertising	20,760	18,515
Sundries	30,248	17,587
Motor and travel	21,829	19,735
Computer costs	8,670	7,792
Repairs and maintenance	2,721	3,326
Volunteer expenses	610	3,921
Training and recruitment	2,049	3,806
Consultancy	20,624	11,812
Legal and professional fees	788	2,229
Grants paid	-	661
Un-claimable VAT	16,241	10,527
Plant and machinery depreciation	53	53
Fixtures and fittings depreciation	305	305
Carried forward	693,932	692,567

AGE CONCERN WIGAN BOROUGH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2022

	2022 £	2021 £
Charitable activities		
Brought forward	693,932	692,567
Computer equipment depreciation	3,329	3,425
	697,261	695,992
Support costs		
Governance costs		
Wages	32,421	34,991
Pensions	1,341	2,099
Auditors' remuneration	4,650	4,500
Accountancy and legal fees	10,506	10,301
Bank charges and interest	931	1,113
	49,849	53,004
Total resources expended	747,110	748,996
Net (expenditure)/income	(105,826)	159

AGE CONCERN WIGAN BOROUGH

England & Wales - Charity number 1103022

Accounts

REGISTERED COMPANY NUMBER: 05004789 (England and Wales)
REGISTERED CHARITY NUMBER: 1103022

REPORT OF THE TRUSTEES AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

FOR

AGE CONCERN WIGAN BOROUGH
(A COMPANY LIMITED BY GUARANTEE)

Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

	Page
Report of the Trustees	1 to 6
Report of the Independent Auditors	7 to 10
Statement of Financial Activities	11
Statement of Financial Position	12
Statement of Cash Flows	13
Notes to the Statement of Cash Flows	14
Notes to the Financial Statements	15 to 27
Detailed Statement of Financial Activities	28 to 29

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Charity's objectives and aims are to improve the welfare of the elderly in the Wigan District by providing a range of services that meets their specific needs.

The Charities Act 2011 requires charities to report on how their aims meet the public benefit test contained in the Act.

The Trustees have considered this guidance.

There are two key principles of public benefit.

Principle 1: There must be an identifiable benefit or benefits.

Principle 2: Benefit must be to the public, or section of the public.

The Memorandum of Association of Age Concern Wigan Borough identifies the objectives as;

'To promote the relief of elderly persons in any manner which now or hereafter may be deemed by law to be charitable in and around the Metropolitan Borough of Wigan'.

CHIEF OFFICER'S REPORT

General trading environment

The COVID-19 pandemic presented unprecedented and unforeseen challenges to the work of Age UK Wigan Borough. From the beginning of the year and throughout the trading year, our services and responses needed to be agile and responsive to the immediate and direct needs of older people. This primarily focussed on important practical tasks e.g. ensuring that shopping and prescriptions were collected and delivered and that clients received calls to ensure they were safe and well. Within weeks, we reviewed and transformed our social inclusion project 'Bright Days' to engage older people in inclusive on-line activity.

Our Home Help and Handyperson services experienced the largest impact and regretfully we needed to apply to HMRC for the Furlough Job retention scheme for staff within these projects. This also impacted on our ability to generate unrestricted income via these charged for services. After two months, Age UK Wigan Borough was in a position to resume home based services within safe government guidelines, however, many older people temporarily disengaged from these services pending vaccination and a more optimistic outlook.

Quality Assurance and Impact

During the year, the organisation was successfully re-assessed against the Age UK IAQP (Information and Advice Quality Programme) This with other quality standards previously achieved indicates our on-going commitment to providing consistently high quality services across our portfolio.

During the year 99.6% per cent of respondents to our quality surveys said they would recommend our services to friends and family. We supported 3932 individual older people with a range of services and also secured £1,863,394 benefit entitlement for local older people, despite the restrictions placed upon us due to COVID-19 regulations.

Objectives and activities

During each lockdown period, we mobilised staff and adapted to provide emergency support and check-up calls. Over the year, we distributed 1200 food parcels and hampers, undertook 1715 free shops/prescription collections and 558 paid-for shops through Home Help and did 10,618 check and chat phone calls.

Our Bright Days programme quickly adapted to provide on-line Zoom and telephone-led activities. Around 440 participants per month enjoyed a range of quizzes, sing-a-longs and other social activities. Monthly activity packs were posted to clients to encourage social inclusion and mental stimulation.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

Our Information and Advice service continued to provide help with benefits, our Housing and Care service supported people who needed to move home, particularly into care and our Advocacy service helped people to challenge decisions. All activity took place over the phone, rather than face-to-face and we adapted to provide this. During the year, we seconded a staff member to the Better at Home team in Wigan Council to support hospital discharge activities in this unprecedented time of pressure.

As lockdown took hold we provided two months' support to people who struggled to use the computer to help them get online, use Zoom or Facebook to keep in touch with family and friends.

From September, we began a scheme to encourage people to eat well and grow vegetables. Necessarily a lot of activity had to be on-line and included recipe sharing, a growing club and Zoom hobby evenings.

Charged for services and products

Despite the impact of COVID-19 restrictions, we have continued to see an increase in referrals to our Home Help Service. As a result of feedback from our customers, we recognise there is a range of additional issues and challenges for which our customers would value additional support. This includes but not exclusively gardening and support to cook independently. This, along with the Handyperson service offers an opportunity to develop and grow our charged for activity, generating valuable income for the organisation as well as delivering vital support to enable local older people to live independently.

Priorities for the immediate future

The organisation is fortunate to have a reasonable level of reserves to insulate us from some of the immediate challenges. During the year we also received income from a diverse range of sources that help to offset the negative financial impact of COVID-19 on our charged for services. This includes:

- Emergency COVID-19 appeal funding via Age UK
- Funding from the CAF Resilience Fund
- An increase in donations as a result of empathy for our charitable cause
- Donations from local trusts

Our initial priority is to develop services as we come out of lockdown - particularly Bright Days activities and ensure more referrals to the information services. As older people become more confident about going out again, we expect our numbers to increase.

Our organisation strategy is due to be reviewed in 2021 and it is difficult to predict the longer term consequences of COVID -19 on the health and well-being agenda and on the economy. Many of these consequences are out of our control, however, we plan to review, diversify and consolidate our Home Help and Handyperson services, offering a broader range of bespoke interventions along with a flexible pricing structure.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

STRATEGIC REPORT

Financial position

The trustees report a net surplus for the charity of £159 (2020: deficit of £46,861) arising from both unrestricted and restricted funds, and has a healthy net assets figure of £1,142,827, mainly comprising cash at bank.

Income

Total income for 2021 was £749,155 (2020: £771,731) representing a decrease of 3%, which given the year under review is pleasing to note. The main reason the income has only reduced by 3% is due to furlough receipts, donations and other income. Without donations the Charity has seen a reduction in grant income mainly due to COVID-19 restrictions on 1-1 charged for support and income generated via Bright Days.

As always, Trustees and Senior Officers continue to seek new sources of income given the changes in Council funding over the recent years.

Expenditure

Whilst the charity has seen a slight reduction in income overall as mentioned above, there has been a reduction in expenditure. This has gone from £818,592 to £748,996 in 2021, decreasing by £69,596 in 2021compared to the previous year. However costs of grants awarded in 2020 were £169,192, meaning the actual relevant expenditure was £649,400 in 2020, meaning expenditure has actually increased in 2021 by £99,596.
This is due to wages, grants paid and repairs recording a positive figure in 2021 rather than a negative in 2020 due to dilapidation accruals release.

Reserves policy

The organisation holds sufficient reserves to be able to manage an unexpected withdrawal of income from other sources as well as ensuring that it retains sufficient designated reserves for any liabilities arising from building lease costs and staff redundancy. The value of the designated funds within unrestricted funds stand at £450,000 as at 31st March 2021 (2020 - £590,000).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

It is registered as a Charity with the Charity Commission.

Recruitment and appointment of new trustees

The charity has a stable and well qualified board of trustees and directors, capable of exercising appropriate authority over the affairs of the organisation.

Organisational structure

The organisation became an incorporated body on 20th October 2004 when it became a charitable company limited by guarantee. A board of directors meets regularly throughout the year to administer the affairs of the charity.
A chief officer is appointed by the directors to manage the day to day operation of the charity.

The strategic direction and priorities for the organisation are determined by the directors, and subject to regular review. All policies and procedures are approved by the directors. The chief officer represents the organisation within the Age UK Network in the North West. Directors are also involved in the Council of Governors at Wrightington, Wigan and Leigh NHS Trust.

Induction and training of new trustees and directors

New trustees and directors are inducted according to a defined policy. This includes an opportunity to meet staff and acquaint themselves with services. Extensive written guidance is also provided to help trustees and directors understand their legal obligations under charity and company law, the Charity Commission guidance on public benefit, content of the Memorandum and Articles of Association, the committee and decision making processes, the business plan and recent financial performance of the charity. There are regular opportunities for the board to consider external developments including extended board sessions and events.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

The charity's wholly owned subsidiary, Age UK Wigan Borough Enterprises Limited, has not carried out any trading activities in the year.

There are well established relationships with the local authority, Wigan Borough Clinical Commissioning Group, other NHS trusts, and local third sector organisations.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees confirm that they have reviewed the major risks to which the charity is exposed and have established systems to mitigate these risks. These include:

- A duty on the Chief Officer to consider the nature and level of risk associated with new or continuing activities
- Approved policies and procedures for the organisation
- Support for training and development programmes to meet identified needs and mitigate risk
- Planning to understand and mitigate financial organisation risks associated with all activities
- Provision within the budget for risks associated with the premises
- Maintaining adequate insurance cover for all organisational activities

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

05004789 (England and Wales)

Registered Charity number

1103022

Registered office

Pennyhurst Mill
Haig Street
Wigan
Lancashire
WN3 4AZ

Trustees

Chairman - B W Shepherd
Vice Chair - Dr B D Whittell
Treasurer - M T Hothersall
J W Maloney
Lady J L Smith Bsc
R W Nash
K P McHugh (resigned 10/7/2020)

Company Secretary

J W Maloney

Senior Statutory Auditor

John B S Fairhurst BA(Hons) FCA

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors
Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

Solicitors
Alker Ball Healds
A1 Sovereign Business Park
Kings Croft Court
Wigan
Lancashire
WN1 3AP

Bankers
Barclays Bank PLC
6 Market Place
Wigan, Lancashire
WN1 1QS

Santander Corporate & Commercial Banking
Bridle Road
Bootle
Merseyside
L30 3GB

Subsidiary company
Age UK Wigan Borough Enterprises Limited - Company Number: 03315916

Chief Officer
Day to day management of the charity was delegated to John McArdle for the year under review and is now shared by Sarah Shannon and Bernadette Ashcroft until a permanent replacement commences in the Autumn.

TRUSTEES' RESPONSIBILITY STATEMENT

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

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

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

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2021

TRUSTEES' RESPONSIBILITY STATEMENT - continued

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 16th Sept 2021 and signed on the board's behalf by:

J W Maloney

.....

J W Maloney - Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Opinion

We have audited the financial statements of Age Concern Wigan Borough (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

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

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

Our responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- we identified the laws and regulations applicable to the company through discussions with directors and other management, focusing on those that had a direct effect on the financial statements or that had a fundamental effect on it's operations. Key laws and regulations that we identified included the UK Companies Act, tax legislation, employment legislation and Health and Safety regulations.

- we enquired of the directors and reviewed correspondence with HMRC for evidence of non-compliance with laws and regulations. We also reviewed controls the directors have in place to ensure compliance.

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

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias.

- we reviewed financial statements disclosures and tested to supporting documentation to assess compliance with relevant laws and regulations discussed above;

- we enquired of the directors about actual and potential litigation and claims.

Due to inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing fraud or non-compliance with laws and regulations and cannot be expected to detect all fraud and non-compliance with laws and regulations.

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

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF AGE CONCERN WIGAN BOROUGH

Use of our report

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

John B S Fairhurst BA(Hons) FCA (Senior Statutory Auditor)
for and on behalf of Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB



Date: 16/9/21

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	41,502	1,000	42,502	28,605
Charitable activities	6				
Local authority contracts		101,769	-	101,769	117,277
Service level contracts		83,950	-	83,950	70,000
Grants other		44,653	184,223	228,876	323,770
Other trading activities	4	152,044	-	152,044	186,848
Investment income	5	2,498	-	2,498	7,415
Other income	7	133,205	4,311	137,516	37,816
Total		559,621	189,534	749,155	771,731
EXPENDITURE ON					
Charitable activities	8				
Charitable activities		499,025	212,881	711,906	600,709
Governance costs		21,189	15,901	37,090	48,691
Grants awarded		-	-	-	169,192
Total		520,214	228,782	748,996	818,592
NET INCOME/(EXPENDITURE)		39,407	(39,248)	159	(46,861)
Transfers between funds	21	(18,036)	18,036	-	-
Net movement in funds		21,371	(21,212)	159	(46,861)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,100,367	42,301	1,142,668	1,189,529
TOTAL FUNDS CARRIED FORWARD		1,121,738	21,089	1,142,827	1,142,668

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
31 March 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	15	6,279	8,322
Investments	16	2	2
		6,281	8,324
CURRENT ASSETS			
Debtors	17	134,556	38,991
Cash at bank		1,064,843	1,163,848
		1,199,399	1,202,839
CREDITORS			
Amounts falling due within one year	18	(62,853)	(68,495)
NET CURRENT ASSETS		1,136,546	1,134,344
TOTAL ASSETS LESS CURRENT LIABILITIES		1,142,827	1,142,668
NET ASSETS		1,142,827	1,142,668
FUNDS	21		
Unrestricted funds		1,121,738	1,100,367
Restricted funds		21,089	42,301
TOTAL FUNDS		1,142,827	1,142,668

The financial statements were approved by the Board of Trustees and authorised for issue on ....16 Sept 2021..... and were signed on its behalf by:

.....
B W Shepherd - Trustee

The notes form part of these financial statements

STATEMENT OF CASH FLOWS
for the Year Ended 31 March 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	(4,132)	(100,202)
Interest paid		(1,113)	(679)
Net cash used in operating activities		(5,245)	(100,881)
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,740)	(7,815)
Interest received		2,498	7,415
Net cash provided by/(used in) investing activities		758	(400)
Cash flows from financing activities			
Intercompany loan increase		-	22,493
Intercompany loan decrease		(94,518)	-
Net cash (used in)/provided by financing activities		(94,518)	22,493
Change in cash and cash equivalents in the reporting period		(99,005)	(78,788)
Cash and cash equivalents at the beginning of the reporting period		1,163,848	1,242,636
Cash and cash equivalents at the end of the reporting period		1,064,843	1,163,848

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	159	(46,861)
Adjustments for:		
Depreciation charges	3,783	2,277
Interest received	(2,498)	(7,415)
Interest paid	1,113	679
(Increase)/decrease in debtors	(7,131)	30,826
Increase/(decrease) in creditors	442	(79,708)
Net cash used in operations	(4,132)	(100,202)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/20 £	Cash flow £	At 31/3/21 £
Net cash			
Cash at bank	1,163,848	(99,005)	1,064,843
	1,163,848	(99,005)	1,064,843
Total	1,163,848	(99,005)	1,064,843

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2021

1. STATUTORY INFORMATION

Age Concern Wigan Borough is a private company, limited by guarantee, registered in England and Wales. The company's registered office can be found on page 3 of the Trustees Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Preparation of consolidated financial statements
The financial statements contain information about Age Concern Wigan Borough as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

Income
All income is recognised in the Statement of Financial Activities once the charity charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the grant have been met, it is probable that the income will be received and the amount can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by executor(s) of the Trust that a distribution will be made, or when a distribution is received from the estate. receipt of a legacy, in whole or in 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.

Income received in advance of a provision of other specified service is deferred until the criteria for income recognition are met.

The sales of services for the Handyperson services, which exclude Value Added Tax are included in Local Authority contract income and are unrestricted. This is made up of a monthly grant, recognised as the other charitable grants are, and individual invoiced jobs which are recognised on completion.
Home Help income is classed as unrestricted trading income and is recognised when a job is completed.

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.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

2. ACCOUNTING POLICIES - continued

Allocation and apportionment of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include office costs, finance, personnel, payroll and governance costs which support the charity activities. These costs have been allocated by reference to the head count by employee within the specific activity.

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

Tangible fixed assets
Tangible fixed assets are included at cost or valuation less depreciation and impairment.

Depreciation is provided at the following rates in order to write off the cost less estimated residual value of each asset over its estimated useful life.

Short leasehold	- over the remaining term of the lease
Electrical equipment	- 20% on cost
Fixtures & fittings	- 12.5% on cost
Motor vehicles	- 33% on cost
Computer equipment	- 20 - 33% on cost

Impairment of assets
At each reporting date assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss.

Where an impairment loss subsequently reverses, the carrying amount of each asset is increased to the revised estimate of its recoverable amount, to the extent that the increased carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised as income immediately.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

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

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments
The company holds only basic financial instruments, as defined under Section 11 of FRS 102.

Trade and other debtors and prepayments are initially recognised at the transaction price and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

2. ACCOUNTING POLICIES - continued

Financial instruments

Short term financial liabilities, including trade and other creditors, any overdrafts and related party loans, are measured at transaction price. Financial liabilities that have no stated interest rate and are payable within one year shall be measured at the undiscounted amount due, those payable after one year should be measured at amortised cost, using the effective interest rate method.

Investments
Fixed asset investments are stated at cost less impairment, in accordance with paragraph 10.53 of the Charities SORP (FRS 102).

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid deposits.

Legal status of the Charity
The Charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

Government income
The Charity has claimed monies from HMRC as part of the Government furlough scheme. This is recognised immediately the benefit becomes due.

3. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	41,773	28,479
Gift aid	729	126
	42,502	28,605

4. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Home Help	152,044	186,848

5. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	2,498	7,415

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

6. INCOME FROM CHARITABLE ACTIVITIES

	Local authority contracts	Service level contracts	Grants other	2021 Total activities	2020 Total activities
	£	£	£	£	£
Local authority contracts	101,769	-	-	101,769	117,277
Service level contracts	-	83,950	-	83,950	70,000
Grant income	-	-	228,876	228,876	323,770
	101,769	83,950	228,876	414,595	511,047

Grant income is analysed as:

	2021	2020
	£	£
Bright days	32,107	42,107
HCO Hospital	29,782	4,098
Ambition for ageing	-	169,999
Housing and care options	57,176	56,684
Age UK Emergency Appeal	24,086	-
CAF Resilience Fund	13,311	-
Soil Association	7,256	-
Advocacy	65,158	50,882
	228,876	323,770

7. OTHER INCOME

	2021	2020
	£	£
Other income	137,516	37,816

Major items above £1,000:

	2021	2020
	£	£
Utility contributions	1,679	1,574
Pennyhurst Mill rents - Age UK	9,000	9,000
Partner payments	15,000	15,000
Items under £1,000	5,054	(1,284)
Sustainability grants	13,526	13,526
Age UK Emergency grant appeal	65,258	-
Government income (Furlough)	27,999	-
	137,516	37,816

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

8. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 9)	Support costs (see note 10)	Totals
	£	£	£
Charitable activities	695,992	15,914	711,906
Governance costs	-	37,090	37,090
	695,992	53,004	748,996

9. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Staff costs	523,235	426,578
Rent, rates and water	42,484	45,602
Insurance	6,949	6,211
Light and heat	11,956	8,461
Telephone	7,674	6,160
Postage and stationery	18,515	15,196
Sundries	17,587	25,657
Motor and travel	19,735	21,929
Computer costs	7,792	7,741
Repairs and maintenance	3,326	3,796
Volunteer expenses	3,921	1,823
Training and recruitment	3,806	3,090
Consultancy	11,812	9,314
Legal and professional fees	2,229	3,850
Grants paid	661	66,326
Un-claimable VAT	10,527	13,024
Depreciation	3,783	2,277
	695,992	667,035

10. SUPPORT COSTS

	Governance costs
	£
Charitable activities	15,914
Governance costs	37,090
	53,004

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

10. SUPPORT COSTS - continued

Governance costs include the costs of compliance with constitutional and statutory requirements, external audit and legal costs.

Support costs, included in the above, are as follows:

Management

	2021 Total activities £	2020 Total activities £
Grant support costs	-	99,729

Governance costs

	Charitable activities £	Governance costs £	2021 Total activities £	2020 Total activities £
Wages	-	34,991	34,991	34,788
Pensions	-	2,099	2,099	2,099
Auditors' remuneration	4,500	-	4,500	4,500
Accountancy and legal fees	10,301	-	10,301	9,762
Bank charges and interest	1,113	-	1,113	679
	15,914	37,090	53,004	51,828

11. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Auditors remuneration	4,500	4,500
Depreciation - owned assets	3,783	2,277
Redundancy payments	-	3,351
Property rental	40,000	40,000

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

13. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	524,923	434,439
Social security costs	20,731	16,897
Other pension costs	14,671	12,129
	560,325	463,465

The average monthly number of employees during the year was as follows:

	2021	2020
Managerial	3	5
Charitable activities	20	40
	23	45

No employees received emoluments in excess of £60,000.

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,878	24,727	28,605
Charitable activities			
Local authority contracts	117,277	-	117,277
Service level contracts	70,000	-	70,000
Grants other	-	323,770	323,770
Other trading activities	186,848	-	186,848
Investment income	7,415	-	7,415
Other income	37,816	-	37,816
Total	423,234	348,497	771,731
EXPENDITURE ON			
Charitable activities			
Charitable activities	434,071	166,638	600,709
Governance costs	35,598	13,093	48,691
Grants awarded	-	169,192	169,192
Total	469,669	348,923	818,592
NET INCOME/(EXPENDITURE)	(46,435)	(426)	(46,861)
Transfers between funds	7,817	(7,817)	-
Net movement in funds	(38,618)	(8,243)	(46,861)

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,138,985	50,544	1,189,529
TOTAL FUNDS CARRIED FORWARD	1,100,367	42,301	1,142,668

15. TANGIBLE FIXED ASSETS

	Short leasehold £	Electrical equipment £	Fixtures and fittings £
COST			
At 1 April 2020	96,782	7,327	15,497
Additions	-	-	-
At 31 March 2021	96,782	7,327	15,497
DEPRECIATION			
At 1 April 2020	96,782	6,839	14,483
Charge for year	-	53	305
At 31 March 2021	96,782	6,892	14,788
NET BOOK VALUE			
At 31 March 2021	-	435	709
At 31 March 2020	-	488	1,014

	Motor vehicles £	Computer equipment £	Totals £
COST			
At 1 April 2020	12,750	41,465	173,821
Additions	-	1,740	1,740
At 31 March 2021	12,750	43,205	175,561
DEPRECIATION			
At 1 April 2020	12,750	34,645	165,499
Charge for year	-	3,425	3,783
At 31 March 2021	12,750	38,070	169,282
NET BOOK VALUE			
At 31 March 2021	-	5,135	6,279
At 31 March 2020	-	6,820	8,322

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

16. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
COST LESS IMPAIRMENT	
At 1 April 2020 and 31 March 2021	2
NET BOOK VALUE	
At 31 March 2021	2
At 31 March 2020	2

There were no investment assets outside the UK.

The company's investment at the Statement of Financial Position in the share capital of subsidiary companies include the following:

Subsidiary	Principal activity	%	Direct/Indirect
Age UK Wigan Borough Enterprises Limited	Non trading operation	100	Direct

All the fixed asset investments are held in the UK. The Board of Trustees considers it appropriate to state the investments at cost.

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	18,845	4,553
Amounts owed by group undertakings	88,434	-
Other debtors	-	750
Prepayments and accrued income	27,277	33,688
	134,556	38,991

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	663	4,796
Amounts owed to group undertakings	-	6,084
Social security and other taxes	3,204	3,923
Other creditors	5,689	2,788
Deferred income	44,962	42,323
Accrued expenses	8,335	8,581
	62,853	68,495

Accrued and deferred income is comprised of several restricted funds that relate to periods beyond the financial year end. All of the accrued and deferred income has been released to income following the financial year end.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 March 2021

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	44,578	47,533
Between one and five years	170,500	213,578
In more than five years	-	10,500
	215,078	271,611

The payments for the financial year with regards to operating leases amounted to £47,533 (2020 - £46,532).

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Fixed assets	6,279	-	6,279	8,322
Investments	2	-	2	2
Current assets	1,178,310	21,089	1,199,399	1,202,839
Current liabilities	(62,853)	-	(62,853)	(68,495)
	1,121,738	21,089	1,142,827	1,142,668

The Trustees have designated £450,000 (2020 - £590,000) of the unrestricted funding for future property and running costs in the case of Council funding not being renewed. This would also cover any staffing costs and funding shortfalls.

21. MOVEMENT IN FUNDS

	At 1/4/20	Net movement in funds	Transfers between funds	At 31/3/21
	£	£	£	£
Unrestricted funds				
General fund	510,367	39,407	121,964	671,738
Designated	590,000	-	(140,000)	450,000
	1,100,367	39,407	(18,036)	1,121,738
Restricted funds				
Advocacy	17,793	(5,144)	-	12,649
Bright Days	8,093	(20,020)	11,927	-
HCO Hospital	-	(6,109)	6,109	-
Housing and Care options	16,415	(7,975)	-	8,440
	42,301	(39,248)	18,036	21,089
TOTAL FUNDS	1,142,668	159	-	1,142,827

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

21. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	559,621	(520,214)	39,407
Restricted funds			
Advocacy	65,158	(70,302)	(5,144)
Bright Days	37,418	(57,438)	(20,020)
HCO Hospital	29,782	(35,891)	(6,109)
Housing and Care options	57,176	(65,151)	(7,975)
	189,534	(228,782)	(39,248)
TOTAL FUNDS	749,155	(748,996)	159

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/20 £
Unrestricted funds				
General fund	548,985	(46,435)	7,817	510,367
Designated	590,000	-	-	590,000
	1,138,985	(46,435)	7,817	1,100,367
Restricted funds				
Connect Up	-	(1,634)	1,634	-
Advocacy	19,550	(1,757)	-	17,793
Bright Days	-	8,093	-	8,093
Ambition for Ageing	5,536	807	(6,343)	-
Happy Circle	3,108	-	(3,108)	-
Housing and Care options	22,350	(5,935)	-	16,415
	50,544	(426)	(7,817)	42,301
TOTAL FUNDS	1,189,529	(46,861)	-	1,142,668

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

21. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	423,234	(469,669)	(46,435)
Restricted funds			
Connect Up	-	(1,634)	(1,634)
Advocacy	50,882	(52,639)	(1,757)
Bright Days	66,834	(58,741)	8,093
Ambition for Ageing	169,999	(169,192)	807
Housing and Care options	56,684	(62,619)	(5,935)
Housing and Care Options - Hospital	4,098	(4,098)	-
	348,497	(348,923)	(426)
TOTAL FUNDS	771,731	(818,592)	(46,861)

Restricted funds:

Big Lottery - Community Fund/Advocacy
Advocacy service aims to empower older people to express their needs and choices. The advocate provides support to ensure the older person's voice is heard when facing life changing or difficult decisions.

Big Lottery - Community Fund/Bright Days
Bright Days is a health and wellbeing programme, designed to improve the lives of older people across the Borough and to foster a spirit of community by providing a diverse range of fun activities and pursuits for the over 50's. All donations for this service were provided by The Eric Wright Trust and the Manchester Guardian Society.

Big Lottery - Community Fund/Receptionist
To provide funds for a receptionist post (short term) which is normally covered by volunteers but due to the Covid-19 pandemic was not able to be filled by volunteers due to lockdowns and shielding.

Wigan Council - Advice for Older People
The Housing & Care Options Service provides free, impartial information and advice for anyone over 50, helping people to think about what housing and care options are available and helps them plan and make informed choices and decisions over future or current housing needs.

Soil Association/The Charity Service/Medicare - FaCT (Food Action Together)
These funds help promote healthy diets, exercise and also to help with growing vegetables and plants amongst the over 50's in Wigan Borough thus leading to an improved healthy life style and promoting better foods choices and a more healthy outlook on life.

Age UK - Emergency Grant Appeal/Emergency Fund plus CAF Resilience Fund
These emergency funds were received during the Covid-19 pandemic for the over 50's in Wigan Borough, to help provide shopping services, food, PPE, mailing of newsletters, capital items to provide on-line activities, staff to make telephone calls for health and well-being and to help vulnerable people and people who were shielding throughout the pandemic and during the lock downs by providing support where needed within the Wigan Borough community.

Age UK - Warm Homes
To provide benefit entitlement sessions and home energy checks, as an addition to the advice and information service.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31 March 2021

21. MOVEMENT IN FUNDS - continued

Unrestricted funds:

Wigan Council

Funding as a result of work with the local authority has been utilised in respect of the following projects:

Advice and Information

Community and organizational development to provide practical support services to older people throughout the Borough, funded through a contract with the Social Services Department and the CAB.

Handyperson scheme

To provide home safety checks and complete small jobs around the house that will enhance the quality of life of older people by improving living conditions and enabling them to access other support and services. The Handyperson service works with Wigan Council and Leigh Building Services.

Home Help Service

The service has a team of Home Helpers who provide cleaning, shopping and many other household tasks, subject to an initial assessment visit.

22. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution scheme in respect of staff member's. The scheme is managed by independent fund managers and it's assets/liabilities are held separately from that of the charity. The pension charge represents the amounts paid by the charity and amounted to £14,671 (2020 - £12,129). There were amounts outstanding at the year end of £5,689 (2020 - £2,788).

23. RELATED PARTY DISCLOSURES

The following transactions took place with the trading subsidiary during the year:

i) Cost transfers of £653 (2020 - (£165)).
ii) The transfer of Home Help income of £93,865 (2020 - £96,369).
iii) Bank repayments of £Nil (2020 - £30,000).

At the year end £88,434 was due to the Charity, in 2020 £6,084 was due by the Charity.

24. ULTIMATE CONTROLLING PARTY

The ultimate controlling party is deemed to be the Trustees. There were 116 (2020: 95) members as at 31 March 2021, 39 of these were constitutional members with voting rights, the remaining 77 being associated members.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	41,773	28,479
Gift aid	729	126
	42,502	28,605
Other trading activities		
Home Help	152,044	186,848
Investment income		
Deposit account interest	2,498	7,415
Charitable activities		
Local authority contracts	101,769	117,277
Service level contracts	83,950	70,000
Grant income	228,876	323,770
	414,595	511,047
Other income		
Other income	137,516	37,816
Total incoming resources	749,155	771,731
EXPENDITURE		
Charitable activities		
Wages	489,932	399,651
Social security	20,731	16,897
Pensions	12,572	10,030
Rent, rates and water	42,484	45,602
Insurance	6,949	6,211
Light and heat	11,956	8,461
Telephone	7,674	6,160
Postage and stationery	18,515	15,196
Sundries	17,587	25,657
Motor and travel	19,735	21,929
Computer costs	7,792	7,741
Repairs and maintenance	3,326	3,796
Volunteer expenses	3,921	1,823
Training and recruitment	3,806	3,090
Consultancy	11,812	9,314
Legal and professional fees	2,229	3,850
Grants paid	661	66,326
Un-claimable VAT	10,527	13,024
Plant and machinery depreciation	53	97
Carried forward	692,262	664,855

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2021

	2021 £	2020 £
Charitable activities		
Brought forward	692,262	664,855
Fixtures and fittings depreciation	305	326
Computer equipment depreciation	3,425	1,854
	695,992	667,035
Support costs		
Management		
Grant support costs	-	99,729
Governance costs		
Wages	34,991	34,788
Pensions	2,099	2,099
Auditors' remuneration	4,500	4,500
Accountancy and legal fees	10,301	9,762
Bank charges and interest	1,113	679
	53,004	51,828
Total resources expended	748,996	818,592
Net income/(expenditure)	159	(46,861)